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**Non-Governmental Organizations
in the Palestinian Refugee Camps in Jordan**

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Preface:

The Palestinian refugees and Palestinian camp dwellers are a distinctive feature in Jordan's human and social realities as the percentage of Palestinian refugees in Jordan accounts for 40 per cent of the total Palestinian refugees worldwide.

Although the Palestinian camps in Jordan shelter only a portion of the refugees residing in the Kingdom, they represent, along with the surrounding residential areas and the camps not recognized by UNRWA, one of the manifestations that highlights the Palestinian tragedy that still awaits a solution.

The situation and conditions of the refugees, especially the Palestinian camps in Jordan, have not received the deep study and research by the concerned institutions and researchers. This explains the lack of information available about the camps and, accordingly, heightens the problem of overlooking the human needs of the camp dwellers.

As such, many important sectors of the inhabitants of camps feel bitter about the absence or declining volume of services provided to them over and above the continued reduction in some of these services.

The issue of Palestinian refugees and the situation of the Palestinian camps in all countries where refuge was sought, resurfaced and were highlighted again after the launching of the negotiation process in the Middle East.

In this framework, some surveys and field studies, that included the camps, were conducted. Most famous was a study by the Norwegian Fafo institute and another study that the same institution carried out in cooperation with a specialized refugee research center at Yarmouk University.

This study, prepared in cooperation with Birzeit University, comes within the interests of Al Urdun Al Jadid Research Center in the issues of refugees and non-governmental organizations in the Palestinian camps. This study aims at shedding light on the role of non-governmental organizations in providing humanitarian aid and meeting the developmental needs of the camp dwellers.

In this sense, this study has moved from examining this issue in general terms to the sphere of specialized studies in one specific area of the camps' realities, which is the situation of private and semi-private organizations and societies in the camps. We hope that other studies will follow where other aspects of the situation will be examined.

The developments of the Palestinian issue, the Arab-Israeli wars and the waves of refugees and displaced persons that followed, constitute an important incentive in the development of the civil society organizations in Jordan.

These tragic developments were behind the establishment of tens of societies which dedicated themselves to helping the refugees after the 1948 war and to assisting and supporting the displaced after the 1967 war.

The findings by Al Urdun Al Jadid Research Center show this fact very clearly, especially the studies which were made about the historical development of the civil society in Jordan and its tracking of the consecutive generations of the societies during the 50s, 60s and 70s.

However, this study is characterized by shedding light on the actual situation of the non-governmental organizations and societies inside the camps and the relationship that exists between a number of organizations working inside and outside the camps

in addition to the relationship between these organizations themselves and the institutions supporting the private work.

We were very keen to prepare for this study through a brainstorming workshop with prominent leaders of private organizations in the camps. This helped in crystallizing the research format (questionnaire) which constituted the basis for the field study.

In this context, it is necessary to thank all those who provided direct or indirect assistance in bringing out this study. I also thank Mr. Ibrahim Mahanna on the good efforts he exerted in preparing this study which crowns his published researches especially those related to Palestinian refugees and camps.

I will not forget to thank Dr. Haitham Hourani for supervising the study in its various stages and ensuring that it is accomplished at the specific time. Thanks also go to Munira Abu Sabah for typing this study from its early stages until issued in its final form.

Finally, it has been an honor and joy for the Center for the fruitful cooperation with Beir Zeit University in preparing and publishing this study and I would like to extend special thanks to Dr. Nader Said who enriched this study with his comments and observations

Hani Hourani
Director General
Al Urdun Al Jadid Research Center

Introduction

Despite numerous definitions given to private (non-governmental) organizations, most researchers agree that five main features should exist in these institutions.

First, they should have organizational structures and must be independent, in terms of undertaking private initiatives and enjoying flexibility and administrative independence. The organizations should also have legal status, work plans and the capability for implementation.

These institutions constitute the backbone of civil society which is defined as: "Organizations, institutions and entities that are established on voluntary basis by the people outside the parameters of the state, the family or relative ties and also outside the market relationships. There are those who insist on placing relatives' ties or some forms of it within the civil society organizations because they provide individuals with various facets of protection from arbitrary measures by the authority and from market fluctuations."¹

Since the mid 80s, the private and semi-private organizations and institutions working in the Palestinian refugee camps in Jordan are receiving noticeable care and attention from the government and some local Jordanian, Arab and international non-governmental institutions as well as from activists from the camp dwellers themselves.

Views differ about the effectiveness and viability of these institutions in light of various thoughts, ideologies and interests. At a time when achievements of these institutions are being drummed up by some people, others are sounding the alarm bells while still there are those who declare that these institutions have failed to carry out their duties. Some people go as far as questioning and doubting the capabilities of these existing organizations and institutions in meeting the needs of the inhabitants.

Although some of these organizations and institutions have been set up for over three decades, their performance was not studied and no scientific research was conducted about their situation and the hindrances they face in their work.

In general, no efforts were exerted in the past to survey these organizations and institutions or to quantify their numbers or even to mention their names and to publicize their objectives and efforts.

The institutions working in the camps and carrying out non-governmental functions can be classified as follows according to their activities:

First: Charitable and social welfare activities.

Second: Developmental, educational, training and rehabilitation activities.

Third: Political and other social activities.

The establishment and progress of private and semi private institutions are undoubtedly important indicators showing the development of a civil society in any country. Accordingly, the justification for conducting a study like this was strong because of the valuable and important services that these organizations provide to the camp dwellers based on voluntary efforts.

¹ Jamil Hilal, an unpublished paper written specifically for the Development Studies Program-Beir Zeit University-Palestine

As such, it has been necessary to evaluate the performance of the private and semi-private institutions working in the camps and presenting the results to the concerned governments, institutions and individuals, in order to encourage all those who care about the objectives and interests of the refugees and the Palestinian people and the future of the region to do all what can be done to achieve justice, to support the camp dwellers and the refugees and to contribute towards a better future for all.

Working on the research was enjoyable but tiring at the same time. It was enjoyable because it was an unprecedented field that no one has studied before, and tiring because of the scarcity of the references and the contradictory inputs and few data published about this topic. However, the research relied on diversified sources such as the written and documented information in these institutions and the views of the administrative boards of the institutions working in the camps.

We hope that this research will contribute in achieving the aims of identifying the characteristics of the private organizations and institutions in the camps and the best means for improving the performance of these institutions and of specifying their future role as well as indicating the coordination and cooperation opportunities between them.

The study comprises four parts: In the first, a brief outline is presented about the number of refugees residing in Jordan and those of whom are living in the camps. A short review of their housing and social conditions and their sufferings from various problems, especially poverty, and unemployment, is also included in the first part in addition to an outline about the basic services available in the camps.

The second part describes the governmental, private and semi-private institutions and UNRWA organizations working in the camps whereas the third part details the numbers of these organizations and their distribution over the camps with a focus on the study sample and the bases that were adopted in the selection process. Concluding the third part is a detailed review of the analytical results of the field study.

The most important conclusions and recommendations were grouped in the fourth part.

Objectives of the study:

The study aims at evaluating the institutional private and semi-private operations in the Palestinian refugee camps in Jordan and at measuring the linkage between the various institutional structures and the living conditions.

Measuring the linkage between the available potentials and the responsibilities and priorities of development as well as the needs of the camps and their inhabitants is another objective of this study that also seeks to identify the financing problems of the private and semi-private institutions.

Also examined in the study were the inter-relationships between the institutions operating in the camps and, on a wider scale, between them and the active ones in Jordan as well as international institutions.

The study finally seeks to specify the means for improving the performance of the institutions.

To achieve this end, the set-ups, progress and the most important issues related to the work, effectiveness and the degree of meeting the objectives of these institutions were highlighted. The relationship of these institutions with the public,

their organizational and administrative structure and their role in working among the marginalised groups, were also highlighted.

The research methodology:

The following closely - linked research steps were used in preparing this study:

1. A field survey was conducted to determine exactly the number and names of private and semi-private institutions existing within the limits of the camps (the existence of a building and a prominent sign of the institution's name at the entrance) between March 15 and April 1/2000. It was found as a result that there were 146 local institutions, branch or center of Jordanian and Arab private and semi-private institutions existing outside the camps.
2. Fifty-seven names of institutions and centers were selected as a sample that would correspond with the number, type and distribution of the institutions inside the camps.¹ The researcher got favorable response from the majority of the administrators of the institutions in filling the questionnaire, especially prepared for this research. questionnaires were filled out by the managers or administrators of 50 institutions/centers but the research team could not interview the representatives of the remaining seven institutions because none of them was available at the premises during the month of April/2000.
3. Information about governmental, semi-governmental or semi-official institutions (UNRWA, foreign and international organizations) operating in the camps was taken from the publications issued by them especially those issued by the Department of Palestinian Affairs (DoPA) which is affiliated with Jordan's Prime Ministry and others issued by UNRWA.

The publications issued by the institutions concerned with the camps and the refugees contained contradictory data and information that were not in line with the estimates of some activists in the camps. Furthermore, some problems emerged upon putting together all the checked information about these institutions and organizations.

To address this situation, a workshop was held on March 25/2000 to achieve the maximum level of objectivity and credibility through consultation. Some officials from these institutions and organizations as well as specialists in institutional work in the camps participated in the workshop. Bilateral and side meetings with the camps' activists were highly instrumental in determining important aspects about the work of these institutions aside from the questionnaire.

The study group:

The study group consists of the private and semi-private organizations present in 13 Palestinian refugee camps in Jordan recognized as camps by the Jordanian government represented by the Department of Palestinian Affairs (DoPA). These camps are known to be communities of Palestinian refugees and displaced persons living on lands leased by the government and assigned to UNRWA to serve these communities.

UNRWA only acknowledges ten of these camps. As such, UNRWA appoints a director for the camp and opens schools, health centers and other facilities in each of

1 See Part Three of this study

them. UNRWA's media publications include information about these camps which are:

- 1) Al Wihdat, Al Hussein and Talbiyeh in the Amman governorate.
- 2) Hittin and Zarqa in the Zarqa governorate.
- 3) Baqaa' in the Balqa governorate.
- 4) Jerash and Souf in the Jerash governorate.
- 5) Irbid and Husn in the Irbid governorate.

The other three camps recognized by the government but not by UNRWA are:

- 1) Al Hassan or Al Nasser in the Amman governorate.
- 2) Al Sukhneh in the Zarqa governorate.
- 3) Madaba in the Madaba governorate.

PART ONE
The Palestinian refugees
in the camps in Jordan

Facts and indicators

1-1: Palestinian refugees living in Jordan

1-2: Palestinian refugee camps in Jordan

1-3: Housing conditions in the camps

1-4: Poverty and unemployment in the camps

1-5: Basic services available in the camps

1-1: The Palestinian refugees in Jordan - Figures and indicators

As of Dec. 31,1998, the number of Palestinian refugees in Jordan registered in the UNRWA records stood at 1,487,449 refugees¹ of whom 272,257 refugees live in the following 10 camps recognised by UNRWA:

- Al Wihdat, Al Hussein and Talbiyeh in the Amman governorate.
- Hittin and Zarqa in the Zarqa governorate.
- Baqaa' in the Balqa governorate.
- Jerash and Souf in the Jerash governorate.
- Irbid and Husn in the Irbid governorate.

The Jordanian government acknowledges the presence of 13 camps where refugees always live. In addition to the aforementioned ten, DoPA also recognizes the following camps:

- Al Hassan or Al Nasser camp in the Amman governorate.
- Madaba camp in the Madaba governorate.
- Sukhneh Camp in the Zarqa governorate.

Many populated areas in the capital Amman have been inhabited by refugees and displaced persons since the 1950s and 1960s but although they are not officially classified as camps, the people in Amman and the residents of those areas consider them to be refugee camps.

Although the camp classification has been removed or cancelled from the Jofeh, Nuzha, Mahatta and Um Tineh areas in addition to Mohammad Amin area in the Jabal Al Natheef, they still have the same situation and conditions that exist in the camps that are officially recognised as such.

Some activists in Mahatta and Mohammad Amin communities are still demanding that the government and UNRWA recognise them as camp dwellers.

The same situation applies to the community in Waqqas (Jordan Valley) where UNRWA has its own schools and other service installations in that area, such as centers for women and for rehabilitation of the handicapped. Yet, Waqqas is not recognised as a refugee camp by the U.N. agency.

Naturally, recognizing the areas as camps is important as it carries with it care, relief and many other services.

Worth mentioning in this regard are the periodical publications pointing to lower numbers and rates of refugees still living in the camps and highlighting inflated numbers and rates of refugees who left to live outside the camps.

Table 1 shows the distribution of refugees according to areas and place of residence, whether inside or outside the camps, according to UNRWA in March 1999.

¹ UNRWA field operations' map.

Table No. 1
Distribution of refugees in Jordan according to area and residence inside or outside the camps on March, 31 – 1998

Area	Residents in camps	Percentage	Residents outside camps	Percentage	Total
South Amman	47971	12.12	377700	87.88	395671
North Amman	102735	24.85	310603	75.15	413328
Irbid	65788	25.19	195423	74.81	261211
Zarqa	52421	13.79	327846	86.21	380267
Total	268905	18.54	11181572	81.46	1450477

Source: UNRWA, Fact Sheet On Health Program In Jordan, March 1999, P2.

The most prominent observation that can be noticed in Table 1 is the drop in the rate of refugees who remain in the camps to 18.54 per cent. This is due to the following reasons:

- 1) The total area of the recognized camps does not exceed 5691 dunums noting that the camps were not expanded or enlarged since they were set up in the 50s and 60s.
- 2) The rising rate of natural population growth among the refugees and the continuing ban on multi-storey buildings have worsened the housing problems and forced the refugees to seek suitable housing outside the camps.
- 3) Actually and practically, the camps have been enlarged because the refugees have acquired land and houses adjacent to the camps. However, because the camps are recognized to be within the limits and areas assigned when they were established, those refugees residing next to the camps are counted as refugees living outside the camps although they form a natural extension to the camps and suffer from the same conditions as the camp dwellers themselves.
- 4) Since 1952, UNRWA has stopped recognizing refugee camps. For example, the Madaba Camp was set up in 1956 but UNRWA still does not recognize it as a camp until now.
- 5) The actual and precise limits of the camps are not even known to those who live in the camps because they have merged with the neighboring areas and quarters. Unless the person examining the limits is a DoPA or UNRWA staff, no one can determine exactly the boundaries of some camps such as Al Wihdat, Al Hussein, Baqaa', Hittin, Madaba and others.

Consequently, camp activists do not agree with the aforementioned statistics about the number of refugees in the camps and they estimate the numbers to be many fold the figures announced by UNRWA. Accordingly, the figures and rates published about the camp residents and refugees in and outside the camps may not reflect the true and real picture and facts on the ground.

The statistical argument also affects the performance and effectiveness of the institutions operating inside the camps as many of those who are members or administrators of some of the institutions are refugees and displaced persons residing outside the camps.

This situation affects the performance of these institutions by transforming them into ones not specialized in the local community inside the camps.

The extension of these institutions beyond the limits of the camps, in terms of membership, performance and effectiveness, qualifies them to become national institutions capable of progressing to work at the level of refugees regardless of their residence (whether inside or outside the camps).

Consequently, the effectiveness of these institutions on the general situation of the refugees is linked to their organization, the laws governing their existence and activities, the potentials and capabilities available to them and their outlook as well as other factors which will be mentioned in due course.

1-2: Palestinian refugee camps in Jordan

According to UNRWA's commissioner general report dated June 30,1951, the definition of a refugee as officially acknowledged by UNRWA is: "A person normally resident in Palestine for a minimum of two years prior to the eruption of the 1948 Arab-Israeli war and who lost his home and livelihood as a result of the hostilities and became a needy person." The report also said: "It is still not possible to give a final figure to the actual number of refugees."

Based on the versions that followed to elaborate on the definition of a refugee and to set the terms for proving the refugee status and for registering in the UNRWA records, the conditions can be summarized as follows:

- 1) That a person's natural place of residence in Palestine was between 1946-1948.
- 2) That he/she lost his/her home and means of living and became a needy person.
- 3) That he/she took refuge in Jordan, Lebanon, Syria, West Bank and Gaza Strip where UNRWA was operating.
- 4) That he/she applied to UNRWA to be registered as a refugee.
- 5) That he/she applied to UNRWA for relief.

Many Palestinians became refugees after 1948 but were not included in UNRWA's records due to the following reasons:

- 1) Having left their homeland before 1946 to work, study or live temporarily abroad.
- 2) Having had political or sometimes social reasons for not registering despite the loss of homes or means of living.
- 3) Having left to countries where UNRWA was not operating and were unable to travel to those states where UNRWA was working.

Table No 2
Palestinian Refugee Camps in Jordan (Establishment date, area, location and number of inhabitants)

	Name of Camp	Date Established ⁽¹⁾	Area in Dunums ⁽²⁾	Site & distance from Amman/Km ⁽³⁾	No. of inhabitants when camps established ⁽⁴⁾	No. of inhabitants June, 30-97 UNRWA	No. of inhabitants end of 97/ DoPA estimates	No. of inhabitants on 31/12/98 UNRWA
1	Al-Wihdat (New Amman)	1955	477	Within Amman	5000	43659	29580	45824
2	Al-Hussein	1952	338	Within Amman	8000	28001	25316	27928
3	Prince Hassan (Al Nasser)	1967	96	Within Amman	-	Not mentioned in UNRWA statistics	7279	-
4	Talbiyeh	1968	133	27 km South of Amman	5000	2810	4410	3190
5	Madaba	1956	112	33 km South of Amman (Madaba Governorate)	-	Not mentioned in UNRWA statistics	4780	-
6	Hittin (Marka)	1968	894	11 km East of Amman (Zarqa Governorate)	15000	35991	35916	37814
7	Zarqa	1949	189	23 km East of Amman (Zarqa Governorate)	8000	15254	7417	15775
8	Sukhneh	1969	69	31 km East of Amman (Zarqa Governorate)	-	Not mentioned in UNRWA statistics	4226	-
9	Baqaa	1968	1307	20 km North of Amman (Balqaa Governorate)	26000	72972	58592	74359
10	Jerash (Gaza)	1968	507	38 km North of Amman (Jerash Governorate)	11500	12785	13756	13443
11	Souf	1967	596	43 km North of Amman (Jerash Governorate)	8000	13260	9474	13768
12	Husn	1968	754	85 km North of Amman (Irbid Governorate)	12500	17247	14470	18027
13	Irbid	1950	219	95 km North of Amman (Irbid Governorate)	4000	20761	13444	21648
	Total		5691	Six Governorates	103000	262770	228160	272257

Footnotes of Table (2):

1. Columns 1+2+3 (Atlas of Palestinian Refugee Camps in Jordan, Department of Palestinian Affairs, the Hashemite Kingdom of Jordan) Page 9, Table Number 3, Column 6 page 11 of the reference.
2. "Number of Inhabitants when Established" column 4- Mohammed Abdul Hadi, Palestinian Camps in Jordan Facts and Figures, Samed economic magazine, year 18, issue 106 October 1996, page 141.
3. Number of Inhabitants on June 30,1997 (column 5) UNRWA, UNRWA Field Operations Map June 30,1997.
4. Number of Inhabitants on Dec.31,1998 (column 7) UNRWA, UNRWA Field Operations Map/April 1999, UNRWA Headquarters, Gaza-Palestine.

Table 2 highlights many issues and matters that should be taken in consideration by all those concerned. Most prominently are the following:

- 1- Views clearly differ between the Jordanian government and UNRWA over the number of camps and the number of their inhabitants. Both the government and UNRWA are the two parties that look after and follow up on the camps' affairs and both have published until now data showing the numbers of refugees in the camps but did not meet over the figures. Moreover, some camp activists consider the government and UNRWA numbers to be less than the actual figures.
- 2- It is undisputed that there are three camps recognized by the government but not by UNRWA and that there are camps such as Mahatta, Waqqas, Mohammad Amin and Jofeh that are not recognized by neither UNRWA nor the government.

As such, it is becoming necessary for those concerned to request the special authorities to stop announcing data about the number of refugees inside the camps and, instead, to speak about the numbers in the ten or 13 camps. Otherwise, a note should accompany any statistical announcement defining a camp as a "land rented by the government and assigned to UNRWA to provide shelter to refugees and displaced persons."

- 3- By dividing the number of inhabitants, according to UNRWA statistics, by the area of the ten camps appearing in the table, the result would be one dunum (1000 sq.m.) of land for every 50 refugees to cover all their needs (housing, roads, schools, markets and other facilities). This shows the extent of refugees' suffering from crowdedness in high-densely camps.¹ It should be noted in this regard that the houses in the camps have remained horizontally spread for many decades.
- 4- According to UNRWA sources, each refugee was allocated 19.88 sq.m. that cover shelters, schools, roads and other facilities². This shows that the camps are overcrowded explains that because of this suffering in most the of camps, refugees and displaced persons sought to leave the camps in search for better housing at any other place.
- 5- When comparing the numbers of camp dwellers in 1998 with the figures when each camp was set up, it can be noticed that the numbers decrease instead of increasing. For example, when Talbiyeh Camp, which is 27 kilometers away from the capital, was set up it was inhabited by 5,000 persons. In 1998, the number of inhabitants dropped to 3190 when it should have become around 12,500 at least in line with natural population growth.

Another proof to this effect can be detected in the Jerash camp where, according to UNRWA statistics, the number of inhabitants grew from 11,500 persons in the year when the camp was set up to 13,443 persons 30 years later. If natural population growth is to be taken into consideration, the number should have risen to around 35,000 persons.

These examples prove that the camps which were established far from city centers have witnessed large individual and group migration.

1 According to World Bank standards, a person needs tenfold what is assigned for the refugee.

2 In Wihdat camp the allocation is 10.4 sq.m for each person whereas the allocation in AL-Husseini camp is 12.1 sq.m and in Irbid camp 10.1 sq.m.

Based on all these realities, it can definitely be said that the numbers of refugees are not complete and that the refugees have the right to demand that the counting and numbering be completed.

It should be highlighted in this regard that most of the refugees not registered with UNRWA reside in the West Bank and Jordan.

It should be noted that the high rate of refugees living outside the camps is due to the relocation of the refugees who moved to live outside the camps. This should be seen as inconsequential and superficial noting that the relocation has resulted in many camps losing camp classification although they have existed as camps and were considered among them. Other relocation that should be considered superficial relate to those refugees who moved to live in marginalised areas surrounding the camps and those trying to escape poverty only to find themselves back in poverty again.

All of this led to a statistical reduction in the rates of refugees living in the camps when in fact they suffer from the same conditions except for the right of ownership.

To analyse the reasons for the relocation of refugees, the cancellation of the camp classification on some of them and UNRWA's refusal to recognise other camps requires another study.

What concerns us in this research is to study the situation of the institutions working inside the camps which are recognized as refugee camps by the Jordanian government. This necessitates shedding some light on the establishment and the situation of these camps.

1-3: The housing situation in the camps:

Camp dwellers in Jordan suffer from harsh living conditions and a severe housing crisis that has been a factor pressing them to leave the camps. These conditions have also been a main challenge to develop or improve the living standards of the Palestinian refugees.

To describe the housing situation in the camps, it should be highlighted that what was written and may be written in the future cannot really express or reflect the situation on the ground.

Most of the existing shelters are not suitable for human living and the rate of occupancy per each housing unit and per room is high. Furthermore, most of the shelters lack the necessary conditions for healthy environment in terms of lighting, ventilation, surrounding space ... etc.

DoPA pointed out some of the suffering in its 1998 Atlas of Camps publication which showed:

- 1- 33,495 families live in 32,583 housing units¹. The average area per unit does not exceed 87 metres² taking into consideration that the building structure does not cover the full area mentioned. Building on the whole area is obviously impossible because otherwise the camp would be one big room where life cannot be tolerated.

The average number of members per family in the camps stands at 7.8 persons but this average reaches 10 in Zarqa Camp and exceeds nine persons in Al Wihdat,

1 Atlas of Camps P 10-11

2 Atlas of Camps P10

Baqaa', Souf and Irbid where 17,350 families live in these five camps accounting for 51.8 per cent of refugee families in all camps.

In general, the area allocated per person would only be about 11 square metres to be used for living and as a door-yard, including the building itself. This confirms the existence of a severe overcrowdedness in terms of population and housing.

- 2- The area allocated for housing totals 2,835 dunums out of the total areas assigned for the camps while the remaining 2,856 dunums are set aside for roads, alleys, schools.... etc. on the assumption that a third of the area is allocated for residential rooms with an average area of 15 square metres that cover the room itself and the door-yard.

Consequently, the number of rooms is estimated at 63,000 rooms which mean that on the average every 3.5 persons live in one room. The average goes up to 4.1 persons per room according to UNRWA statistics.

These rates are evidence of a severe density in terms of occupancy of each room, especially when the general rate in Jordan stands between 2-2.5 persons per room compared to only one person per room in the rich and developed countries.

This situation means a lot to the refugee on the social and psychological levels and prompts him/her to abandon the camps. Moreover, this housing crisis hinder any form of development for the people and the camps.

- 3- The average area of a housing unit is noticeably less than the average in Talbiyeh, Madaba and Baqaa' as the area stands at 70 sq.m., 80 sq.m. and 78 sq.m respectively. This exacerbates the problem to the extent that it needs an immediate rescue plan¹ to rectify the issue.
- 4- The increase in the rate of dilapidated houses and not suitable for human living to reach 10.7 per cent means it is no longer possible to improve the housing situation of the people by adopting an ordinary development plan.

When many camps have a higher rate of dilapidated houses (25% in Al Wihdat, 20% in Al Hussein, 15% in Al Nasser, 22% in Talbiyeh, 30% in Madaba and 15% in Irbid), it is obvious that a noticeable improvement cannot be achieved without resorting to an emergency and rescue plan².

- 5- Houses built of bricks and concrete are estimated to account for 86.7 per cent³ of the total houses in camps leaving 13.3 per cent still built of metal sheet, asbestos and other unhealthy material (4,286 shelters of this sort).

Accordingly, the problem will be worsening and the deepening crisis cannot be solved by providing simple assistance as has been the case over the past decades because the problem seems more closely tied to a fundamental and just situation of the refugee issue.

1-4: Poverty and unemployment in the camps

Real development cannot be achieved without working seriously on fighting unemployment and poverty. And, since no comprehensive surveys and studies were conducted (or even announced on both subjects until the year 2000), the issues of

1 See Atlas of Camps P10

2 See the 1997 DoPA annual report P 24.

3 DoPA 1997 report P24.

unemployment and poverty will only be covered in general and within an overall context.

However, what could give an indication about the rate of poverty in the camps, is for example the article published by the United Nations agency ESCWA (Economic and Social Committee for Western Asia) in its book titled "The participation of the local communities in the civil development in the ESCWA Region" (published in New York 1998 / page 38).

"25 per cent of Amman residents, mostly living in squatter areas without ownership guaranteed, are below the poverty line," ESCWA reported in the book. And, since the camps are the main squatter areas in Amman without any ownership rights, it is to be understood that the rate of those living below the poverty line in the camps cannot be less than 25 per cent of the population.

Without going in details about the definitions and forms of poverty, it is evident that no less than a quarter of camp dwellers live under all types of poverty lines.

The Department of Palestinian Affairs (DoPA) has highlighted the poverty and unemployment in the camps in its Atlas of Palestinian Refugee camps in Jordan which is shown in Table No. 3.

Table No 3
Unemployment and poverty rates in the camps in Jordan in 1997

	Name of camp	Unemployment rate %*	Percentage of families living under poverty line %**	Number of persons living under poverty line (estimate based on previous rate)***
1	Wihdat	19	22	10081
2	Al-Hussein	18	14	3910
3	Prince Hassan	20	25	-
4	Talbiyeh	22	13	415
5	Madaba	21	17	-
6	Hittin	20	14	5294
7	Zarqa	20	13	2051
8	Sukhneh	23	14	-
9	Baqaa	21	38	28256
10	Jerash (Gaza)	22	18	2420
11	Souf	24	19	2616
12	Husn	21	21	3786
13	Irbid	20	22	4763
Total				63592

Source: The Hashemite Kingdom Of Jordan, Department Of Palestinian Affairs Atlas Of Palestinian Refugee Camps In Jorda

The most important conclusion deduced from the rates and ratios shown in Table 3 are the following:

* Atlas of camps P40.

** Atlas of Camps P39.

*** Number of individuals living under the poverty line was calculated by dividing the rate of the families living under the poverty line by the number of inhabitants as published by UNRWA on 31/12/98.

1- The DoPA remarks confirm that the estimates were made by persons who are knowledgeable about the affairs of the camps and, therefore, the observations remain in the sphere of speculation.

As such, it is important to conduct specialised studies about unemployment and poverty because no development plans can be drawn without knowing the exact situation.

2- It is not possible to provide accurate data and information about the rates of unemployment and the number of jobless because no publications or information is available about the workforce inside the camps⁽¹⁾.

3- It is noticeable that the general average of unemployment is high in all the camps but they are remarkably even higher in the camps that are far from the main cities such as Talbiyeh (22%), Al Sukhneh (23%), Jerash or Gaza (22%) and Souf (24%).

4- The rate of families living below the poverty line, or poor families as they are known, is an estimated rate that is based on UNRWA estimates in accordance with its unpublished definitions, and on the estimates of alms and zakat committees which have standards different from those of UNRWA.

Since no surveys were conducted inside the camps or nation-wide by any party to determine the size of families living below the poverty line, the definitions of UNRWA or the standards of the alms and zakat committees cannot be binding, especially because the latter are more inclined to consider orphans and some widows as poor in light of the capabilities and authorisations that are attached to such considerations.

Accordingly, the rates mentioned in Table 3 are good as indicative in general. Yet, unveiling them by the government, confirms that the situation is much worse.

5- It is noticeable that the rate of poverty exceeds 20 per cent especially in Baqaa' and Al Nasser where the rates stand at 38 per cent and 25 per cent among a total of 74,359 and 7,279 inhabitants respectively. Noting that the poverty rates are 22 per cent in Al Wihdat and Irbid camps, inhabited by 45,824 persons and 21,648 persons respectively, and 21 per cent in the Husn Camp where 18,027 people live; means that a total of 48,706 refugees living in these five camps are under the poverty line. Consequently, the poverty rate in these camps is extremely high at 29.14 per cent.

6- The average rate of refugees living below the poverty line in the ten camps recognized by UNRWA stands at an average of 23.4 per cent and, no matter how accurate, this rate is an indication of the widespread poverty in the camps.

1-5: Basic services available in the camps:

Camp dwellers suffer from the poor quality and substandard level of services provided to them. To describe and analyze these services would require an independent study by specialists in this field. However, in the absence of such a study, it would be enough to mention some of the actual services provided in the Palestinian camps in Jordan.

It is known that UNRWA, on behalf of the United Nations and its institutions, was entrusted with the task of providing all the services and basic needs to the refugees since 8/12/1949 when it was established in accordance with the General Assembly

resolution No. 17-302 following the mass expulsion of the Palestinian people during the 1948 war. Besides this task, UNRWA was assigned the role of rehabilitation, assistance and follow-up.¹

It was agreed that UNRWA, in cooperation with the host governments, would provide relief and lay down the programs in this regard as recommended by the economic fact-finding mission of the United Nations.

The General Assembly formed an advisory committee for UNRWA comprising representatives from France, Turkey, United States, Britain, Belgium, Japan and the Arab host countries (Syria, Jordan, Lebanon and Egypt).

Accordingly, UNRWA began looking after the living aspects of the refugees in the host countries on the educational, health, general services and relief fronts. However, these services were based on an important point of understanding that they were provided to people considered by international bodies to be in a temporary state of refuge until a solution can be found to their plight.

Camps were set up by UNRWA in the early 50s to shelter the refugees and many offices and centres were opened by the U.N. agency which also started to distribute tents and blankets and, later, to foodstuffs and social services.

UNRWA began to improve its services gradually by replacing the clay-brick shelters with cement-brick houses to suit the geographic nature of the camps.

The U.N. agency continued to provide its services in a relatively satisfactory manner until 1982 when the UNRWA administration started to announce budget deficits due to shortfalls in financial resources.

The relief allocations were stopped and were replaced by little assistance to deprived families. Those who still enjoy this support and assistance constitute a very small percentage of the total number of refugees.

The retreat in providing the services continued, prompting some people to believe that UNRWA was slowly relinquishing its role.

The services and aid provided by UNRWA until 1982 have contributed in maintaining the situation in the camps similar to the situation when the camps were set up. But, the decline in UNRWA's role has resulted in a deterioration in the educational, health and other services and pushed the residents to move towards establishing private institutions, especially welfare societies. The camp dwellers were even driven to seek relief, rehabilitation and other needs from Jordanian and non-Jordanian governmental and non-governmental institutions .

In this regard, it is necessary to shed some light on the volume and quality of services available in the camps.

Education:

Out of 198 UNRWA schools in Jordan, 106 are inside the camps providing education to students in the basic stage up to tenth grade. Students wishing to continue their education beyond this level move to government schools.

¹ The Palestine Institution for Research and studies, U.N. resolutions concerning Palestine and the Arab Israeli conflict, First volume (1947-1981) Beirut-Lebanon, 1981, page 18

The Jordanian government has established ten secondary schools in six camps outside the capital Amman and far from Jordanian populated communities. Six of these schools are for girls and the remaining four are for boys¹.

As an example, UNRWA schools in Jordan have absorbed 139,778 students during the 1999/2000 scholastic year compared to 141,214 students in 1998/1999. This shows a drop in the number of students enrolled at UNRWA schools.

The residents attribute the decline to the complicated procedures followed by the UNRWA administration in accepting new students in the schools, the increasing number of people leaving the camps and the rise in the number of students moving to government schools close to their new homes.

The following three observations can be considered as the most important ones about UNRWA schools inside the camps.

- A) The average number of students in a classroom is 41 students whereas the average is 30 students² in government schools in Jordan.
- B) 54 per cent of UNRWA's schools, inside and outside the camps, were constructed in the 50s and 60s. Of those schools, 33 are classified as very old buildings and 24 schools are dilapidated and not suitable for use³.
- C) 93 per cent of UNRWA schools in the Kingdom are run on two-shift basis⁴.

Health and medical treatment:

UNRWA medical treatment services were markedly reduced since the early 90s. During 1996 and 1997⁵, UNRWA spent \$23.179 million on the health service to 1,413,252 refugees living in Jordan, according to the report. This translates into \$8.2 per refugee for one year.

This expenditure compares with \$9.215 million spent on health services to the staff working at the UNRWA headquarters. This shows that what was spent as health expenditures on the staff at the UNRWA headquarters was equal to the amount spent on about 550,000 refugees. (UNRWA's health services are provided through 23 health centers of which 18 are centers and clinics established inside 12 camps. UNRWA did not open a health clinic in the Madaba Camp).

The health centers are under intense pressure because of the high number of patients who go to these health centers. According to UNRWA publications, patients paid a total of 1,819,945 visits to the clinics in 1998.

Because no data is issued about the number of doctors working in these centers, it is not possible to determine the number of patients per doctor but, according to camp activists, there is a severe crisis in the health centers.

1 The Atlas of the camps p.28.

1 DoPA annual report 1998 page 26 and UNRWA commissioner general report on June 1998-page 53.

3 DoPA report 1998 page 27

4 DoPA report 1998 page 27

5 The report of UNRWA commissioner general issued as a U.N document on 6/10/1997 (pages 32 and 33)

According to information issued by DoPA in 1998, there are 191¹ clinics and health centers in the camps distributed as follows: 18 UNRWA clinics and health centers, one government clinic in Madaba, 154 private clinics and centers, 15 clinics and centers for non-governmental organizations and three clinics for private societies.

It is worth mentioning here that only 37, out of 191 clinics and health centers, provide free services or charge the patients token fees. In light of the high cost of medical treatment, the camp inhabitants suffer from a real problem with regard to health services and the availability of medicines.

DoPA's 1999 report summarized the health situation in the camps by pointing out that:

- A) The health services have been markedly reduced.
- B) There is a shortage of medicines (medicines cannot be found at UNRWA clinics in the second week of every month, indicating that no medicines are disbursed during the second half of every month).
- C) Increasing rate of patients' visits to health centers and doctors.
- D) Absence of hospital services.

Camp activists confirm the aforementioned shortcomings.

Relief:

After UNRWA halted the regular aid disbursements to the refugees in 1982, the poverty situation became more acute and the higher number of needy families became an apparent phenomenon.

UNRWA took upon itself the responsibility of providing token assistance to severe hardship cases among the refugees. In 1997, for example, UNRWA provided assistance to only 2.49 per cent of registered refugees². In 1998, UNRWA's assistance was given to 2.6 per cent of the refugees (UNRWA's report) at a time when at least over 25 per cent of the refugees were below the poverty line.

Practically, this means that 90 per cent of the needy and deprived families (97.5 per cent of the poor estimated at about 25 per cent of the inhabitants) were denied the relief service by the responsible international agency.

As such, the local community and the communities surrounding the camps as well as the charitable organizations of all types and nationalities were forced to seek an alternative.

Consequently, zakat and alms committees became active, the role of welfare societies was consolidated and a new phenomenon of establishing family and community associations emerged when the government stopped licensing welfare societies.

Since 1992, some cooperative societies appeared, especially in the Irbid, Husn, Souf and Zarqa camps. The Jordanian Ministry of Social Development, through the National Aid Fund, shouldered some responsibility by extending regular monthly aid to the families that are proved to be in dire need. because aid was conditioned on

1 DoPA annual report 1998 page 17

2 The UNRWA publication issued in February 1999

holding Jordanian nationality and having national numbers, many refugees, especially in the Jerash (Gaza) and Hittin camps and other areas were not included or covered by the aid because they did not carry the Jordanian nationality.

In short, what is happening on the relief and aid front can only be described as an unorganized public rush by the rich and the average income people to help those who are worse off and in deep poverty and in dire need.

This public rush (Faza' in Arabic) was only a result of not conducting surveys to identify and locate poverty pockets in the camps in order to formulate a comprehensive plan for fighting poverty. It was also a result of irregular and unorganized relief efforts to help poor families.

During the 90s, the worsening conditions of the orphans and the needy became more evident in a widespread begging phenomenon because many of the poor families lost the main or specialized parties that provided them with assistance and relief.

It should be underlined here that the camps became a stage more open than any time before for those who wanted to penetrate the ranks of the refugees, especially the inhabitants of the camps.

For example, some Palestinian factions opposed to a peaceful settlement, media-minded groups like the Muslim Brotherhood and, sometimes, traditional figures sought to interfere and gain the support of the refugees and secure their votes for parliamentary elections.

Should these parties have the funds and the ability to seize the opportunities well and handle the matters properly, they would have a better chance to control this arena.

In this regard, many societies, committees and institutions which did not exist in the past, have established a clear and tangible presence through the aid they provide to the poor.

Other Services:

Since the early 90s, the Jordanian government began building the infrastructure in the camps. Such a task was part of UNRWA responsibilities with the Jordanian government only providing the electricity and water for most of the residents except 1,160 shelters in all the camps¹, because the households could not settle the subscription fees.

There were no sewage networks in the Talbiyeh, Sukhneh, Jerash and Husn camps until 1998 while only 10 per cent of the shelters in Souf camp were connected to the sewage system.

In general, the various services in the camps were weak and inefficient except for Al Wihdat camp where 40 per cent of the houses enjoyed the telephone service compared to 35 per cent in Al Hussein camp, 30 per cent in Al Nasser camp and 25 per cent in Zarqa camp. Until 1998, no telephone lines were available in the Sukhneh camp.

The cleaning services including garbage collection and environmental protection can be summarized as follows:

¹ Calculated by the researcher in Table No 4 of the DoPA 1998 report P 25.

- A) A total of 359 sanitation workers were employed by UNRWA inside the camps in 1997¹. Those workers were responsible for cleaning 5,691 dunums in 13 camps inhabited by 272,000 persons noting that the population was continuously rising whereas the number of sanitation workers remained the same or even declined.
- B) Open sewers still exist in the alleys of many camps, specifically Jerash (Gaza), Souf, Husn and Talbiyeh.
- C) Insects and rodents of all kinds are widespread in the narrow streets and alleys of the camps. UNRWA is no longer involved in controlling and combating the infestation or at least have minimized such assistance.
- D) There is a shortage of potable water as it reaches the houses only once in a week. The camp dwellers do not have and cannot afford to buy large water tanks to preserve water due to lack of space on the one hand and the weak roofs which cannot hold the heavy weight of the tanks.
- E) The crowded schools, the water shortages, the inadequate cleaning services and garbage collection as well as the limited awareness have all led to the spread of harmful insects and rodents among the inhabitants.

¹ Atlas of camps page 19.

PART TWO

2-1: Introduction

2-2: Government Institutions

2-3: UNRWA institutions

2-4: Semi-private institutions

2-5: Private institutions

The institutions operating in the camps:

2-1: Introduction:

Various types of institutions are active in the camps and all of these institutions are required to submit registration requests to the government. Exempted from licensing and approvals are the administrations of family and community associations (Diwans and Rawabets in Arabic) which are not recognised by law because they are not established institutions from the government and legal viewpoint.

In cases of emergency, these family associations are treated as unlicensed commercial entities and ordered closed.

Types of institutions operating in the camps:

The institutions working in the camps are either governmental, semi-private, private or institutions affiliated with UNRWA.

Integration and cooperation sometimes characterize the functions, authority and activities of these institutions but, at other times, these institutions fall into contradiction and competition. As such, it is important to clarify the real roles played by these institutions as evidenced in their various publications and in the testimonies of the people administering these institutions.

2-2: Government institutions:

Three types of government institutions operate in the camps. They are:

A) The Department of Palestinian Affairs (DoPA):

DoPA is an official government institution linked to the Prime Ministry. DoPA is entrusted to administer, to look after the interests and to follow-up on all matters related to Palestinian refugees and displaced persons through its main headquarters in Amman and its offices in the governorates.

The department was formed on 6/8/1988 after annulling the Ministry of Occupied Territories Affairs which operated between 1973-1988.

Before the ministry, the Executive Bureau for the Occupied Territories' Affairs was the government body that was entrusted with the Palestinian affairs between 1971-1973. Prior to that, it was the Higher Committee for the Occupied Territories Affairs which handled this task from 1967¹, when Israel occupied the West Bank, until 1971.

DoPA was assigned with the task of following up on all matters concerning the refugees and displaced persons in Jordan. Its responsibilities include conducting studies and monitoring Palestinian affairs in general, coordinating with UNRWA, facilitating the various transactions for the refugees and displaced at the Jordanian ministries and official departments, providing aid and building infrastructure in the camps.

¹ DoPA annual report 1997 page 5 and 6.

Between 1978 and 1997¹, DoPA spent a total of JD245 million being the cost of direct and indirect services to the refugees and displaced.

DoPA is considered to be effectively responsible for all the affairs related to the camps as well as the licenses required for the institutions and even the commercial shops, stores, and buildings.

The approval of the DoPA is required for any assistance to be extended or for any activity by Jordanian, Arab or foreign institutions in the camps.

At present, DoPA is supervising all the changes and development work as well as the improvement of services in the camps. On behalf of the government, it is implementing the social productivity programme which is a Jordanian plan that covers all the remote and marginalised areas in the Kingdom.

Finally, DoPA extends financial assistance to Camp Service Improvement Committees (CSICs), clubs, women's union and community rehabilitation centers, the Society of Children's Friends and the Family Care Society.

B) Camp Service Improvement Committees (CSICs):

DoPA formed a Camp Improvement Committee in each of the 13 camps. Membership ranges between seven and 13 persons in each committee which is considered to be a DoPA representative for the camp dwellers. The committees received a total of JD396,500² in financial support from the department during 1997.

The CSICs accept applications for assistance from private institutions working in the camps and submit them to DoPA. The committees also organise the visits of Arab and foreign delegations to the camps' centres, institutions and alleys.

Administrators of some institutions in the camps regard these committees as locally- appointed councils. and demand that free elections be held at the camps to enable the inhabitants select the members of these committees if there is a need to sustain their continuity.

C) Other government institutions:

Inside each camp (except Al Nasser) there is a police station. A post office exists in all the camps except Al Hussein, Al Nasser and Sukhneh. The only government clinic in the camps exists in Madaba and a civil defense station exists in Baqaa' camp and Husn camp.

The ministries of youth and sports, social development, Islamic affairs and other government ministries and departments supervise and follow-up on the camp institutions licensed by them through their main offices or their offices in the governorates as these ministries and departments have no branches in the camps.

The camp's chieftain or patriarch (Mukhtar in Arabic), meanwhile, continues to exercise an active role in issuing identification testimonies and birth notifications, as there is still a good number of deliveries taking place at homes, in addition to other functions³.

1 DoPA report for 1997 page 13

2 The Atlas of camps page 51

3 The average number of Mukhtars in each camp is 10. In some camps like Wehdat, Baqaa', and Hittin the number of Mukhtars exceed 25 in each of them. The Mukhtars are recognized by the Ministry of Interior.

2-3: UNRWA (United Nations Relief and Works Agency for Palestine Refugees in the Near East) institutions:

UNRWA manages and follows up on the affairs of the refugees and the camps through its offices in Amman and the 10 office branches it has opened in the 10 camps it recognizes. Each office branch is managed by a camp manager who is appointed by UNRWA. The camp managers and all staff working at the branches are official UNRWA employees implementing the decisions of the U.N. agency and supervising the camp in the manner specified by UNRWA.

The 18 health centers and clinics established by UNRWA in the camps are fully administered by the U.N. agency. The 106 basic education schools set up inside the camps are also considered official institutions under the direct responsibility of UNRWA.

In cooperation with the inhabitants and the concerned parties in the Kingdom, UNRWA established in the mid 80s new qualitative institutions like the women's program centers and others for community rehabilitation.

Such institutions will be highlighted in another section of this study because in terms of form and licensing they are semi official while in terms of content they are moving towards becoming private institutions or being rehabilitated towards that end.

2-4: Semi private institutions:

These are institutions that were established by UNRWA or the government. The founding party looks after the well-being and activities of the institutions in general and appoints the managers who do not receive any salaries or remuneration for their work from the founding party.

The administrators of these institutions do not carry out their functions in their capacity as government or UNRWA employees. The public is under no obligation to join, cooperate or give any donation to these institutions which, as such, cannot be considered as official nor private in the true sense. The most important of these institutions are:

A) Zakat and alms committees:

Appointed by the Ministry of Awqaf and Islamic Affairs, the committees collect alms and zakat money and transfer the funds to the Kingdom's Zakat Fund. The committees supervise the distribution of about 90 per cent of the incoming money and they are the parties that have the right to specify the families and individuals who are in need.

Members of these committees conduct their work voluntarily. However, through submitting effective petitions, the people can change all or some members of the committees but that requires major efforts to convince the officials at the ministry of the need for such a change.

B) Women's Program Centers:

Upon an initiative from UNRWA's Relief and Social Services Programs, these centers were established to serve the women in the camps.

From the main center established in every camp, branches and other training centers were set up inside the same camp. UNRWA appoints a director for the center and provides her with all the supplies and materials needed.

The centers provide training courses in sewing, tricot, cosmetology and other professions. Committees from the local women's community contribute in managing these centers as they contract teachers and trainers to hold training courses on a voluntary basis without receiving any financial benefit except token salaries if a surplus is achieved from the fees that the trainees pay.

Some of the centers were established in the early 80s but the majority of the more sophisticated programs were introduced after 1993. Some private characteristics have shaped these centers after 1994 as the UNRWA-appointed director of the center consults with some of the participants in the activities of the center to select a local committee in order to manage the center and participate in the decision making.

UNRWA's role in this process was in confirming whatever was agreed between the center's director and the largest possible number of the participants in the activities of the center.

After opening the door in 1998 for membership (profiting and contributing), about 150 women are now members in some centers.

The centers aim at providing the right environment for social awareness programs in all economic, social, legal and health areas and at upgrading the awareness of the local community about the needs and rights of the individuals, especially women and children. In this context, these institutions can be considered as promising entities that deserve to be studied.

C) Community Rehabilitation Centers for the Disabled:

These centers were established under the umbrella and supervision of UNRWA. Being semi-private institutions, the centers do not require licensing from any party other than UNRWA which contributed in guiding the administrators who reside in the camps. UNRWA also contributed in covering the costs of founding those centers and coordinates with donor countries to secure the necessary financial support for them.

The centers, which are managed by local voluntary committees, each comprising 9-11 members, provide their services at no cost to the needy beneficiaries whereas other beneficiaries are charged token amounts.

The first of these centers was established in 1985 and since then ten others were set up (nine in recognized camps and the tenth was established in Waqqas where most of the inhabitants are Palestinian refugees). Since 1991, a high coordinating committee was formed for these centers comprising the heads of the local committees and a member from each center elected by the members of the local committee in each camp.

UNRWA currently supervises the health aspects of these centers but does not cover more than 20 per cent of their annual needs.

2-5: Private institutions:

The non-governmental organizations are "organizations within the civil society"¹ concerned with providing the services/goods that serve the public interest. They are non-profit and non-commercial organizations that usually operate on voluntary and paid work basis at the same time². Sometimes these organizations are referred to as voluntary or charitable ones.

Among the distinctive features of these institutions or organizations, known as private institutions (as is the case in this study), is that their work on the local front aims at serving the beneficiaries at the level of a specified location.

The laws and regulations governing the private and voluntary institutional work in the Kingdom require the registration at the ministry and the approval of the concerned parties before commencing activities just like anywhere in the Kingdom. As such, all the institutions mentioned in this study have their activities licensed by the ministries and the concerned parties except the family and community associations (Diwans and Rawabets) which are based on tribal or family considerations or even on the strength of ties and cooperation between the people from original Palestinian villages from which they were expelled to Jordan in the 1948 and 1967 wars.

These institutions enjoy the following main elements and components of voluntary work:

- * The free will of the members who join on the basis of their own choice to achieve a certain objective or interest.
- * The group structure and organisation.
- * The diversification and the existence of a system for the institution that can be referred to upon any disagreement.

These institutions are strongly affected by the general environment and the prevailing political and legal conditions. They are closely linked to the democratic space allowed in the country. During the period of martial rule, the names of candidates proposed to manage these institutions were subject to security approval. Even if a candidate could win the largest number of votes, the martial laws gave the concerned official parties the right to cancel his membership in the board. Should the institution's management hold on to the election results, the whole administrative board would be considered illegitimate.

Despite the cancellation of these martial laws and exceptional powers in the early 90s, it is believed that security approvals still determine the election results of the private organization.

Under these circumstances, there are 146 institutions, branches and centers for private and semi-private institutions present in the camps. They vary in terms of structure, work, organization, plans, funding and the target group to which they cater

1 The civil society is defined as: the group of free voluntary organizations that fill the public space between the family and the state to achieve the interests of the individuals. The groups are committed to the values & standards of respect, forgiveness, agreement and rightful management of diversities and differences. The groups in the civil society organizations include the associations (families, communities, and professionals, clubs and cooperatives. Or any organizations that is not governmental or family hereditary. (see Saad Al Deen Ibrahim, Ibn Khaldon Center for Developments studies, Egypt).

2 The participation of Local Societies in the Civil Development in the ESCWA Region "issued by the United Nations, New York 1998".

in the camps. The following breakdown sheds some light on the emergence, activities and responsibilities of private organizations.

A) Clubs:

The 17 clubs and forums that exist in the camps are considered Jordanian private institutions subject to the laws prevailing in the Kingdom just like other Jordanian clubs. All the clubs were established under the title of youth centers and most of them were associated with the dates when the camps were set up. Five of the clubs were established during the 50s.

In 1987, the status of the youth centers was changed when UNRWA stopped supervising and supporting them. The centers were registered again as clubs and were licensed by the Ministry of Youth and Sports.

Every club has its own internal regulations and general assembly. At the end of 1997¹, the general assemblies of all the clubs grouped 16,043 persons. The clubs in the camps are considered to be the most prominent private organizations that get affected by the general political climate.

Every now and then, organizational and political conflicts occur between the various active factions in the ranks of the Palestinian people.

The laws give the clubs the right to collect donations and to receive domestic and foreign assistance as long as due consideration is given to the laws prevailing in the country. The clubs can establish income-generating projects such as buildings and commercial stores in order to benefit from renting them as long as the projects are within the land assigned for the club.

Some of these clubs have secured the championships for many sports on the national level and on the Arab level. Moreover, one of the clubs publishes a sports newspaper (Al Wihdat Al Riyadi) which is distributed on a wide scale in the Kingdom.

Members of clubs in the camps are the most organized, well-informed and interested in public work. Accordingly, the clubs in the camps are the most prominent and important private institutions operating the camps.

B) The Jordanian Women's Union:

The union was established under the name "The Women Federation Society in Jordan" in 1976 but in 1994 the name was changed to the "Jordanian Women's Union" under a new basic statute that was registered at the Ministry of Interior. The Union's main office is in Jabal Al Hussein-Amman but its branches are spread in all the Jordanian cities. Other centers for the union exist in many populated areas, six of which in the following camps: Al Wihdat, Al Hussein, Al Nasser, Baqaa', Hittin and Zarqa.

The union's main objectives include:

1. Organising and unifying the efforts and capabilities of Jordanian women in defending their rights and achievements.

¹ Atlas of camps page 33

2. Merging Jordanian women in the development of the local community, improving their social status and enabling them to optimise their creative and productive potentials.
3. Overcoming the legislative, economic, social and cultural barriers to women's advancement.
4. Activating the role of Jordanian women and enabling them to perform their duties in consolidating Jordan's independence, strengthening the democratic drive and protecting national sovereignty and culture.
5. Contributing in the eradication of various aspects of illiteracy through reading and writing, legal and political education.
6. Supporting Palestinian women in defending their national legitimate rights.

The Jordanian Women's Union is one of the few non-governmental Jordanian institutions that extended its activities to six camps in an organised institutional way. It can be said that the institutional interaction between the union and the women sector in the camps became more organised and prominent since 1990 and specifically after the start of the second Gulf war.

Among the main activities and services provided by the union and its centers in the camps are the following:

- * Courses to eradicate illiteracy.
- * Courses to eradicate ignorance in legal matters.
- * Seminars and lectures about political worries and problems in addition to health and social conditions.
- * Courses in hairdressing, cosmetology, sewing, tricot and computer skills.
- * Legal consultations for women and girls.

Because all the activities of the centers in the camps are on voluntary basis, except for token salaries paid to those who work in kindergartens and nurseries, the main role for the Jordanian Women's Union in supporting the centers in the camps is in providing the legal umbrella and the moral support and facilitating the communication between the women in the community in their respective areas and governorates.

C) The Local Welfare Societies:

The 14 welfare societies are operating in accordance with the laws of the Ministry of Social Development. Three of these charitable societies have opened branches in many camps bringing the total of the local licensed societies to 17.

The prevailing laws have limited the number of welfare societies by not granting new licenses in the Kingdom for many years.

Relatively large societies, such as Al Abbasiyeh, Al Dawaymeh, Al Faloujeh, Ajjour and Beit Dajan have moved their offices out of Al Wihdat and other camps either to enjoy larger space and improve their situation or to enable the active members of these societies to benefit from constructing buildings and halls.

The functions and activities of these societies are somewhat similar but the success of any specific society is related to the extent of forging intimacy between the folks and families of the village and the help extended to their sons.

The training and educational activities of these centers do not go beyond holding courses to teach sewing or organizing class sessions to improve the learning of the students.

D) Family and Community associations:

Because of the freeze on licensing societies, the people from Palestinian villages and some large families have set up their own family and community associations. There are a total of 11 of such informal groups which are not licensed and have their activities restricted to serving the tribe or village folks.

Although the membership in these informal associations is restricted to kin and folks from the original villages, they are voluntary entities that elect their leaderships periodically and are part of the civil society in the camps.

E) Jordanian and Arab Societies and Establishments as well as private:

Many Jordanian and Arab entities have shown interest in the refugees living in the camps by providing aid and executing developmental programmes. One of these societies, the Council of Churches in the Near East, has specialised in assisting the refugees and camp inhabitants almost exclusively. There are other societies that put their weight in the camps like the Islamic Charity Center.

Besides those mentioned, there are a number of Jordanian welfare societies that exist in the cities but are also involved in providing important services to camp dwellers as they are considered Jordanian citizens.

All the welfare societies that are officially registered in the Kingdom operate within their declared regulations and objectives of serving the local community in the Kingdom.

The majority of the refugees and camp dwellers carry the Jordanian nationality.

Here below is an short outline that sheds light on the most important societies and social entities operating in the Palestinian camps in Jordan:

E-1: The Islamic Charity Center:

This Society was established in 1963 and registered as a charitable society under No. 143 in 1965. It carries out its activities in all parts of the Kingdom but its most important objectives are:

- i- Educational and cultural improvement through establishing kindergartens, schools, community colleges and universities.
- ii- Health protection through establishing clinics, health centers and hospitals.
- iii- Establishing income-generating projects and training programs to serve the local community.
- iv- Assisting poor families through the available alms and zakat funds, opening centers to care for orphans and establishing craft centers for this purpose.

The society's main office is in Amman but branches exist in Zarqa, Ramtha, Mafrag and Irbid. The activities of the branches are independent from the main office.

Until the beginning of this year (2000), the society established 43 schools, kindergartens and nurseries in various cities. A total of 18 clinics and health centers were also set up by the society until the end of 1999. Six health centers were in the refugee camps of Zarqa, Sukhneh, Baqaa', Gaza, Madaba and Al Nasser.

Until the end of 1999, seven vocational craft centers were also established, two of which were in the Al Hussein camp and Gaza camp. The society's activities also covered setting up 37 centers and branches for helping the poor and the orphans in the kingdom. Ten of such centers were in the following camps: Hittin, Gaza Madaba, Baqaa', Sukhneh, Zarqa, Wihdat, Al Hussein, Souf and Al Nasser.

E-2: The Near East Council of Churches Committee for Refugee work (NECC):

It is a Jordanian charitable society that existed since 1960. Based in Amman, it is a branch of the main Near East Council of Churches which is based in Cyprus.

This society has branches in Gaza, Jerusalem, Nazareth, Lebanon and Jordan and its activities are funded by the European countries and European humanitarian societies. The local churches are represented in the management of the Jordan branch.

As an example, the budget of the NECC amounted to \$1.5 million in 1999. Of this amount, \$1 million was allocated to Gaza, \$300,000 to Jerusalem, \$200,000 to Jordan, \$80,000 to Lebanon and \$150,000 to Nazareth.

The NECC operates in the following sectors:

- i- Health. The two centers in Gaza and Madaba camps have specialized clinics in gynecology, maternal and child health in addition to a General Practitioner (GP) clinic.

The centers provided free medical services until the beginning of 1998 when token fees (JD1.5 per check up) were charged.

The centers do not disburse medicines to patients except on voluntary work days that are held several times each year.

- ii- Vocational training and rehabilitation. Five training centers for girls exist in the following five camps: Gaza, Souf, Husn, Irbid and Talbiyeh. These centers offer training in sewing, tricot, flower arrangement and embroidery. In 1999, the NECC financed craft courses for the youth in the Zarqa camp in cooperation with Al Awdah Club.
- iii- Educational loans/credits for small productive projects. The NECC extends non-interest repayable loans to community college and university students. Repayment starts immediately. Loans are also extended to individuals, especially women, to buy equipment needed for setting up small income-generating projects. Since 1999, loans are being extended to camp dwellers or to people outside the camps whether they are refugees or not.
- iv- Women and other educational projects. The NECC contracts lecturers to speak about women issues in cooperation with the existing institutions in the camps. Since 1999, the NECC began implementing an environmental awareness project inside the camps.

E-3: The Society of Children's Friends (SCF):

Established in 1965, the SCF is a welfare society registered at the Ministry of Social Development to achieve the following objectives:

1. Caring for the children's educational aspects and widening their scope and knowledge.
2. Safeguarding and developing the hobbies and interests of children.
3. Consolidating the sense of belonging to the country.
4. Initiating the right and positive habits and behaviour.
5. Attracting and inviting families and mothers and directing them to the right ways for bringing up their children in terms of health as well as socially, educationally and psychologically.
6. Keeping in line with scientific development in order to provide advanced scientific equipment, such as computers especially to the children in less developed quarters.

There are several cultural centers under the umbrella of the SCF. Five of those centers are in the following refugee camps:

- a) Al Hussein Center which was set up in 1984 in cooperation with Al Hussein Youth Club. This cultural center comprises a library that contains about 3,000 books, three computers and a television. About 11,000 children and their parents visit this center. In addition, a section was opened in 1996 to care for around 30 children during day time.
- b) Hittin Library and Cultural Center was set up in 1986 in cooperation with the Ministry of Occupied Territories Affairs. The general library in the center is the only one in the camp.

The center and library occupy a 3-floor building covering a total area of 3,000 square meters. The library has about 9,000 books, six computers, a video and a television. The center includes a section that cares for around 200 children between the ages 3-6.

In cooperation with the community rehabilitation center in the camp, a class was opened recently to merge the disabled children with normal children in the pre-school stage starting the 1999/2000 scholastic year.

The center was visited by nearly 50,000 children and beneficiaries as it includes the largest hall and stage in the camp as well as a large area for entertainment and games for the benefit of the camp inhabitants.

3. Al Wihdat Center was set up in 1987 in cooperation with the Urban Development Department. This center comprises two rooms: one is used by children while the other is used as a computer and games room in addition to caring for children.
4. The First Baqaa' Center and Library was established in 1988 in cooperation with the General Union of Voluntary Societies. About 6,000 books can be found in the library. The center, which was visited by nearly 75,000 persons, is equipped with computers and typing machines in addition to a video and a television.
5. The Second Baqaa' Center was set up in 1994. The center's library comprises about 2,000 books and was visited by 25,000 persons in 1999. The center has a section to care for around 100 children during day time.

E-4: The Jordanian Medical Assistance for Palestinians (JMAP):

JMAP is a voluntary welfare organisation that was established in Jordan in 1990 to provide assistance and medical care to the Palestinian people in the West Bank, Gaza, Jordan and Lebanon. JMAP is a sister organisation of the Medical Aid for Palestinians (MAP) registered in London and established in 1984.

Financiers from Jordan and abroad finance the JMAP which has projects that guarantees its continuity. The main objectives of this society are:

- Providing the consultative medical services for MAP (London) in order to develop its annual programs of medical aid.
- Supporting the sister on similar societies to enable them achieve their objectives in the region.

The JMAP has established the following health centers in the camps:

Hittin Health Center that covers dentistry, gynecology, internal medicine and pediatrics noting that the center provides treatment and laboratory services for token charges. Medicines are sometimes given free. About 17,000 patients checked at the center in 1999.

- Gaza Health Center (specialization's in gynecology, pediatrics, internal medicine and laboratory). This center was opened in April 2000 in cooperation with the French Medicine de Monde which also financed the project.

E-5: The International Islamic Relief Organization of Saudi Arabia.

This is an international establishment that has an office in Amman. It provides guarantees for orphans throughout the Kingdom in the form of monthly financial allocations and direct in-kind assistance for the orphans and their relatives.

The centers of this organization are in Madaba, Husn and Irbid camps.

The organization relies on official documents to prove the orphanage status and assess his/her need for assistance.

E-6: Human Appeal International/United Arab Emirates:

This international organisation has an office in Amman and two branches. The first, in Al Nasser, provides guarantees for orphans in Al Nasser Camps, Jabal Al Nasser and the surrounding areas. The second in Madaba camp provides financial and in-kind assistance.

The work of this organization is also well organized as it relies on official documents for proof of need in order to extend direct assistance to orphans.

E-7: Friends of Jerusalem:

Following are the main objectives of this Jordanian society which was established in 1969 and has it headquarters in Amman:

- Extending help to the people of Jerusalem and the occupied territories.

- Establishing training workshops and providing vocational rehabilitation to the people of the occupied territories.
- Establishing training workshops and providing vocational rehabilitation to the people of the occupied territories.
- Setting up kindergartens.

The society has a kindergarten and a sewing training center for the women in the Baqaa' Camp.

E-8: The Young Women Christian Association (YWCA):

Established in 1965 with its main office in Amman. The YWCA has a center in the Baqaa' Camp where women are given sewing, tricot and cosmetology training courses. A permanent exhibition at the Baqaa' Camp displays the products of the members and the trainees.

The YWCA strives to spread the spirit of understanding and friendship amongst all people along with welfare functions and general social services.

E-9: Family Care Society:

Established in 1969, this society's main office is in Amman and its main objective are:

- * Opening a kindergarten for the sons of refugees, displaced and needy.
- * Opening a center for teaching sewing, embroidery... etc.
- * Opening a center for eradicating illiteracy among the refugees, displaced and the needy.
- * Assisting the families who were badly affected by the Israeli occupation.

The society has centers in Hittin and Baqaa' camps but its main office is located near Al Hussein camp. Each of the centers comprises a kindergarten and conducts courses to train women on sewing and embroidery.

The Family Care Society stands out to be among a few which frankly declares its objectives to be directed towards the refugees and displaced as if it was established only to help them.

E-10: A number of welfare societies were launched from the camps and camp dwellers formed most of the members in some of those welfare societies. These societies provide a variety of services which carry various degrees of importance. Some of these societies are:

- * Ajjour Society for Social Development. Established in 1988 and has its office in Russeifa.
- * Al Falouja Welfare Society. Established in 1981 and based in Amman.
- * Beit Dajan Welfare Society. Based in Amman.
- * Al Dawaymeh Society for Social Development. Established in 1982 and based in Amman.

- * Al Samaaneh Society for Social Development. Established in 1986 and based in Amman.
- * Al Majdal Asqalan Society for Social Development. Established in 1990 and based in Amman.
- * Al Malha Welfare Society. Based in Amman.
- * Al Abbasiyah Welfare Society. Based in Amman.

F) Centers and Houses for Inculcating the Holy Quran.

These are centers registered in accordance with the Societies Law at the Ministry of Awqaf and the Ministry of Culture. The centers, which are spread in various mosques and in the camps, get their financing from the donations of the Society for Conservation of the Holy Quran and the people.

Centers independent from mosques were set up through the support of the Society for Conservation of the Holy Quran noting that the workers in these centers are volunteers.

G) Independent Scout Group:

The scout teams and groups and girls committees are associated with the clubs except the Salah Eddin group in the Madaba camp which is a member of the Arab Scouts Organisation. The leaders of this group are volunteers from the local community and the members are youth. No elections take place in this group.

H) Cooperative Societies:

Since 1991, a number of cooperative societies emerged in the camps. Until now seven cooperative societies have been established and they are working in the four camps of Irbid, Jerash, Souf and Gaza. The societies are members in the Jordanian Cooperative Organization and operate according to the cooperative system. They have internal regulations, membership conditions and elections to select administrative committees and supervising panels.

I) The Foreign and International Organizations, Societies and Institutions:

Although they do not have branches or offices inside the camps, the foreign and international bodies support existing local institutions. Such cases have been going on since the 80s. An example is the U.S. Save the Children organization which backs projects of existing organizations like the Society of Children's Friends.

The role of these institutions is not evident to the public as very rarely do the administrators of local institutions and societies refer to the foreign role. There is a role for the Near East Development Institution, the UNICEF and the UNDP but their role seems to be merged with the local and Jordanian institutions.

PART THREE

The Field Study

3-1: Private and semi-private organizations, statistical indicators

3-2: Study sample

3-3: Analytical results of the field study

3-1: Private and semi-private organizations, statistical indicators

The situation and conditions of the private and semi private organizations vary according to their nature, activity and the number of members as well as their financial capability and the extent of their interaction with the local community.

Accordingly, these variables should be taken into consideration when examining Table No. 4 and the following statistical analysis of the number of organizations as a ratio of the population and other items.

Table No. 4 includes a general survey of the 146 private and semi private organizations in the Palestinian refugee camps in Jordan distributed as follows:

Table No 4
Number of private and semi-private organizations operating in Palestinian refugee camps in Jordan (April 2000)

	Name of camp	Clubs	Jordanian Women Federation	Women Program Center	Community Rehabilitation Center	Zakat and Alms Committee	Local Welfare Society and Family Associations	Welfare Society Jordanian & Arab (Centers)	Centers for inculcating the Holy Quran	Independent Scout Group	Cooperative Society	Total
1	Wihdat	1	1	1	1	1	8	3	1	-	-	17
2	Al-Husseini	1	1	1	-	1	-	4	3	-	-	11
3	Prince Hassan	1	1	-	-	1	-	3	1	-	-	7
4	Talbiyeh	1	-	1	1	1	-	1	-	-	-	5
5	Madaba	2	-	1	-	1	2	5	-	1	-	12
6	Hittin	2	1	1	1	1	5	5	2	-	-	18
7	Zarqa	1	1	1	1	1	-	1	1	-	1	8
8	Sukhneh	1	-	1	-	-	-	-	-	-	-	2
9	Baqaa	3	1	1	1	2	8	7	1	-	-	24
10	Jerash	1	-	1	1	1	-	5	-	-	-	9
11	Souf	1	-	1	1	1	2	2	1	-	1	10
12	Husn	1	-	1	1	1	1	3	1	-	1	10
13	Irbid	1	-	1	1	1	2	2	1	-	4	13
		17	6	12	9	13	28	41	12	1	7	146

The following points could be deduced from Table No. 4:

- * Average number of persons per institution, based on the total number of the population at the end of 1998, stood at 1,865 persons. By taking into consideration the population growth and the shrinking volume of services for some of these institutions, the average, calculated in April 2000, is estimated at 2,000 persons for each private and semi private-institution.
- * Average number of private and semi private institutions in each camp is 11 when taking into consideration the location and size variables.
- * Three camps - al Wihdat, Baqaa' and Hittin — account for 40.5 per cent of the total number of institutions.
- * The Baqaa' Camp ranks first in terms of the number of institutions operating in it while Sukhneh Camp comes last.

Table No. 4 and Table No. 2 can be applied to arrive at the share of the camp dwellers in each camp of the services provided by the institutions operating in it. To compare the number of inhabitants of each camp with the number of institutions operating in the camp, Table No. 5 shows the following averages.

Table No 5
Average number of persons per each
private or semi-private organization in the camps

Number	Camp	No. of persons per each camp
1	Wihdat	2696
2	Al-Hussein	2539
3	Al-Nasser	1040
4	Talbiyeh	638
5	Madaba	398
6	Hittin	2100
7	Zarqa	1972
8	Sukhneh	2113
9	Baqaa	3098
10	Jerash	1494
11	Souf	1377
12	Husn	1803
13	Irbid	1665
Total		1865

Note: The population number in Table No. 2 was divided by the number of institutions in Table No. 4. As for the Al Nasser, Sukhneh and Madaba camps the population numbers used in the table mentioned were those estimated by DoPA.

The following points can be deduced from table No. 5.

- 1- Despite the high numbers of organizations in Al Wihdat, Hittin and Baqaa', the numbers remain small compared to the population in these camps. This explains the rise in the general average of the individuals against each institution to over 2,000 persons.
- 2- Madaba is the only camp where the ratio of the number of institutions to the population can be considered reasonable. An explanation for that could be the smooth and easy work for the institutions in the camp which is regarded as a Jordanian populated area where the inhabitants enjoy full rights as Jordanian citizens on that level.
- 3- Sukhneh camp is the poorest in terms of the number of institutions and the organized social work. Jerash camp, the one before the last is inhabited by around 35,000 (regardless of UNRWA figures) but the people there are not entitled to establish private institutions like welfare societies and forums (other than the club). By disregarding the rate shown in the Table, Talbiyeh camp is one of the poor camps in terms of institutional work.
- 4- Despite the high number of institutions in Baqaa', the average number of individuals for each institution, exceeds by large the 3,098 persons mark, especially if the number of inhabitants is determined accurately and if the number of those refugees and displaced who moved to live on the edge of the camp is added.

The refugees and displaced persons who left the camp to live in new houses adjacent to the camp still consider themselves to be camp dwellers and, if calculated as such, the average number of persons per institution will noticeably rise.

3-2: Study sample

Fifty entities, branches and centers associated to an institution operating in the camps, were selected as a sample according to the following criteria:

1. The extent of eligibility.
2. The life span of the institution.
3. The number of people associated with the institution.
4. The importance and relative effect of the institution on the general situation and vice versa.

The sample according to the type of the institutions were distributed as follows:

- 1) Eleven clubs "out of a total of 17 existing clubs" because the clubs are the institutions that comply most with the conditions and specifications of private institutions. The clubs are the oldest, most prominent and important and comprise large numbers of active members who work in private institutions. Furthermore, the clubs reflect the most diversified and rich aspects of the activities of the civil society in the camps.
- 2) Five out of the six Jordanian Women's Union (JWU) centers upon considering the union as one of the private institutions that are certified to be very eligible and qualified. This number of JWU centers was chosen in order to get the opinion of women while holding managerial positions.

- 3) Six centers implementing women programs were selected out of 12 centers inside the camps because they are the closest to private institutions and because they proclaim themselves as developmental.
- 4) Six community rehabilitation centers out of nine because they are closer to civil society institutions and because they also declare themselves to be developmental. The community rehabilitation centers have been among those which noticeably were active in the early 90s. However their future is not clear if UNRWA turns its back on them.
- 5) Two zakat committees out of ten due to the similarity in the activities with the rest of the committees operating in this field. The number was found adequate for meeting the purpose because the administrations are appointed by the Ministry of Awqaf and they have specific tasks and authorizations.
- 6) Six private societies and family associations due to the similarities of their work.
- 7) Eight Jordanian and Arab societies out of 41 because the majority of these societies have centers in the camps with some having as much as six or more branches.
- 8) Three centers for inculcating the Holy Quran out of 12 centers and houses due to their unified activity.
- 9) One independent Scout group because there are no other such body.

Table No. 6 groups the various types of organizations which were studied and shows their distribution over the camps.

Table No 6
Number of organizations and Institutions studied (April 2000)

	Name of camp	Clubs	Jordanian Women Federation (Centers)	Women Program Center	Community Rehabilitation Center	Zakat and Alms Committee	Private Welfare Committee	Welfare Jordanian & Arab Centers	Centers for Inculcating Holy Quran	Independent Scout Group	Cooperative Society	Total of Questionnaires
1	Wihdat	1	1	1	1	-	3	-	-	-	-	7
2	Al-Hussein	-	1	-	-	-	-	2	2	-	-	5
3	Prince Hassan	-	1	-	-	-	-	-	1	-	-	2
4	Talbiyah	1	-	1	1	-	-	-	-	-	-	3
5	Madaba	-	-	1	-	-	-	2	-	1	-	4
6	Hittin	2	1	-	1	-	-	1	-	-	-	5
7	Zarqa	1	-	-	1	-	-	-	-	-	-	2
8	Sukhnah	1	-	1	-	-	-	-	-	-	-	2
9	Baqaa	1	1	-	-	-	1	1	-	-	-	4
1	Jerash	1	-	1	1	1	-	1	-	-	-	5

0												
1 1	Souf	1	-	1	1	-	-	1	-	-	-	4
1 2	Husn	1	-	-	-	-	1	-	-	-	-	2
1 3	Irbid	1	-	-	-	1	1	-	-	-	2	5
		11	5	6	6	2	6	8	3	1	2	50

The distribution of these institutions on the governorates where there are camps is shown in Table No. 7.

From Table No. 7 and based on the information and facts given earlier about the number of institutions working in the camps and the number of institutions whose administrators responded by filling the questionnaire, it is deduced that the sample represents 34 per cent of the total operational institutions.

The sample can be considered as representative and the concluding results can be widely circulated because the sample was distributed according to rates that correspond with the distribution of the camps, the governorates and the number of institutions in it.

Table No 7
Distribution of the organizations and
sample study according to governorates

	Governorate	Number of Organizations	Percentage	Number of Organizations Studied	Percentage
1	Amman	40	27.4	18	36
2	Madaba	12	8.2	4	8
3	Balqaa	24	16.4	4	8
4	Jerash	19	13	9	18
5	Irbid	23	15.8	7	14
6	Zarqa	28	19.2	8	16
	Total	146	100	50	100

* **Note:** The 34 per cent rate was calculated by dividing the number of institutions studied (50) by the number of institutions in general (146).

3-3: Analytical results of the field study:

After filling the 50 questionnaires of the study and completing the process, the information was transferred onto Tables that included the answers to the questions asked.

The results were analyzed and summarized into 30 points as follows:

1. Date of establishment

Table No. 8 shows the establishment dates of the organisations operating in the camps

Table No 8
Distribution of the organizations according to
the year of establishment

Year of Establishment	Number of Institutions	Percentage
1953	1	2
1954	1	2
1956	1	2
1963	2	4
1966	1	2
1968	5	10
1969	1	2
1971	1	2
1977	1	2
1983	1	2
1985	4	8
1986	1	2
1989	3	6
1990	4	8
1991	1	2
1992	4	8
1994	8	16
1995	2	4
1996	2	4
1997	4	8
1998	1	2
1999	1	2
Total	50	100%

It can be seen from Table No. 8 the following results:

1. 12 per cent of the institutions were established before 1967. They were the social youth centers which were renamed clubs after 1987.
2. 12 per cent of the institutions were established in 1968 and 1969. This means that 24 per cent of the institutions were set up before 1970 and they are still carrying out their activities until the year 2000.
3. The decade of the 70s marked a period of recession and inactivity in setting up institutions in the camps as the number of those set up during this period did not exceed four per cent.
4. 18 per cent of the institutions were set up during the 80s. Most of them during the second half of the 80s.
5. The highest activity in establishing institutions was in the 90s when 54 per cent of them were set up. During 1994 alone, 16 per cent of these institutions were established. This means that one or more of the following factors have affected the establishment of these institutions:

First: The launching of the democratic process in Jordan.

Second: The exacerbation of economic and social problems such as poverty and unemployment.

Third: The launching of the peace process, the signing of the Declaration of Principles and the signing of the Jordanian-Israeli peace treaty.

2. Scope of work

The study showed that the private institutions work in eight main areas. The following Table No. 9 highlights the distribution of the institutions according to their main functions:

Table No 9
Distribution of the organizations according
to their main functions

Serial Number	Main Function	Number	Percentage
1	Education and training	2	4%
2	Health	1	2%
3	Youth Center	2	4%
4	Women	11	22%
5	Cultural Activities	3	6%
6	Aid and Relief	6	12%
7	Sports Activities	7	14%
8	Other (multi purposes)	18	36%
Total		50	100%

The above table indicates the following:

- 1- The continuation of a considerable weight for the multi-purpose institutions which include some welfare societies and some clubs.
- 2- 64 per cent of the institutions are considered specialized in specific activities. In other words, the licenses granted to these institutions permit them to undertake specific activities that are mentioned in their declared lists of objectives within the articles of association. This reflects the qualitative development that has shaped the structure of private institutions in the camps by moving towards specialization especially in the areas of development and programs for women etc.
- 3- What is meant by the main function is the declared operation as a key objective for any institution. No special permit to exercise the work is needed if it is declared as an objective. As such, the licence granted empowers the institution to carry on with the work permanently.

The study showed that the institutions operating in the camps worked in six secondary areas that are highlighted in the following Table No. 10.

Table No 10
Distribution of the organizations according
to their secondary function

Serial Number	Functions	Number	Percentage
1	Education and training	17	34%
2	Health	3	6%
3	Youth Center	1	2%
4	Cultural	18	36%
5	Sports	1	2%
6	Other (multi-purposes)	7	14%
7	No secondary function	3	6%
Total		50	100%

The most important observations about the work of the institutions based on the answers of their administrators are the following points:

- 1- Cultural aspect tops the secondary work with a 36 per cent rating whereas it comes towards the end of the list in the main area of work. This shows that it is difficult to establish private or semi-private institutions with cultural specialization as their main objective or task.
- 2- Multi-purpose function came first with 36 per cent when the main task was examined but dropped to 14 per cent as a secondary task. It is worth-mentioning in this regard that a drop in this rate was countered by an increase in the cultural function. This shows that the multi-purpose aspect or facet is only an excuse or a way to establish institutions that look after the cultural aspect.
- 3- Education and training ranked sixth in the main function with four per cent while it came in second place in terms of secondary function. This shows the difficulty in setting up institutions specialized and independent in the area of education and training. Accordingly, managers of institutions look at them as secondary functions.
- 4- Eleven institutions, or 22 per cent, are involved in women issues as their main task. Other institutions do not place women affairs in either their main or secondary work. This means that institutions involved in women issues, are specialized ones.

The same applies to working in the areas of aid, relief or assistance as the functions are clear and can be declared as a main task.

3. Existence of boards of trustees for the institutions:

The study showed that the private and semi-private institutions which had boards of trustees did not exceed 10 per cent of the total as Table No. 11 shows:

Table No 11
Distribution of the organizations according
to the existence of board of trustees

Is there a board of trustees	Number	Percentage
Yes	5	10%
No	41	82%
No answer	4	8%
Total	50	100%

Most of the institutions which had board of trustees were situated outside the camps with branches or centers inside the camps.

The Table shows that the majority of the institutions working in the camps were either small or did not receive the required attention and care from the prominent figures of the society,

4. General Assemblies

The study showed that 62 per cent of the institutions had general assemblies. Table No. 12 shows the rates of existing general assemblies.

Table No 12
Distribution of the organizations according
to the existence of general assembly

Is there a general assembly	Number	Percentage
Yes	31	62%
No	18	36%
No answer	1	2%
Total	50	100%

The following points can be derived from Table No. 12:

- 1- 62 per cent of the institutions working in the camps are private in the sense of having open membership to the general public.

2. 38 per cent of the semi-private institutions provide their services to the public and do not follow, neither financially nor administratively, to any government or similar institutions.

The average number of members in a general assembly of each institution is 490 whereas a general average of women in the general assembly is only 69 or about 14 per cent.

If the centers of the Jordanian Women's Union (JWU) and Women Program Centers are excluded, the average number of the general assembly members will be 582 persons. In this case also, the average number of women members would become 39 women or about five per cent, meaning that women participation is low in the institutions not specialized in female concerns and issues.

The number of members in the general assemblies of institutions and organizations varies as the study found that 25 per cent of the institutions have less than 55 members. 18.8 per cent of the institutions have between 120 and 150 persons as members in the general assemblies, meaning that 43.8 per cent of the organizations have small size general assemblies.

The study also found that 21.7 per cent of the organizations have between 170 and 500 members in their general assemblies. Membership ranging between 600 and 950 persons existed in 9.5 per cent of the organizations whereas general assemblies of between 1,000 and 1,800 members existed in 25 per cent of the organizations.

It should be noted here that clubs were the organizations having more than 600 persons in their general assemblies. That accounted for 34.5 per cent of the institutions studied.

The study concluded that women did not participate in the general assemblies of 54.6 per cent of the organizations. 9.2 per cent of the organizations included less than eight women in their general assemblies while 18.1 per cent of the organizations comprised between 20 and 100 women as members in their general assemblies. General assemblies having between 150 and 370 women as members were found also in 18.1 per cent of the organizations.

The organizations where women accounted for more than 150 members in their general assemblies were the centers of the Jordanian Women's Union (JWU). Women membership in larger organizations like clubs was still limited.

5. Administrative boards:

The study found that an elected administrative board existed in 53 per cent of the organizations as shown in Table No. 13 and that direct elections took place in 49 per cent of the organizations.

The average number of members in the administrative boards in 1999 was 7.7 members while the average number of women in these boards was 3.54 women as a result of the very low membership of women in organizations not specialized in women issues and affairs.

The study calculated that the average number of women in the administrative boards of the institutions not directly involved in women issues

was only 1.42 members. In this case, the average number of administrative board members drops to 7.5 members.

The average number of those who were always active in organizing the work and activities of the organization, center or branch stood at 24.33 persons.

Table No 13
Distribution of the organizations according to the existence of administrative boards

	Is there an elected administrative board	
	Number	Percentage
Yes	25	53.2%
No	22	46.8%
Total	47	100%

There were only three persons or less in the administrative boards of 16 per cent of the organizations in 1999. The number rises to seven or more than three members in 28 per cent of the organizations.

In 50 per cent of the organizations, the number of members in the administrative boards was between 8-11. Boards having 13 members and 15 members were found in two per cent and four per cent of the organizations respectively.

The study found that in 17.5 per cent of the organizations, the number of board members was four or less. This shows that there is a problem on the level of follow-up by the administration or (as some respondents have said) there were problems inside the management itself resulting in the resignations or lack of interest among some members of the administrative board.

When excluding the women centers and JWU's centers, the ratios did not differ much as the rate was calculated to be 20.1 per cent of the organizations which had three members or less in their administrative boards.

6. Activists in organizing the work of the institutions:

According to the study, there were an average of 24.3 persons, in general, active in organizing the work and activities of an organization.

If the situation at women centers were to be excluded, the rate would rise to 26.5 persons. This shows that the average of activists rises in the organizations not specialized in women issues. Table No. 14 clarifies this situation.

Table No 14
Distribution of the organizations according
to the number of activities in organizing the work and the activities

	No. of activities	The organizations in general %	The organizations excluding women centers %
1	Four persons or less	8.1	7.9
2	5 – 15 persons	42.7	42.1
3	16 – 30 persons	34.5	34.4
4	35 – 60 persons	14.7	15.6
Total		100	100

The following observations can be seen from Table No. 14.

- 1- Some of the respondents were confused by considering that every contribution to the management or to any form of work constitute an activity in the organization. Some even indicated that the activists are those who form the actual general assembly and, as such, there is a possibility to take advantage of the numbers and ratios mentioned in Table No. 14 as an indicator to the actual situation of the general assemblies.
- 2- If women centers are excluded from the organizations, the following two indicators become of importance:

First: There will be an increase in the rate of institutions specialized in women issues, where the number of activists in them is less than four persons, compared to other organizations.

Second: There will be a drop in the rate of organizations specialized in women affairs, where the number of activists in them is more than 35 persons, compared to other organizations.

This shows that there is a clear imbalance in the number of activists in the organizations specialized in women issues in a way that far exceeds the imbalance in other institutions.

7. Membership of an organization in networks and federations

The majority of the private and semi-private organizations that are licensed and that operate in the camps are affiliated to or members of bigger institutions and federations. All the federations, networks and mother institutions are Jordanian such as the Federation of Voluntary Societies, the Football Federation, the Volleyball Federation and other sports' federations as well as the Jordanian Women's Union and the High Coordinating panel for community rehabilitation committees.

The administrators of those organizations that have not yet joined federations or high committees, such as the Women Program Centers, are now working on forming a high committee on the nation's level.

Based on the responses received from the administrators of the organizations, 80.6 per cent of the organizations working in the camps are members of a federation or a general network noting that 28 per cent of the sample (representatives of 14 institutions out of the 50) did not reply to the question: "Is the organization a member of or affiliated to a federation or a network."

Some of the respondents (representatives of clubs, Women's Union Centers and welfare societies) clarified that affiliation to federations was a requirement of the licensing and facilitating the launch of work... because the federations form a legal umbrella and joining them would bring some benefits and sometimes make it easier to obtain some aid.

All the organizations working in the camps have no membership or association with any federation or network outside Jordan, and have no regular or systematic relations or even official coordination with any organization, federation or network concerned with refugee affairs outside Jordan.

8. The closest description of the roles of organizations

According to the study, 40 per cent of the organizations shoulder a welfare role, 52 per cent a development role and two per cent a religious role. Table No. 15 shows the roles as given by the respondents.

Table No 15
Distribution of the organizations according
to the closest description of their role

	Number	Percentage
Charitable role	20	40%
Developmental role	26	52%
Religious role	1	2%
Other roles *	3	6%
Total	50	100%

* **Note:** Other roles is meant to include all the previous roles

Table 15 highlights the following points:

- 1- The welfare or charitable role of the organizations is known and specific as it is related to helping orphans and needy people immediately without prior planning or interfering in the means of handling the assistance. The 40 per cent rate of the organizations which carry out this task corresponds with the rate of the organizations that were founded on this basis. (Zakat committees and panels caring for orphans and some charitable societies).

- 2- The developmental role, which came first with a 52 per cent rating in the closest description to the role of the organisation, is vague because the definition of the development role is extremely large and needs to be specified and controlled.

In this context, the majority of the organisations carrying out developmental functions are still focusing on holding courses in sewing, knitting, tricot, flower arrangement, cosmetology and hairdressing as well as computer and typing courses without having a unified curriculum under the supervision of a specialized vocational training department that would certify the certificates issued by the organizations.

As an example, the Ministry of Education is still endorsing and approving the certificates granted by computer training centers at a time when the Vocational Training Center has no role in this area.

Another important issue related to the developmental role of the organization is that they do not follow-up on the situation of the trainee after graduating. The organizations do not exercise any activity in trying to provide job opportunities or to facilitate the task of the graduates in obtaining loans or grants to set up income-generating projects.

Consequently, the development role in which most of the organizations working in the camps are engaged to is still primitive and cannot be described as developmental.

9. Availability of written description and pamphlets about the organization:

The study shows the importance for each institution to have the articles of association and the necessary publications that highlight its activities and objectives whether an application for licensing was submitted to the concerned authorities or not.

This process is easy for the clubs and welfare societies as a basic and approved format is available at the Ministry of Social Development. The founders of an organization can fix the name they choose and add or delete whatever clauses are pertinent or not to the objectives which are usually not essential.

In the organizations working in the camps, a written description and publications are available at about 80 per cent of the semi-private organizations (articles of association, annual administrative reports or pamphlets giving information about the institution).

In 10 per cent of the organizations, such a description does not exist and 10 per cent of the administrators said that their organizations have written but unpublished description.

It is clear that the reason behind the high percentage of the organizations that have written descriptions is the government's requirements. Organizations seeking licensing are obliged by the government to provide articles of associations and internal regulations and to present reports to the concerned authorities.

The written descriptions and pamphlets are available at the big and more prominent organizations in the camps like the clubs, welfare societies and some women program centers which circulate brochures and places ads about the courses they hold. Those organizations that have no publications or written descriptions of their own are those directly affiliated with organizations and institutions outside the camps such as the zakat and alms committees, the community rehabilitation centers and health centers and others.

10- Targeted audience:

The private and semi-private organizations aim their activities at the various sectors and groups of the society, whether in principal or in secondary ways, except the students and the laborers.

The women sector acquired the interest of the organizations with a 26 per cent rate followed by the youth sector (18 per cent). The poor and disabled came in third place with 12 per cent whereas the educated were at the end of the list with two per cent.

On the secondary level, interest in children ranked first with 38 per cent followed by the public in general (26 per cent) and the poor (16 per cent).

Table No. 16 shows the targeted groups:

Table No 16
Distribution of centers according
to the sector of the public targeted

		Main Targeted Sector		Secondary targeted Sector	
		Number	Percentage	Number	Percentage
1	Youth/Males	9	18%	1	2%
2	Educated	1	2%	-	-
3	Poor	6	12%	8	16%
4	Women	13	26%	4	8%
5	Children	4	8%	19	38%
6	Disabled	6	12%	3	6%
7	Youth/both sexes	-	-	2	4%
8	All the above and others* (the society)	11	22%	13	26%
Total		50	100%	50	100%

* **Note:** The sector "All the above and others" means the society at large and represents special answers for administrators of welfare societies and family associations that target the people from a certain village or suburb.

Table No. 16 indicates how low is the interest of the organisations in targeting the sector of the educated people and how limited is the focus on the disabled. Table 16 shows the high rate of the institutions that are marked by multi-purpose aspects and that aim at the people from a specific village.

Due to the shortage of resources available to these organisations and their wide-ranging operations, their services to the target groups are weak and not felt.

What explains the continuity of these organisations is the declared main objective of initiating and strengthening ties between the people of the same villages while other objectives remain secondary. As such, targeting a group or a sector weakens these types of organisations.

There are no workers at nearly eight per cent of the organisations as one of the administrators opens the premises on various occasions every now and then.

The average number of women employed in an organisation is 5.12 women which means that the percentage of the female employees and workers in an organisation is more than 70 per cent of the staff noting that the wages are as low as JD57.450 and as high as JD119.300.

The salary factor explains the reason behind the high number of female workers in the organisations. Low pay is usually not acceptable to the male workers whereas women tend to accept this work.

Volunteers participate in the work of all the organisations without taking any remuneration. Organisations where volunteers continuously participate account for 94 per cent of the total while in six per cent of the organizations, volunteers only participate for some time.

Table No. 19 indicates the distribution of the institutions according to the number of workers

11. Geographic coverage of activities:

The activities of 70 per cent of the private and semi-private organisations working in the camps cover the camps and the areas surrounding them, according to the study. However, only 12 per cent of the organisations operate inside the camps and two per cent of them operate in all the camps whereas eight per cent provide their services to the public all over Jordan.

Moreover, only eight per cent extend their services to whoever knocks on the door of the institution, regardless of nationality or the place of residence. 90 per cent of the organisations include the areas surrounding the camps, in addition to the camps themselves, in their activities.

Upon inquiring about the reasons for extending services outside the camps, the respondents unanimously answered that the majority around the camps are originally camp dwellers. They added that the organisations, themselves and the existing regulations do not differentiate between one citizen and another regardless whether they are camp dwellers or refugees or others and that they are willing to extend help, if possible, to any person knocking on the doors.

The total number of direct beneficiaries from the services of a single organization (general average) inside and outside the camps stood at 2176.7 persons during 1999, When excluding women centers the average rises to 2676.5 persons.

12. Beneficiaries from the activities of the organizations:

The study indicated that most of the direct beneficiaries from the services provided by the organizations operating in the camps were the residents below 45 years of age. Both males and females equally benefit from the services.

Table No. 17 points out the classification of beneficiaries in 1999.

Table No 17
Classification of direct beneficiaries from
the services of the organizations

	Classification	Average
1	The total number of direct beneficiaries	2176.69
2	Persons below 15 years of age	42.14%
3	Persons aged 15 – 45	45.9%
4	Persons aged over 45	11.06%
5	Women	49.92%
6	Men	50.08%

The table shows that:

- 1) Most of the beneficiaries were the young people and the children and that the elderly received the least attention and benefits.
- 2) Both males and females benefit on equal footing from the organizations and the low participation of women in administrative boards and general assemblies had no effect on the level of possible services to both sexes.

Table No. 18 shows the distribution of the organizations according to the number of beneficiaries noting in this regard that the situation at the organizations and institutions varies according to the type of service, the size of the organization and the geographical coverage.

Table No 18
Distribution of organizations according to the total number
of direct beneficiaries from their services in 1999

	Number of beneficiaries	The organizations in general %	The organizations except women centers %
1	40 persons or less	2	2.6
2	Between 150 – 500 persons	50	42.1
3	Between 550 – 1000 persons	24.5	23.6
4	Between 1200 – 5000 persons	18.4	23.6
5	More than 7500 persons	5.1	7.8

Table No. 18 points out the following:

- 1) Between 150 and 500 persons benefit annually from nearly half of the organizations. The same number benefit from 43 per cent of the organizations specialized in women affairs.
- 2) The institutions that benefit more than 1,000 persons are the health centers, libraries and clubs as every visit to the library or the clinic is considered as a direct service.

The administrators of clubs count all those who continuously follow up on the activities within the category of beneficiaries from the clubs' services. This explains the answers of some administrators that the numbers of beneficiaries from the services of their organizations exceed 50,000.

13. Workers in the private organizations:

According to the study, the average number of workers in an institution is 7.81 persons. 71.76 per cent work full time while 24.02 per cent are on part-time basis. By excluding the women centers, the average drops to 7.66 persons and the percentage for the full-time workers becomes 75.88 per cent.

Around eight percent of the organizations do not employ anybody as one of the administrators opens the premises on various occasions.

The average number of women workers at an organization stands at 5.12 women. This means that the rate of women employees and workers in an institution is more than 70 percent of the staff noting that the average minimum wage is JD 57.450 and the average maximum is JD 119.300.

This range explains the high rate of women employees in the organizations because the low salaries are a factor in the reluctance of males to work in these organizations whereas females accept such jobs.

Volunteers who work without any remuneration participate in the activities of the organizations. However, 94 percent of the volunteers work on continuous basis whereas six percent work for only some time.

Table No 19
Distribution of organizations according to number of workers

Number of workers	The organizations in general %	The organizations excluding women centers %
Nobody	8.2	10.5
Less than five workers	46.9	42.2
Between 7 – 15 workers	30.6	31.6
More than 15 workers	14.3	15.6

The highlights of Table No. 19 are:

- 1) The rate is higher at the organizations not specialized in women issues where no one is employed compared the women centers.
- 2) 44.9 per cent of the organizations employ seven persons or more. If women centers are excluded, the rate rises to 47.2 per cent. This shows that the institutions contribute in a partial solution to the unemployment situation in the camps, but it should be noted that this matter is linked to the wages and work continuity.

14. The changes in programs and services at the organizations:

Changes on programs and services occurred at 74 per cent of the organizations since they were established, the study shows. Only 26 per cent of the organizations did not witness any changes.

From the answers of the administrators, it can be understood that negative changes have affected more than half of the organizations as services declined and number of members (or number of those who paid their annual membership) fell. Some give the following explanations for the retreat setback:

- 1) The founders show enthusiasm in the first few years after establishing an organization. The activists work hard on formulating programs and proposals and exert major efforts to ensure the success of the establishment but then frustration creeps in as a result of financial and material constraints and barriers that end in shelving the programs.
- 2) The fading of the PLO factions after signing the Declaration of Principles between the PLO and Israel in 1993 and the diminishing role of the politicians in the years after that. As a result, many of the private institutions lost financial support and curbed the public demand on these organizations which were managed and supervised by activists from the Palestinian National Movement.
- 3) Some organizations like the Women Program Centers, the Rehabilitation Centers for the Disabled, the Islamic Charity Center (with all its centers in the camps) and the Centers for inculcating the Holy Quran, witnessed positive changes on their programs and were able to develop them.

Those organizations benefited from the aforementioned factors to fill in the gap and became active in providing the services and assistance to the orphans and the poor. They also focused on the needs of the society in their programs.

15. Evaluating the participation of the organizations in providing services to the residents.

The study pointed out that two per cent of the private and semi-private organizations working in the camps participate in providing excellent services to the camp inhabitants whereas the participation of 36 per cent was described as very good. 56 per cent of the organizations were shown to participate in a satisfactory manner and only six per cent of the organizations were regarded as providing weak participation by their administrators.

These percentages indicate that 62 per cent of the managers who responded expressed dissatisfaction about the performance of the organizations in terms of providing services to the inhabitants and agreed on the need to develop and upgrade the services.

As far as the inhabitants are concerned, it is very difficult to measure the public opinion about the participation of the organizations in providing services to the residents. It is a fact that the views differ about the extent of participation of the organizations or the viability of their existence.

There was also a good number of inhabitants who did not know that these organizations provide valuable services to them.

Overall, the meetings of the researcher with the administrators, beneficiaries and the public, culminated in the evaluation being either excellent or very good by 38 per cent of the administrators who were asked to assess the

participation of their organizations in providing services. These administrators may have exaggerated in their evaluation or may need to specify and define the concept of providing services of value to the inhabitants.

Table No 20
Distribution of organizations according to their participation in providing the services to camp dwellers

Degree of Evaluation	Number	Percentage
Excellent	1	2%
Very good	18	36%
Average	28	56%
Weak	3	6%
Total	50	100%

16. Financing the organizations:

According to the study, the organizations receive financing from many parties and it is rare that an institution depends on one source for financing.

The financing topic is one of the most sensitive subjects and the researcher could not but take for granted whatever he was told by the administrators of the organizations.

From the responses received, 86 per cent of the organizations are funded from local sources (camp dwellers, individuals, and government and non-government institutions) in addition to irregular financing from other institutions.

34 per cent of the institutions said they received financing from Arab parties, 30.6 per cent said they obtained funding from foreign parties and 44.9 per cent said they received international financing.

Table No. 21 shows the number and percentages of institutions that receive financing and their classification according to donors. It should be noted here that an institution can receive financing from many parties at the same time.

Table No 21
Distribution of organizations according to sources of financing

Serial No.	Financing Party		Number	Percentage
1	Local Parties	Yes	43	86%
		No	7	14%
		Total	50	100%
2	Government, and non-government financing	Governmental	-	-
		Non-governmental	20	45.5%
		Governmental and non-governmental	24	54.%
		Total	44	100%
3	Arab Parties	Yes	17	34.7%
		No	32	65.3%
		Total	49	100%
4	Arab	Governmental	-	-
		Non-governmental	13	72.2%
		Governmental and non-governmental	5	27.8%

		Total	18	100%
5	Foreign Parties	Yes	15	30.6%
		No	34	69.4%
		Total	49	100%
6	Classification of Foreign Financing Parties	Governmental	1	5.9%
		Non-governmental	12	70.6%
		Governmental and non-governmental	4	23.5%
		Total	17	100%
7	International Institutions	Yes	22	44.9%
		No	27	55.1%
		Total	49	100%
8	Classification of International Financing Parties	Governmental	-	-
		Non-governmental	22	95.7%
		Governmental and non-governmental	1	4.3%
		Total	23	100%

Table No. 21 reveals the following:

1. 14 per cent of the organizations do not depend on local financing. These are organizations financed by institutions affiliated with UNRWA and do not accept assistance from any other sources.
2. No institution in the camp depends solely on government financing.
3. The Arab, foreign and international financing is characterized by being mostly from non-governmental sources.
4. 88 per cent of the institutions that were studied in Jordan receive governmental and non-governmental financing.
5. 34 per cent of the total number of institutions receive Arab financing.
6. The different answers given to the question about financing indicates how sensitive this topic is and the unwillingness of the administrators to give accurate information about the sources of financing either because of fear from public reaction or because of certain considerations related to the administrators themselves and their institutions.

An example of differing answers appeared when the response about Arab financing was 17 institutions. The number became 18 institutions when responding to the question whether the Arab financing was governmental or not.

The difference in answers was also evident in the response related to the number of institutions that receive foreign financing (see the table).

Receiving Arab, foreign and international funding requires coordination with the concerned parties and, sometimes, intermediate institutions with the knowledge and supervision of DoPA.

17. Barriers to the functions of NGOs.

46 per cent of those managing the private and semi-private organizations working in the camps mentioned the existence of administrative barriers and 86 per cent pointed to financial obstacles. Table No. 22 shows the answers of the representatives of the organizations about the existence of hindrances.

Table No 22
Distribution of organizations according
to the existence of administrative and financial barriers

		Number	Percentage
Are there administrative barriers	Yes	23	46%
	No	27	54%
		Total	100%
Are there financial obstacles	Yes	43	86%
	No	7	14%
		Total	100%

The following observations can be deduced from Table No. 22:

- 1- As the respondents held responsible posts and were still working, it is a very positive sign in a developing society that 46 per cent of them admitted the existence of administrative barriers in existing institutions.
2. Tangible facts point to the existence of administrative barriers in most institutions. Some administrators refer to the routine and administrative complexities as being a form of commitment.
- 3- It could well be noticed that most of the administrators who denied the existence of administrative barriers were either the heads of the organizations or people who were associated with them. However, it is a great progress in transparency and frankness to have some members of the board confirming the existence of administrative barriers in their organizations.
- 4- The Table indicates that 86 per cent of the organizations suffer from financial hurdles and reality confirms that as the modest premises and simple furniture is a feature of all the organizations. Ambitious programs are there but applications for relief and assistance from the inhabitants are piling up. Financing shortfalls is the key factor hindering the progress of the organizations.

18. Major barriers hindering the work of the organizations.

From the answers given by the administrators of the organizations, the following major hindrances could be summarized:

- 1- The relationship between the NGOs in the camps and UNRWA is not clear and, furthermore, there is no forecasts as to what the future of these NGOs would be if UNRWA's services end and the U.N. agency withdraws its role.
- 2- Government routine sometimes hinders the implementation of some activities. According to some administrators, some government authorities do not clearly prevent many activities but delay issuing the required permits while time lapses.

For example, one of the clubs applied to the Ministry of Youth and Sports to organize a series of quizzes during Ramadan. The approval came two weeks after the Eid (fest). Another organization applied for a permit to organize a summer camp for the youth The approval came one week after the summer holidays were over.

- 3- The dominance of the elite on the organization happens when one person sometimes controls the institution and closes the door of membership in order to maintain the situation inside the organization in his favor or to serve his own interest.
- 4- The time frame for the administrations of most of the organizations in the camps was specified for only two years. But since the time is short for the administration to carry out the programs, some administrators proposed extending the mandate to between three to four years.
- 5- Many of the administrators of the organizations do not differentiate between having various differences, ideological stands, personal or tribal positions to the extent of escalating some issues into conflicts.
- 6- As a result of political frustration, the public is not interacting with the NGOs. Many people are cautious about the political and social climate of these organizations and, accordingly, parents do not allow the females in the family to frequent the organizations. Sometime young males are prevented from joining these organizations for fear of government measures.
- 7- As the organizations were not capable to contribute in providing job opportunities to the graduates after completing vocational training at their centers, the number of applicants to such services dropped.
- 8- Inconsistencies in government dealing with private organizations inside the camps has weakened some and contributed to strengthening others. For examples, the government deducts 25 per cent of the amounts that traders donate to welfare societies and similar entities from the donor's taxes. The 100 per cent deduction if the donation is made to the zakat committees creates uneasiness and stirs some side problems.
- 9- The administrators complain that needy people seek assistance but are not willing to contribute in any work. Some groups of needy persons reject any work opportunity that may arise or the participation in productive projects and insist on requesting assistance. These people spread false rumours if not granted the assistance and, regrettably, there are those who are deceived to publicize the rumours.

19. Proposals of private organizations about the policies of other institutions

Policy proposals submitted by the organizations working in the camp to the local, Jordanian, Arab and international institutions are considered as the basic tasks of the private and semi-private organizations. Through these proposals, they can put the financiers and supporters in the picture about the situation of their organizations and can also mobilize the capabilities to serve the refugees and their cause.

The answers of the representatives of the organizations working in the camps about proposing policies indicate the following:

- 40 per cent of the organizations presented policy proposals to UNRWA.
- Two per cent of the organizations submitted policy proposals to the PLO's Department of Refugee Affairs (DRA).
- 20 per cent of the organizations submitted policy proposals to DoPA.
- 22.4 per cent of the organizations presented policy proposals to the Camp Improvement Committees (each in its camp).

- 20.8 per cent of the organizations submitted policy proposals to the zakat and alms committees (each in its camp).
- 29.2 per cent of the institutions presented policy proposals to the clubs operating in the camps.
- 10.2 per cent of the organizations presented policy proposals to non-governmental institutions and federations.
- No policy proposals were submitted by any organization to other foreign or international institutions.

When interviewed, most of those who submitted proposals indicated that their suggestions were received with extreme interest by the administrations of the concerned institutions. But, except for very few, these institutions did not move to translate the proposals on the ground in a way that would correspond with the suggestions of the organizations working in the camps.

This means lots of things such as:

- 1- The organizations working in the camps could not perform effectively the roles expected from them and this shows that their effect is weak in this respect.
 - 2- As no response was received from the concerned institutions (UNRWA, DoPA, camp improvement committees, zakat committees and others) to the proposals and having failed to initiate interactions with the organizations operating in the camps caused frustration among some administrators and led to widening the gap between the two parties.
 - 3- The aforementioned ratios point to the reluctance of the heads of the organizations in the camps to interact with the institutions that could have a role in the settling of the refugees or even in changing the status of the camps. The leaders were suspicious about the roles of foreign and international institutions that showed interest in camp affairs during the past few years and were focusing their demands and proposals on UNRWA as it is the party concerned with their affairs until a solution is to be found.
20. Evaluation by administrators of the organizations operating in the camps about the performance of the institutions concerned with providing services (UNRWA, DoPA, PLO's Department of refugee affairs, Camp Improvement Committees and others).

The evaluation by those responsible at the private and semi-private organizations in the camps of the performance of the institutions which are directly concerned with the affairs of the camps and refugees or which declare themselves as concerned, should be considered as an important judgment and indication that should be taken very seriously when planning for improvements.

Table No. 23 reveals the answers to the question: "What is your evaluation to the performance of."

Table No 23
Evaluation of the performance of concerned institutions in the camps by the administrators of the organizations operating in the camps

Serial No.	Financing Party		Number	Percentage
1	UNRWA	Good	1	2%
		Average	9	18.4%
		Weak	39	79.6%
		Total	49	100%
2	PLO's, Department of Refugee Affairs	Non available	48	100%
		Total	48	100%
3	DoPA	Good	6	12.2%
		Average	24	49%
		Weak	19	38.8%
		Total	49	100%
4	CSICs	Good	6	12.2%
		Average	17	34.7%
		Weak	25	51%
		Non available	1	2%
		Total	49	100%
5	Jordanian Private Organizations	Good	1	2%
		Average	4	8.2%
		Weak	18	36.7%
		Non available	26	53.1%
		Total	49	100%
6	Zakat Committees	Good	14	28.6%
		Average	24	49%
		Weak	9	18.4%
		Non available	2	4.1%
		Total	49	100%
7	Welfare Societies	Good	9	18.4%
		Average	10	20.4%
		Weak	22	44.9%
		Non available	8	16.3%
		Total	49	100%
8	Other International Institutions	Average	1	2%
		Weak	3	6.1%
		Non available	45	91.8%
		Total	49	100%

The percentages in Table No. 23 indicate the following:

- 1- By scoring 28.6 per cent as good performance and 49 per cent as satisfactory performance the zakat committees were ranked first according to the evaluation by the administrators of the private institutions. Welfare societies came second with 18.4 per cent as good performance and 20.4 as satisfactory.
- 2- The evaluation of UNRWA was really striking as it showed a noticeably retreating role. The respondents evaluated UNRWA with a two per cent good performance, 18.4 per cent satisfactory and 79.6 per cent as weak performance.

- 3- The responsible persons at the organizations in the camps were not satisfied with the performance of DoPA (12.2 per cent good, 49 per cent satisfactory and 38.8 per cent weak). They noted that DoPA has not yet touched the needs of the inhabitants.
- 4- Some of those running the private organizations in the camps questioned the reasons behind the PLO's Department of Refugee Affairs (DRA) not having a role.
- 5- In general, it can be said that the percentages in Table 23 indicate that the performance of all the concerned organizations in the camps was below the acceptable level.

21. Coordination between the private organizations

Administrators of private organizations operating in the camps emphasise the importance of coordination between the organizations but it seems that this coordination forms a problem for these institutions whether between themselves or with other institutions outside the camp.

The results of the study show that 62 per cent of the respondents evaluate the coordination between the organizations in the camps (between the organizations themselves) as fair while only 16 per cent described it as good. 22 per cent evaluated the coordination as weak.

In reality, it can be noticed that the coordination between the institutions is very weak as it only goes as far as coordination in participating in public celebrations which are normally organized by other parties outside the camps. There is no organized coordination on the level of daily activities or even in holding courses or extending assistance. What draws the attention is that coordination between two or more organizations can take place in the following cases:

- 1- When the head of the two organizations is the same person and that can be repeated in other positions.
- 2- When there are strong ties, personal or business, between the influential people in the organizations. The coordination continues for as long as such ties continue.
- 3- When a party from outside invites the organizations to take part in a ceremony and that party itself assigns the various roles for the organizations.

What should be mentioned here is that some of the administrators pointed to mandatory coordination being forced on the organizations by the Ministry of Social Development and the National Aid Fund (NAF) by considering the financial assistance given to the needy families by the organizations as being part of what was allocated for those families from NAF and, as such, are deducted from the monthly aid.

Accordingly, the administrators say that the private organizations, societies and alms committees, have been transformed to institutions providing aid to the state instead of aiding the poor.

As such, the administrations of some institutions turned to provide in-kind assistance or to establish a family or tribal fund that does not document in its records the amounts given to the needy.

Many negative aspects resulting from the absence of coordination between the organizations are manifested in holding many similar courses to teach sewing, knitting, trico, flower arrangement and, most recently, computer and typing without taking into consideration the needs of the inhabitants or the number of centers that hold such courses.

Coordination between the organizations would enable them to formulate well-planned rehabilitation courses in conformity with the needs of the inhabitants. Table No. 24 shows the differences between one organization and another as it highlights the rates of coordination between the organizations in general and the Women Program Centers and Community Rehabilitation Centers.

Table No 24

Evaluation of the coordination between the organizations working in the camps and the women's program centers and community-based rehabilitation centers

Serial Number			Number	Percentage
1	Coordination between the organizations and the women's program centers	Good	15	30.6%
		Average	12	24.5%
		Weak	19	38.8%
		Non available	3	6.1%
		Total	49	100%
2	Coordination between the organizations and the community-based rehabilitation centers	Good	26	53.1%
		Average	9	18.4%
		Weak	2	4.1%
		Non available	12	24.5%
		Total	49	100%

Table No. 24 points out the following:

- 1- 71.5 per cent of the organizations coordinate with the Community Rehabilitation Centers. This coordination described as both satisfactory and good means that there are interactions between these centers and others without reservations.
- 2- 55.1 per cent of the organizations coordinate with the Women Program Centers. Although the evaluation was also given as satisfactory and good, this means that the cooperation level is relatively low between the organizations and the Women Program Centers.

The varying rates shown in the Table indicate that the organizations and centers which have clear bases and are specialized in the affairs of a group in need of assistance and care, such as orphans or disabled, receive all the care from most of the concerned people and everybody tries to coordinate with them.

10 per cent of the those questioned described the relationship between the private and semi-private organizations working in the same field as good and witnessing cooperation. However, 72 per cent described the relationship as satisfactory, 16 per cent said it was weak and two per cent described it as non-existent and sometimes tense.

Consequently, the relationship between the organizations working in the same field is satisfactory and the few tense cases between the private organizations could be the result of personal misunderstandings between administrators.

22. UNRWA - DoPA Coordination:

75.6 per cent of those questioned believe that there is good coordination between UNRWA and DoPA while 17.8 per cent describe the coordination as average. Only 6.7 per cent think that DoPa - UNRWA coordination is weak. Some administrators of private organizations believe that such coordination between UNRWA and DoPA does not serve them. They say that what happened until now in the camps was a pre-arranged agreement between the two institutions (UNRWA and DoPA).

23. Coordination between UNRWA and the private and semi-private organizations in the camps:

Only 6.1 per cent of the administrators find the coordination between UNRWA and the private and semi-private institutions to be good whereas 14.3 per cent of them describe it as average. The coordination was described as weak by 69.4 per cent of the organizations' leaders and 10.2 per cent of whom said there was no coordination between them and UNRWA.

Overall, the overwhelming majority believe that coordination with UNRWA is weak and that UNRWA may probably discontinue its links with the private organizations operating in the camps.

24. Coordination between DoPA and the organizations working in the camps:

18.4 per cent of the leaders of private and semi-private organizations in the camps described the coordination between their establishments and DoPA as good while 65.3 per cent said it was average. Describing the coordination as weak came from 12.2 per cent and only 4.1 per cent said they had no coordination with the department.

The explanation given by the leaders of the private institutions for this coordination, which differs from that with UNRWA, was that DoPA is the official government authority responsible for the affairs of the camps in the Kingdom.

As all the activities of the organizations in the camps had to be licensed by DoPA or, at least, DoPA must be informed about it, coordination with the department was mandatory for any organization seeking to conduct a collective activity at its premises or a community activity outside its premises. Only those family associations or institutions that have no public activity were the private organizations that did not coordinate with DoPA.

25. Coordination between UNRWA and the PLO's Department of Refugee Affairs (DRA)

96 per cent of those questioned believe that there is no cooperation between the DRA and UNRWA concerning the camps in Jordan, their inhabitants and the private organizations operating in the camps. Only two per cent saw good coordination and another two per cent saw the coordination as weak.

The explanation given by those questioned was that the DRA and the PLO became occupied since 1994 with the affairs of the Palestinian National Authority and the situation inside Palestine and that they have turned their back to the refugees.

26. The relationship between private and semi-private organizations with government institutions.

According to four per cent of the administrators of organizations, the relationship with government institutions is good but to 76 per cent of the leaders of the organizations the relationship is satisfactory. 20 per cent of the leaders described the relationship between their organizations and the government institutions as weak.

This shows that the relationship between the private and semi-private organizations and the government institutions is satisfactory in general, noting that 28 per cent of the organizations working in the camps had a business relationship somehow with a government institution. This indicates a weak link between the possibility of initiating a satisfactory relationship for the private organization and the government and between a business relationship.

It should be noted that evaluating the relationship as satisfactory means that there is no tension in the ties.

27. Freedom of work and the main factors of tension between the private organizations and the government.

In answering the question: "Does the organizations enjoy a reasonable degree of freedom in their work," 92 per cent of those questioned said the freedom of work was "So... So" ... meaning average. Six per cent indicated it was weak and only two per cent described the work freedom as good.

This means that the winds of democracy have not yet fully swept the camps because by signaling "'so..so" means saying quietly that there are unjustified controls and hindrances still existing.

On the understanding that freedom is indivisible, limiting or restricting freedom constitutes a main barrier to the operations of private institutions.

Those questioned mentioned the main factors of tension in the relationship with government institutions. Table No. 25 summarizes these factors.

Table No 25
Tension factors in the relationship between the organizations
working in the camps and government institutions

Serial Number	Tension Factors	Number	Percentage	
1	Competition over financing	Important	43	87.7%
		Average important	3	6.1%
		Not important	3	6.1%
		Total	49	100%
2	Societies law	Important	37	75.5%
		Average important	11	22.4%
		Not important	1	2.1%
		Total	49	100%
3	The political role played by the organizations	Important	37	75.5%
		Average important	12	24.5%
		Total	49	100%
4	Differences in views over development issues	Important	21	42.9%
		Average important	27	55.1%
		Not important	1	2%
		Total	49	100%
5	Differences over the concept of civil society and participation	Important	20	40.8%
		Average important	26	53.1%
		Not important	3	6.1%
		Total	49	100%

Table No. 25 points to the following areas:

- 1- The political role played by the private organizations is the most important factor of tension. Its importance was confirmed and emphasized by everybody and none of those questioned considered it as not important.
- 2- The societies law that regulates the operations of the private organizations ranked second as a tension factor (75.5 per cent considered it important and 22.4 per cent as moderately important).
- 3- Competition for the financing constitutes the third factor of tension.
- 4- The five factors mentioned in the Table are also important factors for causing tension and it is not possible to belittle the importance of any of them.

28. Future outlook of private organizations' officials

The future of the private work in the camps and the possibility of developing and improving it was looked at with average an degree of confidence by 62 per cent of those questioned. 26 per cent perceived it with a high degree of confidence and optimism whereas two per cent expressed a weak degree of confidence and optimism. Optimists accounted for 10 per cent of those questioned.

These rates mean a lot for the future of private institutional work in the camps because the high percentage of optimists and pessimists, if such an expression is correct, is a source of fear from the future.

It can be said that the pessimists or those who look to the future with little confidence do not constitute a threat to the future of the work because through their pessimism they are demanding that the present situation be changed to the better.

Despite these views, most of those heading the private organizations in the camp are announcing plans and programs for ambitious projects in the future. Most important of the projects are:

- 1- Securing large and suitable premises for their organizations. Most of them are planning to build commercial stores annexed to their premises in order to benefit from renting them. Other projects include halls and playgrounds that correspond with the activities of the organizations.
- 2- In general, the future projects are traditional such as holding sewing, knitting, embroidery courses as well as cosmetology and fitness courses for the ladies. Other projects include planning for free medical days and adopting cultural programs and eradication of language and legal illiteracy.... etc.
- 3- Some organizations seek to set up productive projects to achieve independence and ensure continuity.
- 4- Some private institutions, especially Jordanian Women's union centers and Children Friends Society Centers are adopting advanced projects to serve the children. Among such projects is the "Child to Child" project (allowing the child to educate and guide himself and others) and the establishment of a cultural center for the children in the Baqaa' and Hittin camps.
- 5- Some private organizations established the "University Education Fund" and most those questioned said they would set up and support such as fund.
- 6- A private organization in the Hittin camp is sponsoring a field study about poverty pockets in cooperation with Jordanian and foreign institutions. The rehabilitation, culture and children care were ranked first when the organizations were asked to choose the areas where they wanted to increase and develop their participation or services. Education, loans, grants, health and assistance were the other areas chosen. Those questioned also focused on sports, the legal and social family guidance and helping orphans.

This shows that the private organizations working in the camps were seeking to cover the various needs of the camp inhabitants related to their work.

According to those questioned, the pessimism among some organizations is due to the accumulation of barriers and the responsiveness of those concerned with the camps to the requirements of the work of those organizations, especially when some were hindering the work while others were neglecting the issue and not providing the necessary support.

29. Developmental living priorities in the camps:

In answering the question about the specific living priorities in the camps, the answers of those questioned were as follows according to their importance:

- 1- Solving the unemployment problem.
- 2- Providing the free medical treatment.
- 3- Rescuing and relieving the orphans and the poorest of the inhabitants through providing them with regular and substantial assistance.
- 4- Well-organized rehabilitation and vocational training.

- 5- Rectifying the educational process and providing it by UNRWA to everybody and facilitating the continuation of studies at universities through providing sufficient seats and allocating educational grants to those who excel or the needy who can continue their university education.
- 6- Setting up productive projects inside and around the camps and facilitating the participation of the inhabitants.
- 7- Opening the work opportunities and university education for the refugees from Gaza just like any Jordanian citizen.
- 8- Fixing and maintaining the homes of the needy people in the camps.
- 9- Improving the environmental conditions, building sewage networks and maintaining the electricity networks.
- 10- Upgrading the level of all services and building infrastructure such as asphalted roads and alleys and removing sources of pollution.

Asked about the most important developmental choices if the situation remains as it is, those questioned pointed to the following steps:

- 1- Fighting unemployment.
- 2- Eradicating illiteracy.
- 3- Providing health services and fighting illness.
- 4- Caring for the poor and fighting poverty.
- 5- Well-planned Rehabilitation and training.
- 6- Giving attention to providing scholarship for advanced university and vocational education.
- 7- Conducting real and scientific studies about the needs of the camps.
- 8- Guiding the behavior of youth and children to the better.
- 9- Developing and improving the services in the camps without harming its existence and structure.

When asked about the most important developmental choices in light of all possibilities, none of those questioned opted for details. But they chose to focus on fighting unemployment, poverty, illness and ignorance on the basis that they all are fit under all possible scenarios.

Due to the sensitivity of discussing possible scenarios and the expected outlook for the camps, those questioned were unanimous in either refusing to answer the question or going into details.

30. The most important challenges facing the work of the private and semi-private organizations in the camps.

According to the study, the organizations face many challenges that hinder and, sometimes, block their work. The challenges have varied effects on the operations of the organizations and, according to those questioned, the main challenges are the following:

- 1- Lack of financial resources and shortages in financing. The stands (political and social) of the organizations' administrators have a direct relationship with the support extended by the granting parties. Donors shun support to the institutions run by persons who do not share their views and stands.
- 2- The low ceiling of freedom and the existence of government barriers as a result of laws that still empowers the government to ban unfavoured activists from participating in elections and from administering private organization. Moreover, the organizations are required to obtain prior permits before carrying out any public activity or even holding a meeting or

- organizing a lecture or an exhibition inside the premises of the private organization.
- 3- The public inside the camps still deals with the issues related to the government in the same way that prevailed before the democratic period. It is widely believed that the government authorities deal with the public and private organizations in a new manner that fulfills the same purpose.
As an example, the government authorities do not publicly reject any activity but delays issuing a permit until a time when it would be impossible to hold the activity noting that any person is liable for punishment for holding an activity without being licensed.
 - 4- The organizations have fallen out of favor with the public as the enthusiasm for them has ebbed and a crisis of confidence has grown between the organizations and the public as a result of many factors.
A main factor is the public's feeling that the organizations have not shown any viability or rendered benefits when interacting with them. Moreover, the camp inhabitants refuse to deal with the private organizations out of fear that they will later have problems with the government. Some of the inhabitants point to the organizations as not being the ones that are really required and capable to serve the refugees especially in light of the prevailing political situation.
 - 5- The youth are frustrated and in despair as they see no yield and benefit from the social and voluntary work in light of the surrounding environment. The signing of the Oslo accord and the Jordanian peace treaty have negatively affected their enthusiasm for voluntary work.
 - 6- Inconsistency of government institutions in dealing with the organizations working in the camps through backing some of them or facilitating their financing process. Others complain that the government facilitates the donations of the inhabitants to the Zakat committees but do not exercise the same policy with the welfare societies and other committees.
 - 7- The domination of some traditional figures in handling the affairs of private institutions. Such persons receive support from many parties. On the other hand, there are some persons with certain ideologies or who are associated with Palestinian parties or organizations who impose their will in managing private organizations.
After taking control of the organizations, these persons handle the work as if the organizations are their personal property. They shut the door for membership in the face of others and everything becomes subject to their moods.
If the capabilities become available to persons like those or to the parties that back them, it could be that one person would dominate a number of organizations, thus depriving them from their private status throughout his mandate.
 - 8- Private organizations suffer from the tribal phenomenon which could enable some unqualified persons from dominating them and sidelining the cadres specialized in public work as a result of tribal favoritism.
 - 9- Worsening living conditions among the ranks of the camp inhabitants have transformed the voluntary social work into a burden to those who should shoulder a say in such matter. As such, their role becomes secondary.
 - 10- The absence of coordination frameworks between the private organizations working in the camps, whether they are active in one field or in general.

11- Failing to clearly specify the identity of the private organizations because at a time when being licensed to work as Jordanian institutions, those administering the organizations consider them or hope to have them as institutions for the refugees or for the camp inhabitants.

The administrators also hope that the organizations be considered as special cases and, as such, be allowed to interact with the institutions specialized in refugee affairs wherever they exist and be allowed also to celebrate Palestinian national occasions ... etc.

12- The challenge is not in having competition and political differences between the administrators of the private organizations but the big challenge is in transforming the competition or the difference into a political clash and in adopting means that would incapacitate or damage an organizations. Actually, this happened in many organizations.

13- Not a single private organization has been able to meet the needs of a reasonable percentage of camp dwellers. Not a single institution has also been capable of mobilizing the inhabitants to demand its continuity and that it should be supported, protected and defended. Should any organization be faced with a ban, it would not be able to find except a few inhabitants who would stand by it unless it is saved by the general political climate.

14- The private organizations could not establish productive projects in the true sense and whenever an organization succeeds in getting funds for that purpose, the money goes instead to building commercial shops to be rented.

It seems that the matter is linked to the potentials, laws and the administrations of these organizations. Finally the cooperative societies that were recently established in some of the camps still need more time before their success and viability can be assessed.

PART FOUR

Conclusions and recommendations

4-1: Conclusions

4-2: Recommendations

Conclusions and recommendations:

There is no doubt that the suffering of private and semi-private organizations and institutions working in the camps is part of the suffering of refugees and camp inhabitants. Therefore, evaluating their work and studying the circumstances surrounding them is an urgent and important necessity and a national duty in order to help these organizations to develop and enable them perform their role in serving the refugees.

Among the major problems suffered by camp inhabitants are: The increased migration to live outside the camps, the rising unemployment and poverty rates, the weak health services and worsening housing conditions.

What explains the exacerbation of their problems is the retreat in UNRWA's service to the inhabitants on the relief, health and medical treatment and educational levels as UNRWA withdrew from providing services in many areas and these roles were taken over by DoPA.

While the government recognizes the presence of 13 camps, UNRWA recognizes only 10 camps although there are some populated areas that the inhabitants consider to be camps but are not recognized as such by neither UNRWA nor DoPA such as Mahatta, Jofeh, Um Tineh and Mohammad Amin (in Jabal Al Natheef) quarters and Waqqas ... etc.

What heightens the degree of ignorance about the situation and conditions of these populated areas and, consequently neglecting the humanitarian needs for them, is the major lack of published information and data about the camps and those who live in them.

We have previously clarified that there are four types of institutions operating in the camps: The government institutions, the institutions under the UNRWA umbrella and the private and semi-private institutions. A total of 146 private and semi-private organizations operate in the camps.

All those organizations are considered Jordanian institutions as they are licensed to operate on this basis. These organizations have no regular ties with Palestinian institutions and have no right to establish such ties except in cases of organizing visits or holding activities with sister Arab institutions.

It is worth mentioning in this regard that private or semi-private Palestinian institutions or organizations have no activities or extensions in the camps in Jordan such as: The Palestinian Red Crescent Society, Samed, the General Federation for Palestine Workers, the General Federation for Palestinian Women, the General Federation for Palestinian Students, the PLO's Department of Refugee Affairs and the Committee for Refugees and Displaced Persons at the Palestinian National Council.

The Oslo agreement constituted turning point in the relationship between the camp dwellers and the PLO as well as the official and private Palestinian institutions. The inhabitants of the camps express their worries about the vague future that awaits them as ambiguity still surrounds the issue of refugees.

4:1: Conclusions

This study has arrived at the following conclusions:

- 1) The average number of people residing in the camps per each private or semi-private operating organization is estimated at 2,000 persons.
- 2) The administrations of most private organizations are dominated by a group of individuals who lack the qualifications and the knowledge in institutional work. Those individuals are still unable to touch the priorities of the people

and the programs adopted by them are still traditional and non-developmental, thereby limiting the scope for advancement.

- 3) The organizations suffer from the multitude of roles played by one person who, due to favorable circumstances, was able to head a number of entities. As such, the organizations become institutions that belong to him and his group.

The excessive strictness of the government and the fading enthusiasm among the inhabitants to participate are also among the many problems and hindrances from which the organizations suffer in addition to various means of politicization that do not correspond with the right and proper political moves.

- 4) The persons heading the organizations are suspicious from the activation of the roles of some institutions, especially foreign ones, which are not known to them. The administrators are worried that a secretive deal could exist between the settlement ideas and the infrastructure projects and programs being implemented at this time, that could lead to changing the general feature of the camps.

The sensitivity towards these unknown institutions stems from the fact that the administrators have not heard about them before and that their roles are being activated specifically at this particular stage or period.

- 5) The study showed that 54 per cent of the organizations were established in the 90s and that 24 per cent of them were set up before 1971. The remaining 22 per cent emerged during the 70 and 80s. This indicates that the establishment of the organizations was affected by the launching of the peace process in the 90s and by the democratic process in Jordan.
- 6) Despite the unclear objectives of many private organizations inside the camps, they suffer from financial and material shortfalls and the inability to secure financing for their programs. There are also organizations outside the camps that compete with those inside the camps for obtaining funding without delivering real services to the inhabitants.
- 7) After signing the Declaration of Principles (Oslo) in 1993, a retreat was witnessed in the role of the institutions working in the camps especially, when they used to adopt national Palestinian program and because they were run by persons close to the PLO.

At this stage, the welfare and charitable societies and family association emerged. The organizations carrying the religious identification moved to advanced positions in the camps due to the capabilities available to them - whether financially or in terms of forums, the absence of strong competitors and the people's need for their services.

Accordingly, religious parties and Palestinian factions outside the PLO umbrella were able to control an increased share in the administrations of clubs and the Jordanian Women's Union.

- 8) The priorities of the donors, financiers and donators to the inhabitants of the camps differ from the priorities of the organizations working in the camps because the organizations are obliged to extend funds in accordance with the conditions of the donors. Consequently, they are deprived from carrying out an effective role and that constrains their effect on the general life in the camps.
- 9) According to the study, most of the administrators of the organizations feel worried about the possibility of UNRWA ending its role especially when it did and continues to provide the legal cover for many private organizations.

- 10) In line with a prevailing tradition, some administrators usually look for an influential person to lead their organizations or act as a general supervisor or honorary president in order to solicit financing or protection or achieve certain objectives. This attempt could bring some benefits but could also impede some other activities which do not fit with the views and approaches of that person.
- 11) The study highlighted the sufferings of Gazans living in Jordan as they cannot set up their own private organizations or participate in the management of existing private organizations in the camps except the club that exists in the Gaza camp. The rest of the organizations in the camp are semi-private operating under the umbrella of UNRWA or centers of Jordanian societies that have presence outside the camps.
- 12) 62 per cent of the private and semi-private organizations have general assemblies. Each organization has an estimated average of 490 members in the general assembly. Women members are estimated at an average of 69 women in each general assembly.
- 13) An elected administrative board exists in 53 per cent of the organizations. During the past two years, direct elections took place in 49 per cent of the organizations.
- 14) The study indicated that around 70 per cent of the organizations working inside the camps provide their services to the inhabitants around and outside the camps. It is not possible for any organization to specialize in providing services inside the camps alone or to restrict memberships solely to camp dwellers.
- 15) The study showed that the level of coordination between the organizations in the camps is weak and that interaction between those working in the camps and outside the camps was weak and seasonal.
- 16) The study pointed out that UNRWA's performance in the camps was weak based on the answers of 80 per cent of those questioned. There is no interaction between UNRWA and the organizations that were not established by the U.N. agency.
Even those organizations set up by UNRWA are not receiving the appropriate support from it.
The study also showed that the DoPA performance in the camps was average.
- 17) Most of the administrators of private organizations believe that the coordination between UNRWA and DoPA is strong and that the DoPA role has grown in a way that corresponds with the receding role of UNRWA in performing its functions.
However, the priorities of DoPA are believed to be different from the priorities of the camp dwellers.
- 18) According to the study, 76 per cent of the organizations working in the camps consider their relationship with the government as satisfactory, meaning that it is not characterized with tension. However, 20 per cent of the organizations consider their relationship with the government as weak and unstable.
- 19) According to the study, the average number of activists in organizing the work and activities of organizations is about 24 persons. The number of activists do not exceed four in eight per cent of the organizations. From the responses of those questioned, it was evident that the activists in a private organization were the actual members of the general assembly and the rest were members on the records.

20). The study showed that the average number of workers per organization was 7.8 persons, 71.76 per cent of whom were working full-time. If the women centers were excluded, the average number of workers per organization drops to 7.66 persons, of whom 75.88 per cent were on full time basis.

The average minimum salary in an organization was found to be JD57.450 and the average maximum JD119.3. As such, males refrain from working full time at private organizations whereas the average number of women workers in the organization was 5.12 women.

21) According to the study, 80 per cent of the organizations have basic regulations and published administrative reports. In 10 per cent of the organizations, a written description of the regulations exist but is not published. The reason behind the high rate of organizations that have written and published description is the requirements for licensing.

22) The study showed that 52 per cent of the organizations carry out developmental role, 40 per cent a charitable role, six per cent a multi-purpose role and two per cent a religious role. From the clarifications of those administering the organizations, the developmental role carried out by most of the organizations was still simple and not up to the level of being described as developmental as the role was limited to hold training courses for sewing, knitting, cosmetology... etc.

23) The study revealed that 80.6 per cent of the organizations had affiliations to Jordanian federations and coordinating committees but none of the organizations in the camps had any ties with federations or committees or networks outside Jordan. Furthermore, they had no regular relationship or even official coordination with any institution of federation concerned with refugees outside Jordan.

24) The organizations target their main and secondary activities to all the sectors of the society, except the students and the laborers. Until the year 2000, not a single organizations was established to cater for the two sectors mentioned except for what some organizations announce about extending assistance and loans to some needy students.

25) According to the study, the majority of those who benefit directly from the organizations are the inhabitants below 45 years of age. Males and females benefit from the services on equal footing.

26) The study indicated that 74 per cent of the organizations went through changes on their programs and services and that in more than half of these organizations, the changes were negative as the services deteriorated and the membership declined.

The falling level of services, the deteriorating situation and the frustration of the activists were attributed to a number of impediments restricting the development of the organizations. Among the main barriers were the vague relationship between UNRWA and the organizations, government routine, the domination of a limited group on the leadership of the organizations and other reasons.

The study also showed that 56 per cent of the organizations participated to an average degree in providing services to camp dwellers. 36 per cent participated to a good degree, two per cent to an excellent degree while the participation of six per cent of the organizations was described as weak. This means that 62 per cent of those questioned were not satisfied about the level of institutional performance of the private organizations in the camps.

- 27) The study revealed that the most prominent organizations which witnessed positive changes on their programs and were active in providing services and assistance to the inhabitants to the extent of becoming famous within the camps during the 90s were: The Islamic Charity Center, the Women Program Centers, the Community-based Rehabilitation Centers (for the disabled) and the societies for inculcating the Holy Quran. The reasons behind these positive factors seemed to be the availability of capabilities, forums and the absence of competition.
- 28) The study showed that the private organizations could not effectively influence the performance and policies of international institutions like UNRWA and the government and non-government institutions concerned with the affairs of the camps. Those institutions concerned with camp issues, whether UNRWA or governmental, did not effectively respond to the proposals of the organizations operating in the camps although 40 per cent submitted suggestions to UNRWA, 20 per cent submitted suggestions to DoPA and 10.2 per cent sent proposals to Jordanian non-governmental organizations and federations.
- 29) According to the study, 62 per cent of those administering the organizations look to the future of private institutional work in the camps with an average degree of optimism compared to 12 per cent who perceive the future with a weak degree or pessimism. However 26 per cent have high confidence in the future of such work. At any rate, 74 per cent express fear about the future outlook.
- 30) According to the study, the majority of the organizations are formulating and designing future plans to set up productive projects. Those questioned gave the following projects as examples:
- A) Securing large and adequate premises.
 - B) Constructing buildings suitable for renting.
 - C) Constructing halls and playgrounds that correspond with the activities of the organization.
 - D) Establishing productive projects to achieve independence and ensure continuity.
 - E) Setting up rehabilitation and vocational courses according to the specialization of the organization.
 - F) Setting a University Education Fund by some institutions and the possibility of establishing a unified joint fund for all the organizations in the one camp.
 - G) Establishing advanced projects to serve the children like libraries and Internet Centers. The SCF is sponsoring a special project called: "Child to Child" whereby the child is prepared to contribute in educating and guiding by himself and other children.
 - H) Conducting a field study on poverty pockets. A private organization in Hittin camp is sponsoring this project.
- All the respondents, meanwhile, stressed that all these projects require financial support to be executed.
- 31) The organizations in the camps do not enjoy a reasonable degree of freedom in their operations, especially the institutional work, as 92 per cent of the respondents described the freedom of work as average. Six per cent of those questioned described the liberty of operations as weak compared to two per cent who mentioned it to be good.

32) The political role played by the private organizations constituted the most important factor of tension with the government followed by the Welfare Societies Law. Other factors of importance were the competition for funding, the divergence in the developmental views and the differences about the civil society concept and participation.

33) The results of the study highlighted the following developmental living priorities in the camps listed according their importance.

- * Solving the unemployment problems.
- * Providing free medical services and treatment.
- * Formulating a rescue and relief plans for the orphans and needy families.
- * Well-planned rehabilitation and vocational training.
- * Rectifying the educational process and giving camp residents the opportunity to continue their university education.
- * Establishing productive projects inside and outside the camps.
- * Studying the situation of Gazans and solving their problems.
- * Fixing and maintaining the houses of the very needy inhabitants.
- * Improving the level of all services and building the basic infrastructure.

4-2: Recommendations:

Heads of organizations working in the camps are unanimous in saying that the fundamental and final solution to the problems of the camps and their inhabitants lie in enabling them to exercise the right of return to their homeland and homes. They demand that international legitimacy resolutions, especially resolution 194, be implemented.

The organizations' administrators emphasize that any solution to their present problems, whether on the level of the camps, inhabitants and institutions, should be a step on path of achieving the right of return and should enable them to serve, relieve and develop the refugees in a manner that would help them to be more capable of achieving their rights.

Heads of organizations may differ over listing the priorities for the required support and backing. However, the study came to the following recommendations which were classified according to the concerned institution.

A) Department of Palestinian Affairs (DoPA)

- 1) Granting the private organizations operating in the camps the reasonable degree of work freedom in as much as allowed in the Kingdom.
- 2) Facilitating the work of private organizations working in the camps and interfering positively with other ministries and departments in order to achieve these facilities.
- 3) Granting the organizations working in the camps their actual independence within the law and guiding the activists and administrators of those institutions as well as making them aware of their legal rights. Such an awareness drive is needed in order to convince the activists and the heads of the organizations that the situation has changed positively after launching the democratic process in 1989.
- 4) Extending financial and moral support to the private organizations.
- 5) Allowing the private organizations to set up high coordination committees for the camps and for the refugees in order to facilitate the coordination process.
- 6) Providing premises and playgrounds and facilitating the possibilities to set up viable productive projects affiliated to the private organizations.
- 7) Breathe some hope among the Gazans who are hosted here about the possibility of treating them on equal footing like Jordanian citizens as long as are hosted here, especially on the level of employment, university education and exercising their social and cultural activities freely within the law.
- 8) Preparing scientific studies about the situation of camp dwellers and camp organizations and directing the donors towards assisting the inhabitants and the organizations in accordance with the real priorities of the people.
- 9) Participating with the people and the administrators of the organizations in specifying the priorities and in planning, supervising and following up to find solutions for the problems and to achieve the development in order to ensure the success of the viable projects.

B) UNRWA:

- 1) Resuming its full role in the camps and formulating a system that would coordinate between all private and semi-private organizations operating in the camps under its umbrella and granting these organizations the classification of refugee institutions.
- 2) Giving financial and moral support to the private organizations.
- 3) Maintaining the presence of the camps until the issue of refugees is solved and dealing with the inhabitants as refugees who have the rights to be cared for and rehabilitated and not as needy people looking for aid.
- 4) Implementing the democratic approach in the private and semi-private organizations created by UNRWA and not resorting to the policy of appointments in the management.
- 5) Implementing awareness programs and projects inside the camps and spreading awareness and knowledge about human rights and social and political rights of the individuals and groups and consolidating the trust between UNRWA and the refugees.
- 6) Holding specialized training courses to upgrade the efficiency of administrators and workers in private and semi-private organizations on the one hand, and the UNRWA staff running private organizations on the other

hand. Moreover, UNRWA should help its staff in carrying out their duties in the private organizations and avoid pressuring or restricting their work.

- 7) Emphasizing that UNRWA should carry out its assigned roles like education, health, relief and other services until the private and semi-private organizations become capable of shouldering their role in developmental work.
- 8) Providing job opportunities and contributing in solving the unemployment problems in the camps.
- 9) Facilitating the establishment of high coordination committees for the organizations working in the camps and consolidating the coordination between the high coordination committees of the organizations and institutions operating in the regions and host countries.
- 10) Requesting UNRWA to direct the donors and financiers, who consult it, towards setting up developmental productive projects that meet the needs of the people and not necessarily the priorities of UNRWA or the donors.
- 11) Involving the refugees and camp dwellers to specify their priorities and to look for, prepare, plan and follow-up in order to solve their problems because, otherwise, the aid will not achieve the aspired-for objectives or the various types of activities.

C) Donors

- 1) The aid or grants should be a contribution for human development and should not contain within it any aims or intentions for the settlement or change of social concepts in a way that would displease the inhabitants.
- 2) The inhabitants should be involved in setting the priorities whenever an aid program is to be formulated so as a sustained human development can be achieved and an improvement in living conditions can take place without affecting the presence of the camps until a just and comprehensive solution for the issue of refugees is found based on the international resolution number 194.

Accordingly, the aid should be on this basis if the donor wants it to achieve the objectives.

D) The Jordanian, Arab and Islamic societies and organizations:

- 1) Consolidating their participation and contributions in supporting and backing camp dwellers and placing the issue of refugees on top of their priorities.
- 2) Coordinating with the organizations working in the camps and supplying them with expertise and experienced personnel to ensure the greatest and largest possible benefits for the inhabitants.

E) The private and semi-private organizations operating in the camps

- 1) To work on establishing coordinating committees or unifying the organizations working in the same field and redistributing the work areas according to sectors (Women, children, families, youth and sports, culture, laborers, disabled, rehabilitation and training, education, health and so on)
- 2) Initiating a deeper interaction with the local society by opening the doors of the organizations to everybody to join (according to the easiest terms of membership), and to educate the public about them, their programs and

their viability as well as erasing their accumulated fears of interacting with these organs.

- 3) Greater interactions with the concerned organizations in the camps and the continuation of proposing policies and submitting demands to achieve whatever possible to the inhabitants and the organizations.
- 4) Studying the laws very well in order to benefit from all that is supportive to the private and semi-private organizations.
- 5) Preparing and distributing on a wide a scale a written program by every organization.
- 6) Initiating coordination and cooperation between the organizations operating inside the camps whereby two or three centers for teaching sewing and embroidery or similar skills can suffice the need of the camp which may even require one center. As such, it is hoped that the institutions in every camp would coordinate between them to ensure that training centers can meet the needs in every camp.

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Appendix (1)

A list of the private and semi-private organisations in the Palestinian refugee camps in Jordan¹ as of April/2000

A) The Amman governorate

*** Private and semi-private organizations in Wihadat Camp:**

- 1) Al Wihadat Club.
- 2) The Jordanian Women's Union/Center
- 3) The Womens' Program Center/UNRWA.
- 4) The Community-based Rehabilitation Center/UNRWA.
- 5) The zakat and alms-giving committee.
- 6) Kufur Ana Community Association/Head Office.
- 7) Tireh Dandan Welfare Society.
- 8) Al Safiriyeh Community Association.
- 9) Salama Welfare Society.
- 10) Beit Dajan Welfare Soceity/Kindergarten branch/center outside camp.
- 11) The Arab Cultural Society/Kindergarten) and center in Shmeisani.
- 12) Al Zeitoun Al Nabali Society for Social Development / head office near the camp with a center inside the camp.
- 13) The Islamic Charity Center/ a center for caring for orphans and a health center.
- 14) Society of Children's Friends /library.
- 15) Abi Ben Kaa'b for inculcating the Holy Quran.
- 16) Al Younes Family Association/ Yazour.
- 17) Deir Tareef Community Association.

*** Private and semi-private organizations in Al Hussein camp.**

- 1) Al Hussein youth club.
- 2) Jordanian Women's Union/Center
- 3) Women's Programme Center/UNRWA.
- 4) The zakat and alms-giving committee (Al Hussein Camp, Jabal Al Hussein and Al Nuzha).
- 5) Al Furqan Center for Inculcating the Holy Quran/males
- 6) The Women Cultural Center/Inculcating the Holy Quran and library (Ministry of Awqaf and Islamic Affairs).
- 7) Al Lod Welfare Society.
- 8) Al Ramleh Welfare Society.
- 9) The Society for Children's Friends general library (center)
- 10) Al Imam Al Shafie Center for Inculcating the Holy Quran (The Conservation of the Holy Quran Society).
- 11) Al Abourah Center/caring for orphans, set up by a generous donor and assigned to the Islamic Charity Center.

*** Private and semi-private organization in Al Nasser Camp (Prince Hassan Quarter).**

- 1) The Prince Hassan Quarter Youth Club.

¹ This list was prepared by the researcher during the period of the study (April/2000).

- 2) The Jordanian Women's Union/Center.
- 3) Prince Hassan Quarter Zakat and alms-giving committee.
- 4) The Islamic Charity Center/caring for orphans and a health center (Ali Thar Al Ghifari Committee)
- 5) The Jordanian Society for Women Development.
- 6) The Conservation of the Holy Quran-Society - Jabal Al Nasser Center.
- 7) The Society of Children's Friends and the Save the Children and the Jordan River Society for Children — a joint library and kindergarten.

*** The private and semi-private organizations in the Talbiyeh Camp:**

- 1) The Talbiyeh Youth Center.
- 2) The women's program Center.
- 3) The Council of Churches / Sewing Center.
- 4) The zakat and alms-giving committee.

B. The Madaba governorate.

*** The private and semi-private organizations in Madaba camp:**

- 1) Al Wahda Sports Club.
- 2) The Women's Program Center
- 3) The Islamic Relief Commission Center/Saudi Arabia.
- 4) The International Human Appeal/United Arab Emirates.
- 5) The zakat and alms-giving committee.
- 6) Salah Eddin Scouts Group.
- 7) The Young Women Christian Association/kindergarten
- 8) Al Faloujeh Society/branch.
- 9) Deir Aban Welfare Society/branch.
- 10) Al Quds Cultural Center/cultural forum.
- 11) The Islamic Charity Center/caring center and inculcating the Holy Quran.
- 12) Council of Churches/health center.

C) Zarqa Governorate

*** The private and semi-private organizations in Hittin Camp:**

- 1) Hittin Youth Club.
- 2) Al Ruwwad Cultural Club.
- 3) The Women's Program Center.
- 4) The Jordanian Women's Union/Center.
- 5) The Community-based Rehabilitation Center.
- 6) The zakat and alms-giving committee
- 7) The Society of Children's Friends (General Hittin Library) Center.
- 8) The Islamic Charity Center/Hittin Orphans' Center.
- 9) The Jordanian Medical Aid for the Palestinians (JMAP) health center.
- 10) Ajjour Society (health center - GP, gynaecology and dentistry).
- 11) Al Alsamaneh / Beit Nattif Family Association
- 12) Family Care Society.
- 13) Conservation of the Holy Quran Society / Qaba' Center.
- 14) The House of the Holy Quran (Abu Obeyda Mosque)
- 15) Al Breij Community Association.
- 16) The Productive Center for Employing the Disabled/Ministry of Social Development.

17) Bina/Ramleh Community Association.

*** The private and semi-private organizations in the Zarqa Camp.**

- 1) Al Awda Youth Club.
- 2) The Jordanian Women's Union/Center
- 3) The Women's Program Center
- 4) The Community-based Rehabilitation Center.
- 5) Alms-giving Committee for Zarqa and Sukhneh camps with health center.
- 6) The Islamic Charity Center/branch Center Zarqa governorate (Muslim Brotherhood)
- 7) Zarqa Sons Cooperative Society/multi-purpose.
- 8) Jaafar Bin Abi Taleb Permanent Center for Inculcating the Holy Quran.
- 9) The Society for Conservative the Holy Quran/Zarqa branch.

*** The private and semi-private organizations in Al Sukhneh Camp.**

- 1) Sukhneh Youth Club.
- 2) Women's Program Center/the local community center for women.

D) Balqa Governorate:

*** The private and semi-private organizations in the Baqaa' Camp.**

- 1) Baqaa' Camp Sports Club.
- 2) Al Yarmouk Sports Club.
- 3) The Baqaa' Cultural Forum.
- 4) The Jordanian Womens' Union/center.
- 5) The Women's Programme Center.
- 6) The Community-based Rehabilitation Center.
- 7) The zakat and alms-giving committee (2)
- 8) The Islamic Charity Center.
- 9) Family Care Society.
- 10) The Young Women Christian Association.
- 11) Al Saliheen Society for Inculcating the Holy Quran.
- 12) Women Credit Fund/Center.
- 13) The Orphan Welfare Association.
- 14) The Conservation of the Holy Quran Society/Baqaa' branch.
- 15) Mental Health Society.
- 16) Friends of Jerusalem Society.
- 17) Ajour Association for Social Development (branch)
- 18) Al Faloujeh Welfare Association/branch.
- 19) Qaqoun Community Association.
- 20) Zeita Community Association.
- 21) Arab Al Turkuman Tribes Association (Marj Bani Ami Sons/Baqaa' branch.
- 22) Al Sahel.
- 23) Al Masmiyeh Welfare Association.

E- Jerash Governorate

*** The private and semi-private organizations in Gaza (Jerash) camp.**

- 1) Gaza Hashem Club.
- 2) The Women's Program Center.
- 3) The Community-based Rehabilitation Center.
- 4) The Zakat and Alms-giving Committee.
- 5) Council of Churches (sewing center)
- 6) Council of Churches (health center)

- 7) Health center (JMAP+France's Medicin de Monde)
- 8) The Islamic Charity Center (caring for orphans and inculcating the Holy Quran)
- 9) Kindergarten (a donation from Sheikh Saleh Kamel / Saudi Arabia).

*** The private and semi-private organizations in the Souf Camp.**

- 1) Al Aqsa Club
- 2) The Women's Program Center.
- 3) The Community-based Rehabilitation Center.
- 4) The Zakat and Alms-giving Committee.
- 5) Council of Churches (sewing center).
- 6) Al Iman Cooperation Association.
- 7) Holy Quran Inculcation House.
- 8) Ajjour Welfare Association (branch)
- 9) The Four Seasons Welfare Association.
- 10) The Islamic Charity Center (caring center and health clinic).

F- Irbid Governorate:

*** The private and semi-private organisations in Husn Camp.**

- 1) Al Karmel Sports Club.
- 2) The Women's Programme Center.
- 3) The Community-based Rehabilitation Center
- 4) Daliyat Al Karmel Cooperative Association.
- 5) Council of Churches (sewing training center)
- 6) Arab Falcons Welfare Society.
- 7) The Islamic Relief Commission.
- 8) The Holy Quran Inculcating House.
- 9) The Zakat and Alms-giving Committee.
- 10) The Productive Support and Granting Center.

*** The private and semi-private organizations in Irbid Camp.**

- 1) Al Jalil Club.
 - 2) The Women's Program Center.
 - 3) The Community-based Rehabilitation Center
 - 4) The Zakat and Alms-giving committee.
 - 5) The Islamic Relief Commission.
 - 6) The United Cooperative Society.
 - 7) Al Mashreq Cooperative Society.
 - 8) The Financing and Development Cooperative Society.
 - 9) Jaseer Community Cooperative Society.
 - 10) Al Farouk Welfare Society.
 - 11) Iraq Al Manshiyeh Community Welfare Society.
 - 12) Martyr Fatima Ghazal Center/Palestine Liberation Army/sewing center
 - 13) The Holy Quran Inculcation Center.
- (1) This list was prepared by the researcher during the period of the study (April/2000).