



“MAPPING AND PROFILING ENTREPRENEUR ACTIVITY AT AL-DEHEISHEH REFUGEE CAMP IN THE WEST BANK, oPt.”

An Individual Study

By

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A mi madre por su apoyo incondicional e inquebrantable fe.

Fi ilharake barake

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INTRODUCTION

This report is written on the basis of a research undertaken from late August to mid-December 2006, within the framework of an internship project at the Research Office, West Bank Field Office of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) in Jerusalem. This study also constitutes the final thesis for the completion of the Master of Art of the European Institute of Advanced Studies in Cooperation and Development at the University of Pavia, Italy.

The main objective of the work was to carry out an accurate and exhaustive business mapping and profiling inside a urban refugee camp in the West Bank, taking into consideration not only practical and snapshot static factors, but also perceptions of business owners' in the camp in regard to themselves as a business community, to their relation with local Palestinian institutions and to UNRWA.

Deheisheh refugee camp was selected to conduct the research because of its urban location, neighboring three main communities of the West Bank: Beit Jala, Beit Sahour and Bethlehem. Also, Deheisheh is not yet completely immersed in the larger urban context of the neighboring villages, so it is not yet a static camp, meaning that access roads, new constructions and other type of urban changes can still occur within the camp boundaries.

Following the main objective of the work, mapping activities and profiling of the businesses in Deheisheh camp were the first tasks. This first phase of the work entailed creating personal owners profiles, gather information on supplier and customer relations and have an assessment of the impact of mobility restrictions and economic crisis on the businesses inside the camp. Another consideration was in regard to the attitude of the business owners towards possibilities of change, improvement and innovation in their businesses. The second phase of the work was directed to understanding the kind of relation that exists between these businesses and local institutions by means of a qualitative approach.

The first phase was achieved thru a quantitative approach by a survey questionnaire applied to the business owners in the camp; on the basis of the information provided by the questionnaires, initial profiles were drawn and multi-layered maps created to understand the business geography in the camp. The scope of the research was only to include those businesses that could be visibly identified. Because of time constraints the research did not consider all those businesses which activities by their nature is not possible to clearly identify and neither all those activities considered ambulant inside the camp.

During the month of September 2006 fieldwork was carried out inside the camp that consisted of questionnaire interviews and mapping thru observation work. Key interviews and focus groups with participatory approach from all possible stakeholders were carried out. Finally data analysis was done during the months of November and December 2006. The purpose of interviews and focus groups was to identify what part could each of them play in improving the conditions under which their business activities take place and consequently in the improvement of the owners' livelihood.

Entrepreneurship was to be understood not only as the act of engaging in an activity at personal economic risk of loss, but as an overall attitude towards work and the realization of ideas that lead to successful enterprises.

On the basis of these premises, the work was to create an adequate tool that could assist future development projects to identify stakeholders, do needs assessment by specific sector and monitor changes of the businesses in the camp.

Also, specific recommendations to the agency in regards to activities that would have greater positive impact in the camp community were to be given in the final section of the report. A clear perspective on the camp is fundamental to avoid any mistrust that the refugees' might feel from actions that could otherwise be interpreted as putting at risk their refugee rights.

Quantitative Approach: Survey Questionnaire.

The questionnaire consisted of 42 questions in 5 different sections, which considered the following aspects: A first section regarding general information; a second section that is a simplified corporate datasheet of the business; a third section concerning operation and logistics of the business itself and information regarding external factors impact on the business; and a final section was included to measure trust in the business community towards UNRWA, local institutions and among the business owners' themselves.

Complementary to the survey, a map of the camp provided by the design and engineering department at UNRWA Jerusalem field office was given to the surveyors which is consistent with the map at the PCBS (Palestinian Central Bureau of Statistics) archives in order to manually mark each of the business that where surveyed, this was done at the moment of every interview.

The survey team was comprised of two university students and myself, one of them accompanied me during interviews as a translator and the second made interviews by himself¹ following a different route inside the camp; jointly we interviewed 107 out of the 120 estimated identifiable businesses located within the camp according to a first list provided by the CSO (Camp Services Officer) and a second list provided by UNRWA MMP² program Bethlehem branch office. Interviews were conducted during a two and a half weeks period, with an estimated 25 to 35 minutes of time spent with each of the owners.

However 13 business where not interviewed either because we were unable to find the owner at the moment of the visit or the owner was unwilling to answer the questionnaire.

IBDAA cultural center in the camp provided advice and assistance in explaining and informing the community that the survey was to be carried out, it was a valuable help because it introduced us to the community and made people feel at ease when making the interviews.

After the initial survey and mapping activities where finished, profile data sheets where made for each of the businesses in order to have easy and immediate access to the basic information. A classification for the businesses was created according to profit level reported by the owners for each of the shops.

Qualitative Approach: Focus groups and key interviews.

Following participatory approach considerations and consistent with the objectives of the work, two semi-structured key interviews where prepared and carried out. The first on October 12, 2006 with Mr. Ahid M. Zeghari, Director of Doha Municipality and the second on October 17, 2006 with Dr. Samir Hazboun, Chairman of the Bethlehem Chamber of Commerce. Doha municipality is the closest to the camp and the Bethlehem Chamber of Commerce is the corresponding to the camps governorate area.

It was important during this part of the work to assert if any misinterpretation or hearsay played a role in the perceptions of local institutions and camps have of each other in regards to business support to the activities carried out inside the camp. Finally, in this second phase of the work two focus group discussions where planned and selection of the participants was done based on profit levels of the businesses. The first discussion was carried out at the IDBAA cultural center on November 3, 2006 with a group that was comprised of 12 business owners with an average 3 month profit of over 3000 NIS (New Israeli Shekel); the second discussion was on November 9, 2006 with 8 business owners that reported an average 3 month profit of less that 500 NIS or no profit at all. In both groups there were diverse type of business owners'.

Also gender considerations were taken into account in the selection of the participants, to ensure a fair and balanced representation in the group sessions.

¹ Surveyors where Mohammed Al Qaisy, Social Science and Ashlam Jafari, Business students at the Bethlehem University.

² Microfinance and Micro-enterprise program.

PALESTINE REFUGEES'

On May 15, 1948 the first Arab-Israeli war took place. In the aftermath of the conflict, over 750,000 thousand persons from over 531 villages³, towns and tribal localities fled or were expelled from most of the territory that was former Mandate Palestine (and what is now part of the State of Israel). Persons fled to Syria, Lebanon, Jordan and what is now known as the Gaza Strip and the West Bank.

During the following months, assistance was provided to Palestine refugees by diverse international humanitarian bodies. This continued until December 8, 1949 when the United Nations General Assembly established the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), with the specific mandate to “carry out direct relief and work programmes in collaboration with local governments”⁴ for refugees. Camps were established in areas designated by the host governments, in which UNRWA would provide services to the refugee population. Currently UNRWA’s provision of services is not restricted to the areas inside the camps.

Since then, UNRWA continues to provide services to all persons whose normal place of residence was Palestine between June 1946 and May 1948, and who lost both their homes and means of livelihood as a result of the 1948 Arab-Israeli conflict.⁵ The descendants of those persons (by male lineage) are entitled to refugee status and to access services provided by the Agency.

Currently UNRWA provides health, education, relief and social services to over 4 million registered refugees in its areas of operation. A total of 59 refugee camps are located in the neighboring Arab States of Syria, Lebanon and Jordan, while other camps are located in Gaza and the West Bank.

CONTEXT IN THE OCCUPIED PALESTINIAN TERRITORY

Since the beginning of the second *Intifada*, the Occupied Palestinian Territory has faced a new era of violence and economic hardship; Israel imposed a tight closure on Palestinian areas, prohibiting movement of goods and people between these areas and Israel and from the Israeli-controlled border crossings to foreign countries.

During the first months of 2006 the Hamas party won the elections in the Occupied Palestinian Territories and the Israel government stopped its transfers of money to the Palestinian Authority, such as tax and customs revenues, similarly donor governments stopped providing aid assistance for the Palestinian National Authority.

Markets have been increasingly confined to smaller economic spaces in the oPt, as a result of the continued access and movement restrictions that are fundamentally changing the structure of the marketing and distribution channels.⁶

Currently even after the crisis in the public sector and the freeze on donor support for paying employees, the Palestinian economy and society continues to function, and has been able to withstand up to now such conditions mainly because of the resilience and cohesiveness of its society, informal safety nets and innovative responses developed by enterprises.⁷

Employment

In the last five years, Israeli closure measures have put tremendous strain on the Palestinian labor market. Data shows people employed in Israel fell from 146,000 in the third quarter of 2000 to 69,500 in the third quarter of 2006, representing 7.5% of Palestinian labor force.⁸

³ COHRE & BADIL. “Ruling Palestine”. May 2005.

⁴ UNRWA webpage.

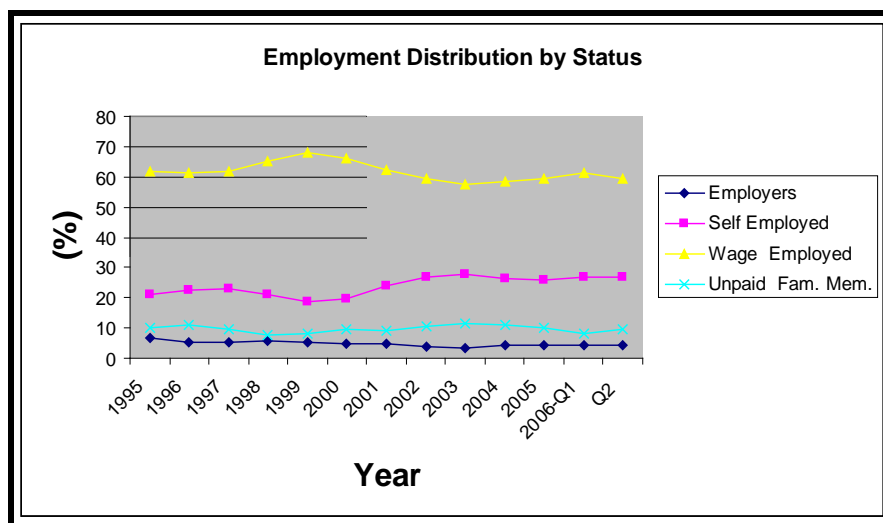
⁵ UNRWA operational definition for Palestine Refugee.

⁶ World Food Program. Market Assessment in the Opt. June 2006.

⁷ UNCTAD “The Palestinian war-torn economy: aid, development and state formation”, 2006.

⁸ OCHA. Humanitarian Monitor. October 2006.

As a result, unemployed or discouraged persons have had to cope with the movement restrictions, which in turn have reconfigures the labor environment in the territories. The following graph shows the variations in the composition of the labor market since 1995 and the changes that occurred after 2000.



Graph 1. Employment distribution.⁹

In the graph we can see that the proportion of self-employed increased in the last five years. Consequently the proportion of paid employees steadily decreased. This suggests higher levels of unemployment and larger participation of unpaid family members in commercial and agricultural activities.¹⁰

According to PCBS statistics unemployment rate rose during the first quarter of 2006 reaching 25.3%, up from 23.8% in the previous quarter. The unemployment rate has risen among males from 23.7% to 25.6%, while it has dropped among women from 24.3% to 23.5%. The lowest rate of unemployment was in Bethlehem, which had a rate of 8.8%.¹¹

Prices and Purchasing Power

Consumer prices measured in Israeli Shekels increased in 2.9% the first quarter of 2006. Fifty five percent of the hike in general prices were caused by increased food prices.¹² These changes in prices of vital goods directly affect the cost of living in the Palestinian Territory.

Population

According to PCBS, revised population estimates for the period 1997-2025, the mid-year population estimate for 2006 in the Palestinian Territory is 3.9 million. Urban population represents 56.5% of the total, while the rural and refugee camps represent 28.3% and 15.2% respectively.

The Palestinian society is a relatively young one, with a wide based population pyramid base. The median age in the Palestinian Territory in 2006 is 16.9 years¹³. PCBS estimates show a 3.4% growth rate between the periods of 2000-2006.

⁹ Global Policy Network. "Overview of current economic conditions in Palestine". September 2006.

¹⁰ According to the UNRWA report "Prolonged crisis in the OPT: socio-economic impacts of the new phase on refugees and non-refugees", 2006.

¹¹ PCBS Economic Quarterly Monitor, September 2006.

¹² *idem*.

¹³ *idem*.pp.26

Refugees

According to the Palestinian Central Bureau of Statistics (PCBS), 48% percent of urban residents and 15% of rural residents in the Occupied Palestinian Territories are refugees. It is important to highlight that not all refugees are camp dwellers and that social mobility, marriage, migration are factors that determine population movements to and from the camp.

Estimates show that the average size of refugee families is 6.5 members per family. Data also shows that refugee families are poorer (34.3% live below the poverty line) than non-refugee families (26.1% below the poverty line). Furthermore, refugees suffered higher unemployment rates (28.3%) compared to non-refugees (23.3%).¹⁴

Unemployment rates (ILO definition¹⁵) among refugees rose from 16.2% in 2000 to 27.4% in 2005 with a peak of 35.2% in 2002, following the start of the second *Intifada*.¹⁶

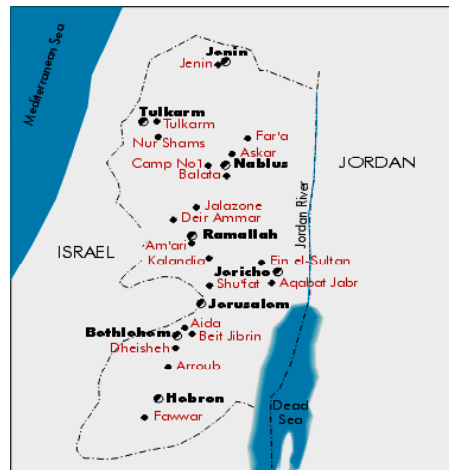
¹⁴ *idem*, pp.36

¹⁵ Proportion of the labor force without work but actively seeking employment. .

¹⁶ UNRWA, 2006. Prolonged crisis in the OPT: socio-economic impacts of the new phase on refugees and non-refugees. Gaza.

II. AL-DEHEISHEH REFUGEE CAMP

Al -Deheisheh camp is one of the 19 Palestine refugee camps in the West Bank. The camp is located south of the city of Bethlehem and has an estimated population of 12,045 registered refugees living in an area of less than a half square km.



Source: UNRWA Operations

The people that fled to Deheisheh have their origins in 45 villages west of Jerusalem and Hebron. Their descendants comprise the inhabitants of the camp today.

A resilient and active community, Deheisheh has a long history of struggle. Until the Israeli army's withdrawal in 1995, the camp was surrounded with a high barbed-wire fence, sealing all but one out of the 14 entrances to the camp. Soldiers and violent confrontations filled the alleys, killing tens of residents, while hundreds were injured, detained or disabled for life. During the peace process years, the plight of refugees was largely ignored in the negotiation framework, bringing the sense of stagnation and desperation to the community.

Since the second *Intifada* began in September 2000, Dheisheh has come under intense Israeli military assaults, including numerous invasions by tanks and shelling by apache helicopters. Soldiers conduct raids at night and have detained camp residents, including children. After the reoccupation of the West Bank in the spring of 2002, the area has been under curfews and incursions.¹⁷

The camp has a main street that used to go directly to Bethlehem village and at one moment was the main street that run across the camp, after the exits where sealed off the main street became the one which currently runs outside the camp from a direction of North-South, going from Jerusalem to Hebron and connecting the villages of Beit Jala, Bethlehem, Doha and Deheisheh Camp.

III. BUSINESS OWNERS' PROFILES IN DEHEISHEH CAMP.

3.1 Gender, age and education.

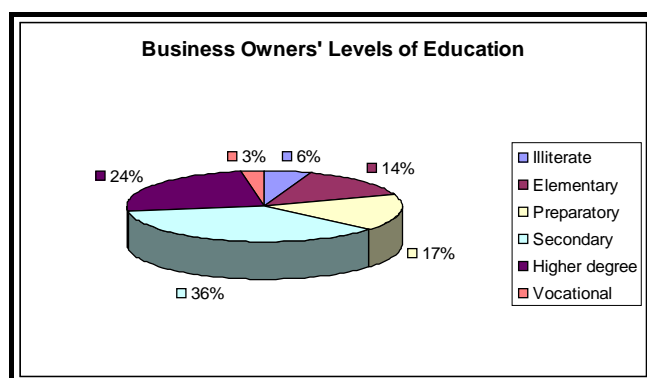
Out of the 107 businesses surveyed, 102 of the owners are male and only 5 of them are female owners. Female activities are mostly run from their houses and the type of shops are in the category of clothes, accessories and kitchen items, except for one which is the owner of a new and successful hair salon located in the main street of the camp.

As expected, the majority of business owners in the camp are refugees. However we found that 17% of the business owners are non-refugees. This information is considered very important to establish a baseline

¹⁷ IDBAA Cultural Center, Al Deheisheh Camp.

percentage of the status of the owners in the camp, because assumptions of this work regarding future urban developments inside the camp that will be further explained in the next chapters.

The following are the current levels of education among the business owners in the camp.



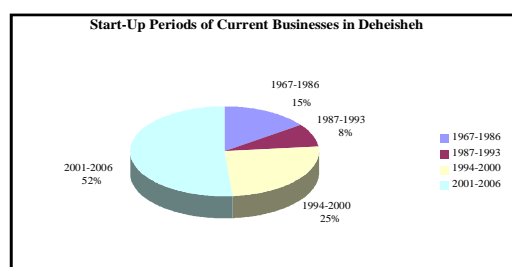
Graph 2. Business owners levels of education.

The median age for the business owners' in the camp is 41 years of age. The majority of the business owners' have a secondary degree "Tawjihi", that is the equivalent of a high school level education. Out of the 5.6% of illiterate persons running a business only one of them is below the age of 65 years that may be explained by the type of basic education system that is provided by UNRWA to refugee population. And in regard to the 3 cases in which business owners have had vocational training provided to them, only one of them has attended to an UNRWA program.

Fifty two percent of the current business owners used to run or work in a business before they opened their own, and had some kind of experience either working or running a similar business before opening their own. Thirty percent of business owners inside the camp opened because of loss of work in Israel and only 15% decided to open their businesses because they could earn more money.

3.4 Periods of Businesses start up.

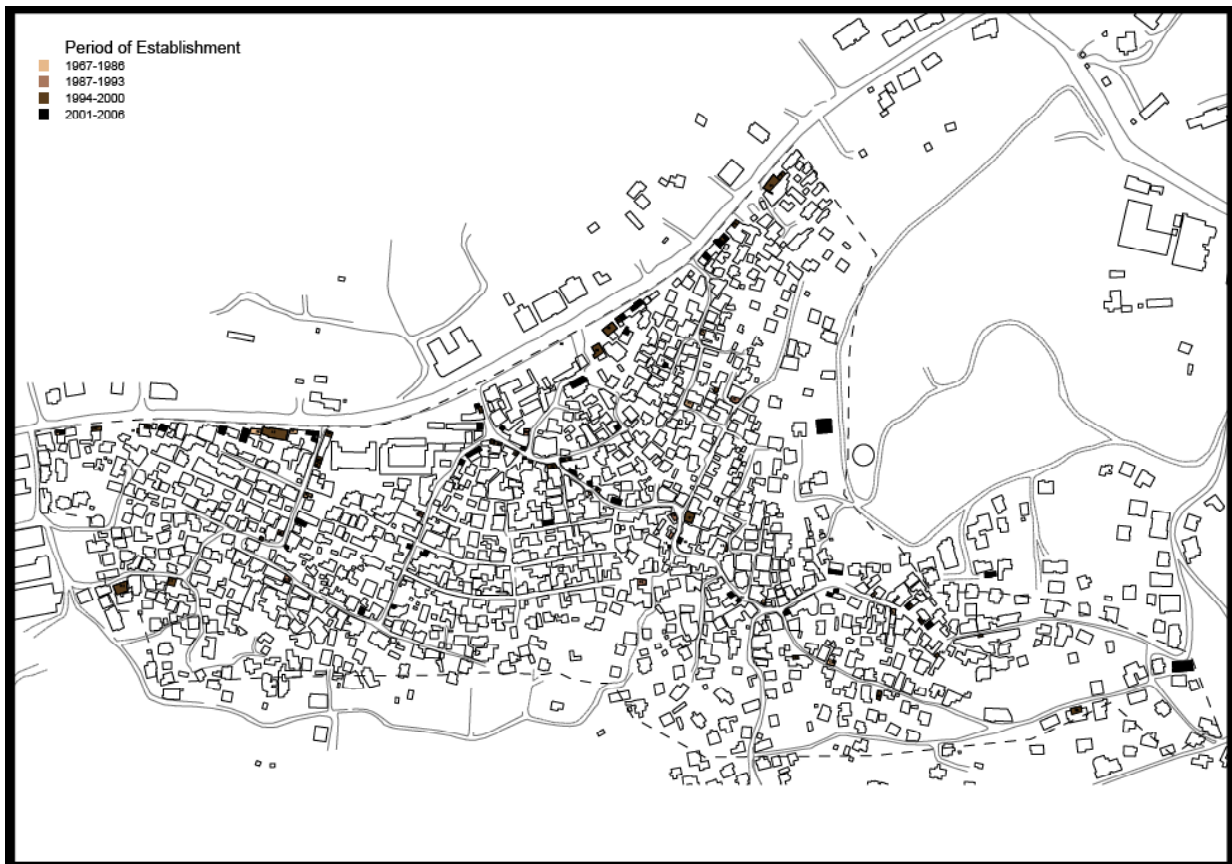
The oldest shop we found located inside the camp dates back to 1967. In the following chart the percentage of business owners' that opened their shops during a certain period is shown. Start up years were grouped into four periods, selected based on political and economical significance. The first from 1967 until the beginning of the first *intifada*, the second period until the beginning of the Oslo agreements, third important period until the beginning of the second *intifada*, and the last period from the start of the second *intifada* up to 2006.



Graph 3. Percentage of businesses by year of establishment.

The graph clearly shows that in the first two periods that cover 26 years only 23% of the businesses that are currently operating inside the camp were established, and from the beginning of 1994 up to the present date, the majority of businesses have been established. The most significant period is from the beginning of the second *intifada* were 52% of current businesses were established. A comparison with a map provided by PCBS (Palestinian Central Bureau of Statistics) where business locations were marked during the census of 1997, it

could be clearly observed that most of the businesses located outside of the main access roads into the camp have disappeared in the last ten years, and the new ones have clustered in main access roads, that are the areas marked in the following updated map.



Map 1. Location of business by year of establishment.

The percentage of business owners that opened their businesses in this last period indicates that current owners had to open a business to cope with economic hardship and sudden loss of income.

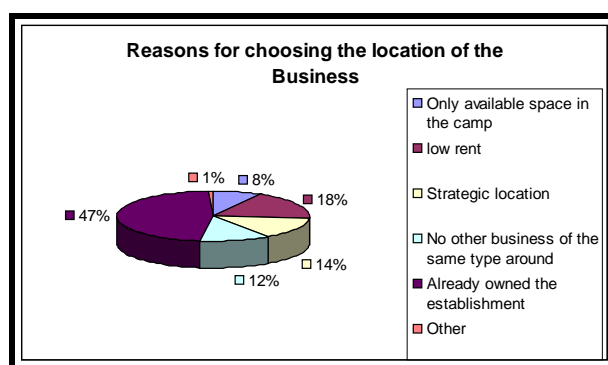
Main streets appear in the map show where most of the new places of business are located, this clustering can give the idea how the camp starts to develop what we can be identify as commercial areas.

According to data, 50% of the businesses that started up in the period between 2001-2006, the owners state as a reason for opening a shop the loss of work in Israel, which means that businesses and entrepreneurial motivation are based on an immediate necessity. ***As a consequence, necessity prevails over conscious business practice, planning and motivation to incur into their business activities. These are basic characteristics to entrepreneur activity.***

3.2 Selecting a place of business.

An important factor in the work was to understand how the owners' had decided to select a place for the location of their shops. This also helps to understand the level of planning that goes into the activities undertaken. In 14% of the cases the strategic location in which the shop is located was the main consideration, in 17.8% of cases the selection was based on the low rent which they pay for the location and 12.1% of them considered the type of businesses in the surrounding area before opening up their shop, and only 8.4% of them said that the main reason was because it was the only available space in the camp.

The remaining percent of respondents said to already have owned the establishment and adapted it to run their businesses.



Graph 4. Reasons for choosing the location of the business.

3.3 Sources of Finance

Sources of finance are important indicators to understand entrepreneur activities, because it gives insight into the strain on the households and the risk owners take when opening their shops. It also helps to try and understand the commitment of the owners' when planning to start an activity. In the camp 84.2% of the owners have used as a primary source personal savings and/or loans from family or friends, 15.8% of them have used loans from banks or other organizations and only 3.7% of the owners (4 businesses) have used a loan provided by UNRWA.

This figures can be further explained by the owners' comments during the survey interviews and focus group sessions, where they explained that credits that entail paying interest on the principal amount are considered "haram" or forbidden in Islam, and those that did not have a religious reason for not wanting a loan, said that the amount is too small to make a significant difference in their business activities and the repayment period is too short which makes a very difficult loan to repay.

During both of the focus group sessions the participants expressed that having loans from an institution is "impossible because of the current situation where no constant monthly income is guaranteed".

When the research work started in September, the new MMP Bethlehem branch had just started operations, and was beginning to offer loans to the businesses inside the camp. During interviews some of the owners' mentioned that the offer to have a loan is not accompanied by adequate advice to how best allocate the money. Also, during focus group sessions the owners' mentioned that a proper follow up to the performance of the businesses and advice should be consistent with the manner in which repayment of the loan is scheduled and collected on a monthly basis, and moreover that once an approval of a loan is given, the repayment of the principal amount and interest begins immediately the following month; which given the economic crisis and the lack of cash flow makes it almost impossible to repay the initial installment. No change or improvement is possible to achieve in such a short period of time.

3.5 Owners' Registration

Sixty three percent of the business owners' have their businesses registered; among these 27.9% have registry with the Bethlehem Chamber of Commerce and the remaining 72.1% with the Camp Services Office. This is one important element in considering the kind of organization and perception of their businesses the owners' have.

In the case of the Chamber of Commerce, registration often implies payment of some fees, but gives the possibility to access small loans, training courses and issue of permits to access Israel. During an interview conducted with Dr. Samir Hazboun, Chairman of the Bethlehem Chamber of Commerce, he mentioned that normally to become a member of the Chamber and have access to the services provided, businesses have to pay taxes and be registered at the local municipality, but in the case of businesses located inside the camp the Chamber accepts a letter issued by the CSO to be sufficient to process application and register the business.

The chamber provided us with a detailed list of all the businesses registered from Deheisheh, Aida and Beit Jibrin Camps, that sum 90 businesses in total. Classification of the businesses from the camp according to the Chamber is the same given to all small enterprises located in the municipalities.

Dr. Hazboun also mentioned that some resentment exists between business owners from neighboring municipalities, because they argue that businesses inside the camp have benefits and there is unequal treatment because this shops are not obliged neither to pay the 17% VAT tax or the income tax.

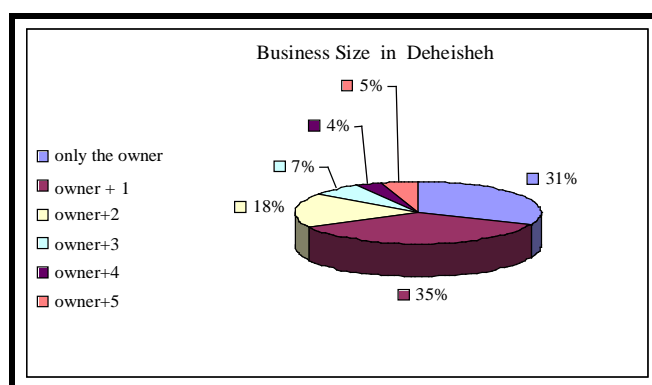
During the following focus groups sessions with the owners, we asked their opinion about the possibility of registering with the Chamber of Commerce and with the municipality to gain access to some benefits, and they expressed that currently all essential services are provided free of charge from UNRWA and that they feared losing their refugee status by registering, as this would entail to start receiving assistance from local institutions. Also, that UNRWA should reject any role local institutions could play inside the camp because this *“contradicts with the agreements between the two sides”*, meaning UNRWA and the Palestinian institutions.

IV. BUSINESS SIZE

Businesses in the camp range from single owner establishments to five persons apart from the owner working in the shop. For the purposes of this work, distinction between those considered family members and employees is based on payment of salary. In the case of family members, compensation can be in different forms of familial arrangements. If a family member was regularly paid, it was counted as an employee.

4.1 Number of persons working in the business.

In the following graph the percentage of businesses by size is shown, without taking into account the distinction between paid and unpaid persons working in the businesses. The prevailing size of the businesses in the camp is run either solely by the owner or by the owner and one additional person.



Graph 5. Percentage of businesses by size.

According to the previous distinction between paid and unpaid persons working in the businesses, the great majority of those that are working without any wage are family members. Fifty four percent of the shops inside the camp have family members working in the business and only 22% of the businesses have paid employees. Among the shops that have employees 50% of them are full time employees and the other half is employed on a seasonal, occasional or part time basis.

As can be seen in the graph above the majority of businesses are operated and managed by the owner or the owner and one additional person working in the shop. This shows that businesses are in 66% percent of the cases very small and personal entrepreneur activities.

It can be noted that electronics and appliances class shops represent the highest percentage at 23.5% of the businesses with paid employees.

Under normal circumstances, it would be assumed that, the bigger the size of the business, the higher the number of paid employees. However, this assumption does not necessarily apply to businesses located inside the camp. In fact, even when no clear trend was identified, the businesses that have two to four persons working apart from the owner have always-family members working, and in the case of businesses with five persons apart from the owner, all are family members. This can be explained by the resilience of the community to economic hardships, and the strong family ties and social safety nets that characterize Palestinian society.

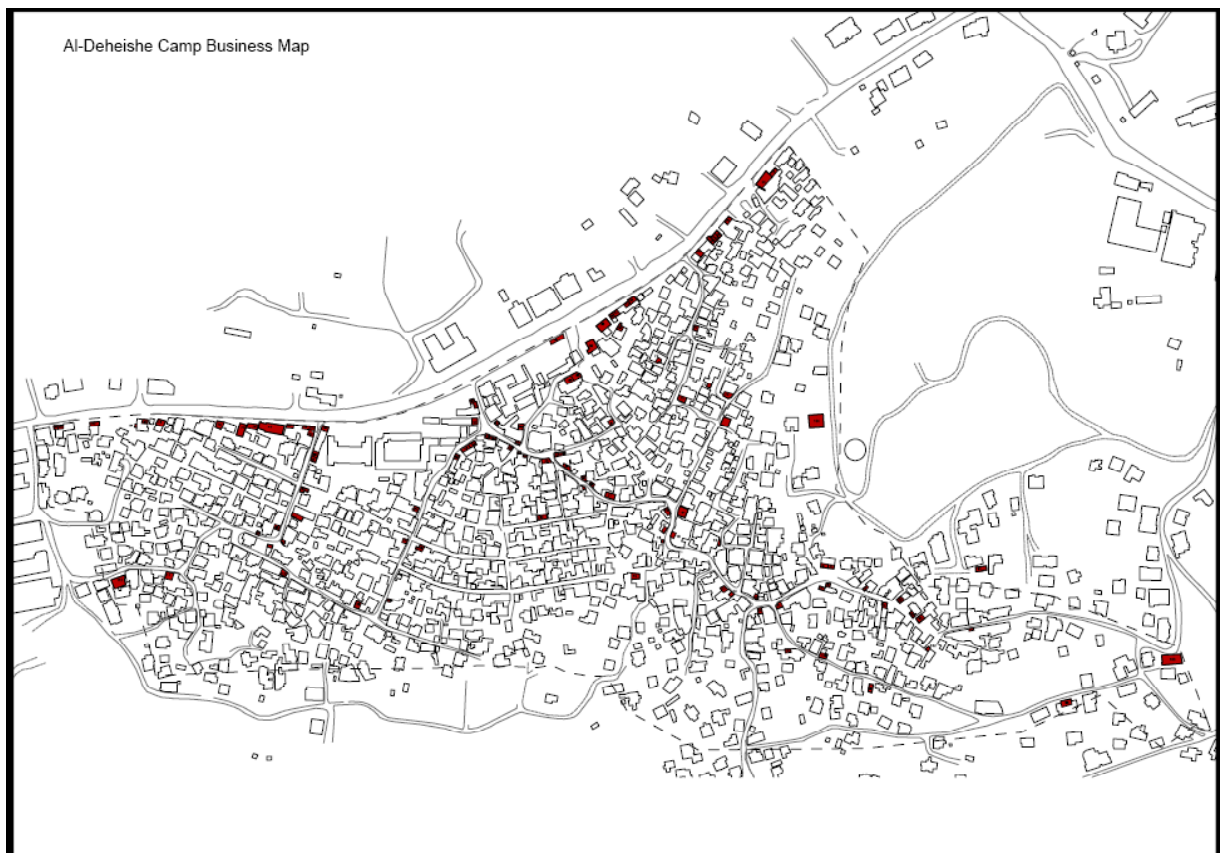
V. BUSINESSES IN DEHEISHEH

5.1 Overview of Business Locations

The following map shows the location of all the businesses surveyed in the camp and the main road Jerusalem-Hebron that runs along the border of the camp in a direction North-East to South-West. The first important stretch where businesses are located is on the outskirts of the camp running along the Jerusalem-Hebron Road. There are two other main access roads into the camp, the first one that used to be the main road to Bethlehem that cuts across the camp and the second access road that is immediately after the boys and girls schools and enters the camp just across the road from Doha municipality.

As we mentioned before, we can see that in the past ten years businesses have clustered mainly along these roads that have become commercial areas. This map was drawn during the fieldwork and each of the businesses profiled has been assigned with a number.

After the survey was completed, specific datasheet profiles related to each of the businesses were prepared in order to have a database that allows to have access to basic information regarding the owner, profit levels and particular concerns expressed by each of the persons interviewed during survey.¹⁸



Map 2. Business locations in Deheisheh camp.

¹⁸ See Annex 2 for sample datasheet. Database is comprised of profiles from 1 to 107.

The information provided by the map and the profile datasheets work as a tool to make need assessment and stakeholders analysis, also, it establishes baseline information in order to monitor changes in the businesses over time.

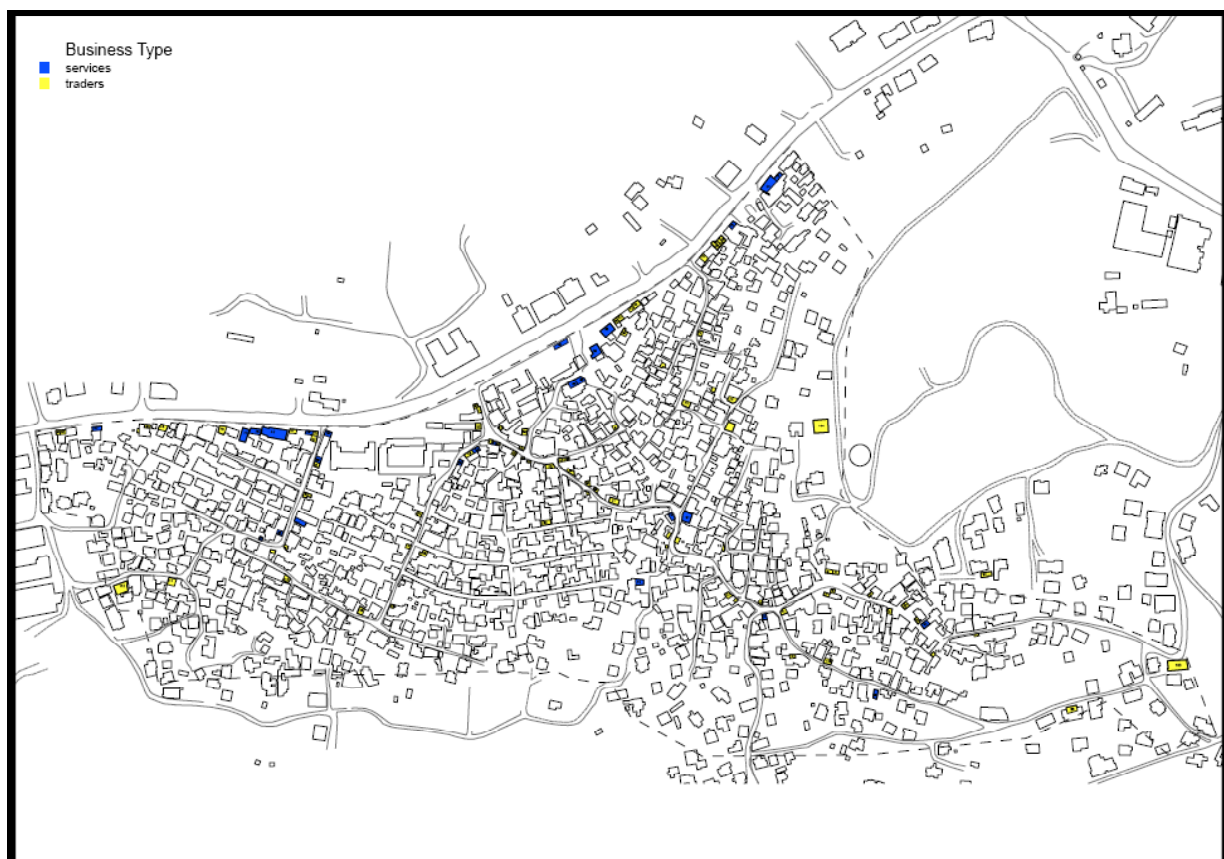
5.2 Business Classification

Out of the 107 businesses that were surveyed and the owners interviewed, 83 of them are product sellers or traders and 24 are service providers. These businesses were classified for the purpose of this work according to the following categories:

<u>Service Providers</u>		<u>Product Sellers/Traders</u>	
Blacksmith	3	Butchery	7
Carpentry workshop	2	Vegetable store	6
Electrician workshop	5	Electronics & appliances	5
Barber/hair salon	5	Mini-market	15
Mechanic shop	4	Grocery	22
Plumbing	1	House and kitchen items	4
Other	4	Bakery	1
		Clothes, Shoes & Accessories	9
		Other	14
Total	24	Total	83

Table 1. Business by type.

A variety of office supply shops, small candy stores, tools and other particular variety stores have been classified as others, both in the traders and the seller's category. The following map shows the two different types of businesses inside the camp, in order to highlight the location of all service providers and traders.

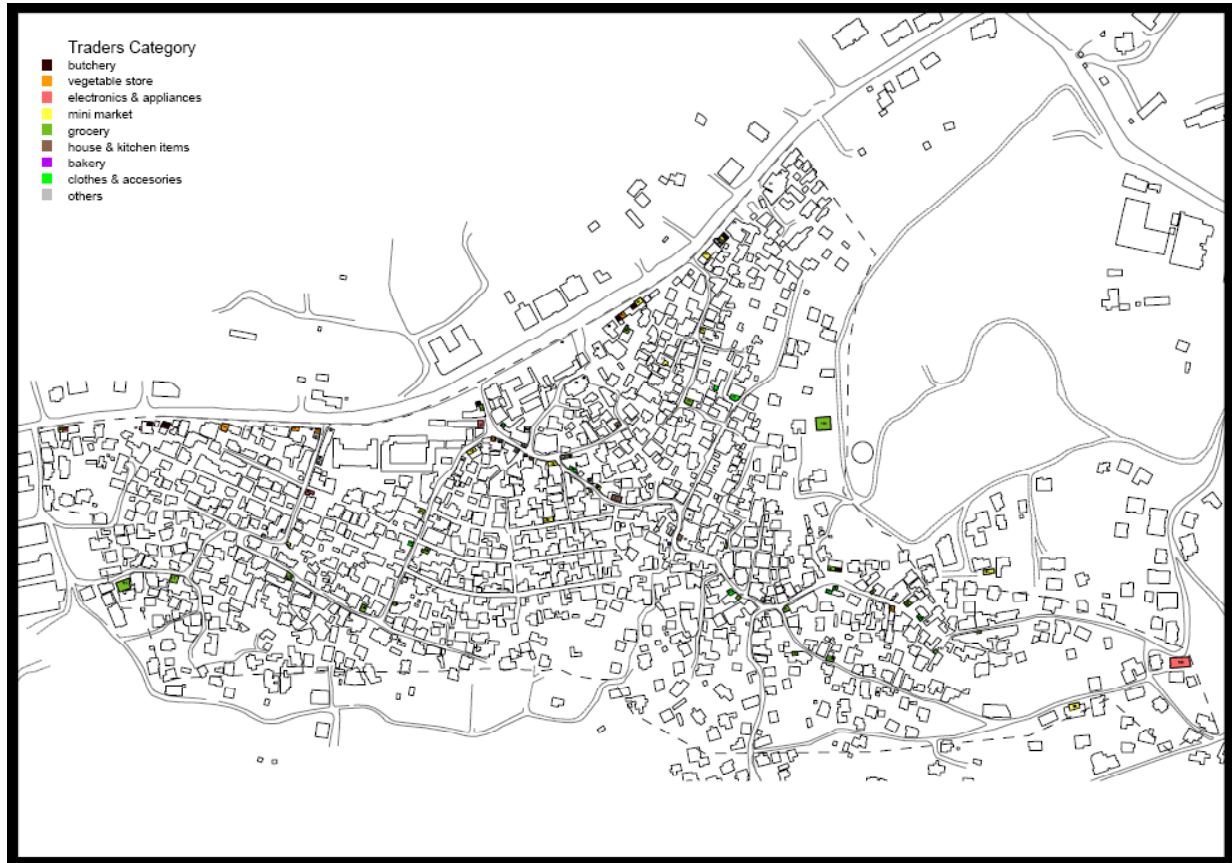


Map 3. Businesses by type.

5.3 Traders

Table 1 above, regarding the different class types of traders inside the camp, shows that combined shops classified as mini-markets and groceries' (differentiation made on basis of the amount of stock) make 44.6 % of the entire types of business activities in the camp.

In the following map we can see the location of all traders according to the different categories.

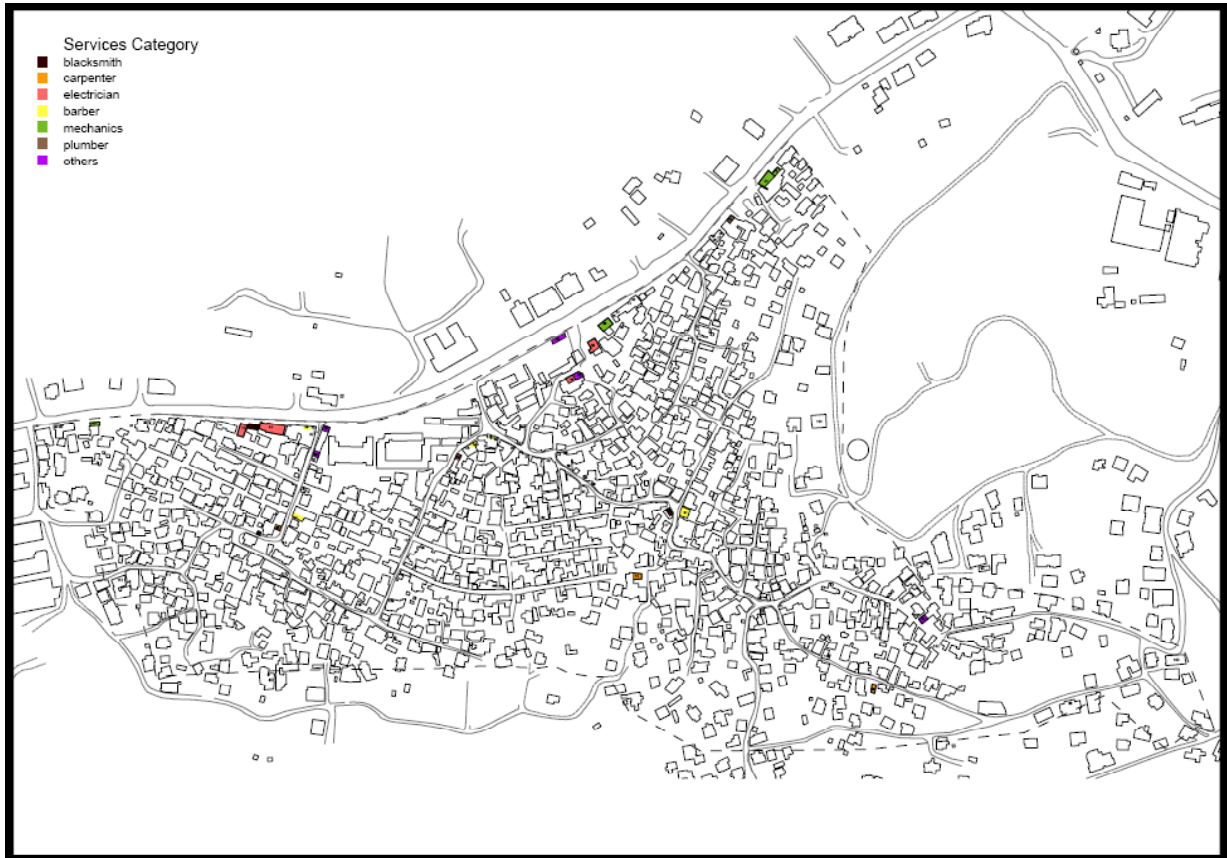


Map 3. Trader's category businesses locations in the Camp.

In the business community of the camp, 29% of the new businesses from 2001 onward are mini-markets and grocery's, because they are the ones that require less skills and capital to start up, so we can infer from some of this cases that the reason and the need to start up a business has we mentioned before is out of immediate necessity, and owners did not have the opportunity to plan, select or start the specific type of activity that they would like to embark upon. While only 16% of all new activities in the camp since 2001 are service providers in which specific skills are needed to carry out business.

5.4. Services

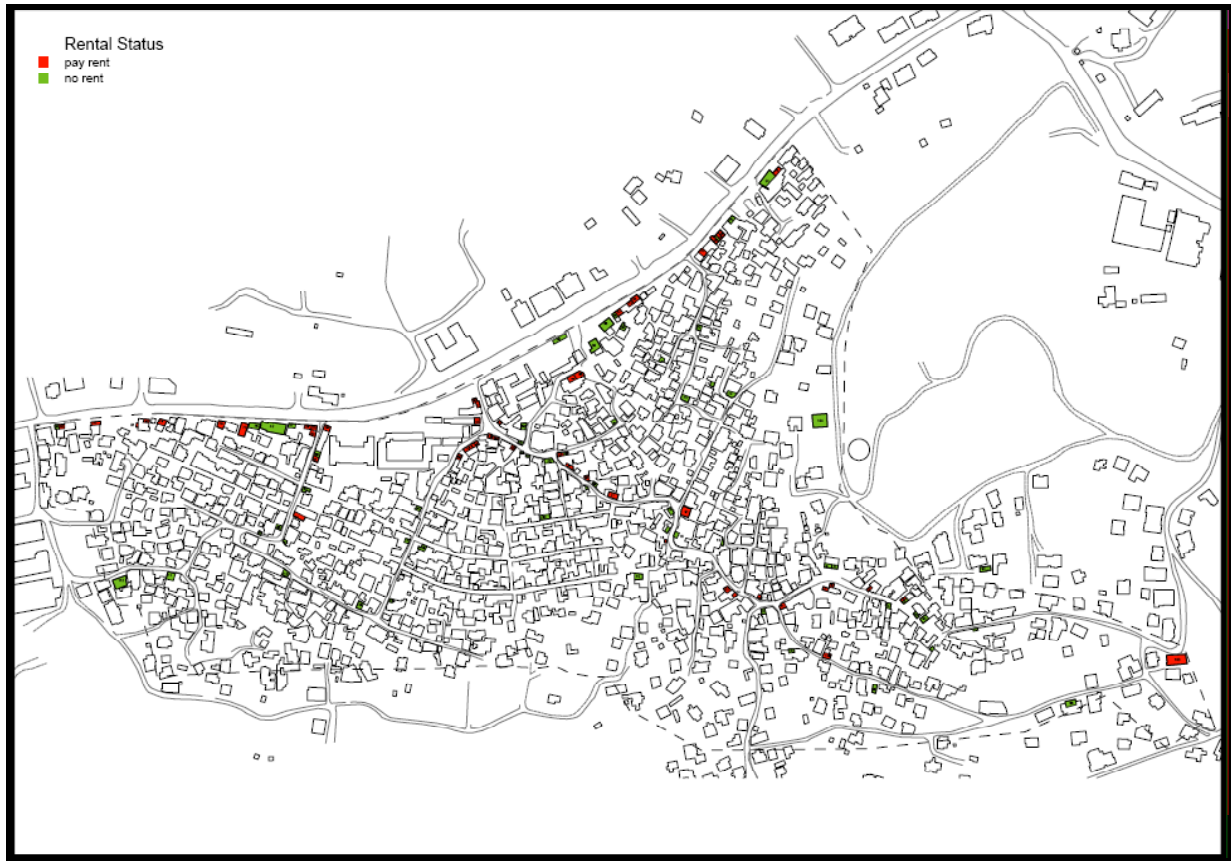
Twenty two percent of the businesses are service providers. Among the service providers, and only 4 out of 24 service providers have paid employees working in the shop. Among these businesses 71.4% have their business registered either with the CSO or with the Bethlehem Chamber of Commerce. In the following map, we can see the locations of all service providers in the camp. The biggest percentage of service providers, are represented by barbershops and electrician workshops at 20% each.



Map 4. Service category businesses locations in the camp.

5.5. Rent and the market

The following map shows the businesses that are paying rent for the location of their shops. The streets that constitute the main access into the camp have become sort of commercial areas. As data shows, 43.9% of the owners have selected a place to locate their shops according to strategic location, cost and competitor considerations.



Map 5. Rental status of the businesses by location.

If we observe *map 1* showing the location of the shops according to the opening periods of the businesses and cross with the map 5 above showing the rental status of the shops, it can be said that a “real estate” pricing mechanism has been gradually put into effect inside the camp. Even if no official or strategic urban plan that authorizes or controls the location of new activities inside the camp currently exists, the camp business sector behaves like the market in an urban like environment, where certain areas have a higher value because of their vicinity to main roads and other places with normal and constant affluence of people during day hours.

According to Mr. Ahid M. Zeghari, Doha municipality Director, the municipality’s urban development and expansion plans will encircle Deheisheh camp in its eastern side. These is not yet a fact, but certainly urban expansion whether by the population of Doha or Bethlehem municipalities will surround the camp, make a new shift or create new access roads into the camp and make another change in the market structure of the camp. This will imply the possibility of attracting different customers from different locations and that new cluster areas of businesses in the camp will occur.

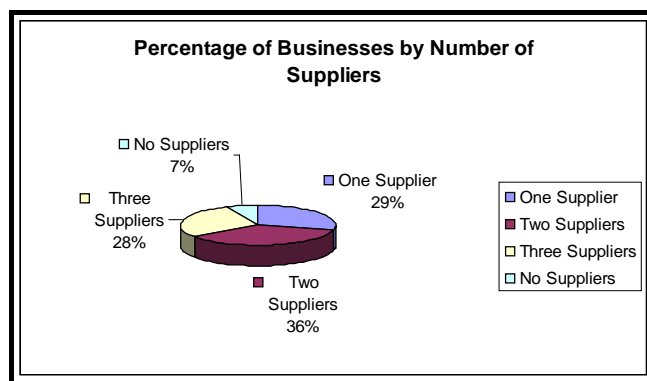
Mr. Zeghari also mentioned during the interview that business owners from neighboring localities have started to look at the camp as a place to locate their commercial activities, because it allows them to avoid taxation¹⁹, which in turn will make the camp a place where real estate speculation and rental prices on properties might start to be a regular activity. As mentioned in the Owners’ profile section at the beginning of this paper, a considerable percentage of the owners are non-refugees.

¹⁹ The Laws of Palestine, Vol. XXXX, United Nations Immunities and privileges ordinance, No.27 of 1947.

VI. Suppliers and customers.

6.1 Number and origin of suppliers

During the fieldwork, business owners inside the camp were asked to name their main suppliers and their location. Twenty nine percent of the businesses have only one supplier, 36.4% have two suppliers and 28% have three or more suppliers, and only 6.6% have no suppliers at all.



Graph 6. Percentage of Businesses by Number Suppliers.

In regards to the percentage of businesses with no suppliers at all, are the barbershops and hair saloons. For these two service categories, no regular suppliers of materials used in their shops are mentioned.

In the following table the main locations of suppliers for the businesses in the camp are highlighted and it can be said that the more suppliers a business has, the more diversified becomes the place of origin of their suppliers.

Number of Suppliers	Place of Origin	Percentage
1	Bethlehem	58%
	Hebron	24%
	Other WB	13%
	Israel	5%
2	Bethlehem	39.4%
	Hebron	34.8%
	Other WB	24.3%
	Israel	1.5%
3	Bethlehem	35.7%
	Hebron	42.9%
	Other WB	7.1%
	Israel	14.3%

Table 2. Place of origin of main suppliers of the businesses.

Locations of other provider of inputs for the businesses in the camp are from various places in the West Bank, even when in very small percentage of the businesses, suppliers are located in Jenin, Nablus, Ramallah, Abu Dis, Al Ezharia, Al Ram, Al Khader, Beit Jala and Beit Sahour. Only in 8 cases business owners' have suppliers from Israel.

There are 3 cases in which businesses have as a first, a second or third supplier another business inside the camp. Also, there are some suppliers that move around the camp in vehicles, selling fruits and vegetables, to which the groceries and mini markets buy regularly to stock their shops. It was not possible to interview these moving suppliers and verify their place of origin.

6.2 Reasons for supplier selection.

In order to identify the different criteria thru which each owners' selects its own suppliers, each supplier has been considered in an independent way during the survey.

However, from data analysis, it was found that regardless of the number of suppliers each business has, respondents gave in all cases, as the three main reasons for selection: credit on sales, low prices and good quality of products.

Also, in all cases between 40% and 50% of business owners stated having better prices the higher quantity of goods is purchased from the supplier. Furthermore, between 60% and 70% of businesses, regardless the numbers of suppliers have their goods delivered to their shops.

6.3 Transportation and delivery

Among those businesses that pick up their products from any of their suppliers in 36.4% of the cases it is on a weekly basis. The remaining percent of the businesses go on monthly or irregular basis. Concerning the means of transport 93.7% of the respondents use a car or a taxi.

Transportation costs in 70.2% of the cases is less than 40 NIS and only in 26.3% of the cases expenditures on transportation exceed this amount with a couple of cases of the most successful businesses spending up to 500 NIS in each trip.

6.4 Customers

In both the service and traders sectors 73.8% of the customers are camp dwellers. In other cases there are also customers coming from Bethlehem, Beit Jala and Beit Sahur villages. Only in the case of a mechanic shop, the main customer is an Israeli that leaves his buses at the Gilo checkpoint where the mechanic picks them up for repair.

During the interviews a few service providers mentioned doing some small advertisement in the surrounding areas of the camp to attract customers from the villages. In focus group discussions, some of the owners pointed out that good customer service, good quality of the products and cleanliness of the shop are among the reasons that attract customers from outside the camp. Furthermore, it is the variety of the products they sell in the shops that makes a difference, but according to the survey, 18% of the owners stated that this has changed after closure measures and mobility restrictions.

Particular attention has to be paid to mini markets and groceries that, as mentioned before, make the majority of the entire business activities in the camp. Because these types of businesses by their nature do not attract customers from outside the camp and mostly all of their customers are camp dwellers, they are the ones that can benefit the most from their location. The majority of these shops are located inside the camp and when any type of external economic factor negatively affects households' income, they are hit the hardest. Recently, they have suffered the most by the current PA employee financial crisis, especially because their sales on credit have increased.²⁰

In the period between 2001 and 2006, twenty nine percent of new businesses are mini-markets and grocery's, while only 16% of all new activities in the camp since 2001 are service providers in which specific skills are needed to carry out business. This means that because the camps economy is mainly represented by theses types of traders any factor that negatively affects the purchasing power of their customers immediately translates into sudden and steep decreases in cash flow in the business community of the camp.

²⁰ According to the «UNRWA, 2006. Prolonged Crisis in the oPt: Socio-Economic Impacts on the new phase of refugees and non-refugees» report: "In the past 2 years, the public sector accounted for two-thirds of net refugee employment, while commerce accounted for the remainder. The short fall income to public employee households, caused by the PA crisis hit the hardest the refugee population because 31.7% of employed refugees where in the public administration

VII. Business logistic and operations.

7.1 Costs and prices

Data concerning operation of the businesses aiming to understand how business owners' calculate their costs, expenditures and revenues was measured in the questionnaire asking as a reference several moments in the past five years that were considered to be crucial. This helps to determine owners' perception of the negative factors that might have affected their activities.

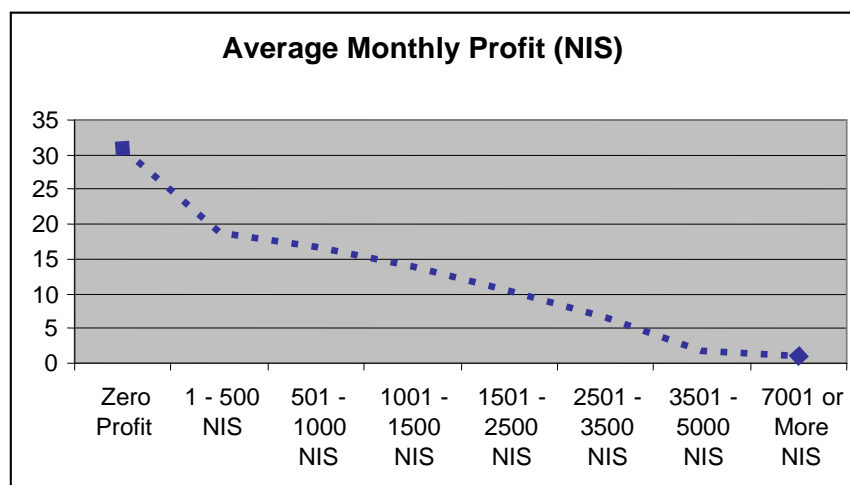
A first important element was to determine if the cost of the materials they use in their shops or the products they sell has increased during the past five years. Eighty two percent of the owners mentioned an increase in the cost of inputs during the past five years, while the remaining 18% mentioned no increase at all. Among those that registered an increase in costs of input, 25% named, as a first reason, the 2002 closures measures in the camp with an estimated 25% increase, followed closely with a difference of 1 percentage point by the construction of the separation barrier and the start of the second *Intifada*.

In the survey questionnaire after considering what factors the owners perceive as having greater impact on their business, we asked them how they price the services they provide or the products they sell and only in 15% of the cases they mentioned as a first factor, the cost of the transportation and the cost of inputs. And data shows that in 48% of the cases owners' check the prices of similar goods and services provided by businesses of the same kind inside the camp. This indicates that owners' in the camp overlook basic considerations regarding business operations.

7.2 Profits

Following information in regard to costs and pricing, it was important to collect data related to profit levels. A first relevant indicator to understand the control businesses have of cash flows was the record keeping method. In 76% of the cases owners' mentioned keeping their financial records in an accounting sheet or a simple notebook.

To have an idea of the average monthly profit of each of the businesses, we asked the owners to give the monthly profit of the previous three months. The period considered goes from June 2006 to August 2006. An average was calculated during data analysis; the following graph shows the profit range by number of businesses in the camp. (1 USD. Equivalent to 4.38 NIS in September 15, 2006).



Graph 7. Profit Levels at Deheisheh Camp per number of businesses

Businesses that reported having no profit account for 31% of the total businesses operating in the camp. When questioned during the interview, owners' said that they just buy and sell with no clear profit margin at the end of the month. This means that they are operating on the basis of daily cash flows to be used for household consumption.

Among the owners' who reported having a profit, only 13% of them have said that part of the profit is reinvested in the business, while in 43% of cases, they only use it for consumption, such as for basic food staples and other household expenditures. And in 24.3% of the cases, the profit is used for debt repaying, either to suppliers of their businesses or to other personal debts.

These figures show that the peculiarity of the majority of the businesses located inside the camp, is that they function solely as economic activities with the aim of becoming a source of income, but lack real entrepreneur motivations that could prompt personal interest in improvement on the business and create entrepreneurs to start new activities.

Profit Changes

Eighty eight percent of the business owners have said that profit has decreased since the beginning of the second *intifada*. However, one owner stated that some of the businesses increased their profit during the closures and mobility restrictions in the camp, «because people were unable to go out of the camp or were afraid to do so, and they were buying from only a few shops inside the camp».

It has been interesting to find out that only 2.8% of the business owners' mention that the construction of the separation barrier had a negative impact on their profit level. As they explained, mostly all basic inputs continue to be accessible, so it is not seen as an element that absolutely hinders their business. This is to say, that it is not directly negatively affect their livelihood, as it does in the case of farmers in other areas.

However, increased mobility restrictions, new terminals and checkpoints have changed certain aspects of the businesses; particularly, the variety of the products sold by traders has been reduced, and there have been changes in the place of origin of their customers. As one owner mentioned, one way to neutralize the negative effect these factors have on the business is to have a larger variety of products, like the shops in the nearby villages, to attract more customers.

Problems in operating businesses

Fifty three percent of the owners said that the main problem in operating their business is credit given to the customers and consequently a lack of cash flow inside the camp. This has become a usual practice since the freeze on PA employee salaries, and all businesses have been directly affected by the crisis, either because their customers are PA employees living in the camp, or because the owners themselves are PA employees. Furthermore, when some customers have exhausted the credit given to them by the businesses, they start shopping in other stores inside the camp.

These two factors combined, the increased sales on credit and the loss of customers are pushing businesses to the limit of the possibility of operating, as we have seen in the profit level section.

VIII. BUSINESS OWNERS' OVERALL WILLINGNESS TO CHANGE BUSINESS PRACTICES.

A final section in the survey questionnaire was included in order to have an idea on the owners' willingness to some possible alternatives to improve their businesses. This last section of the questionnaire was to be used as a link between the quantitative part of the research and the second qualitative phase.

A first important issue considered was the element of trust in regard to local institutions, to other business owners in the camp and finally in the possibility of improving their own business given the proper conditions.

Almost half of the owners' would accept joining and coordinating with other business owner of the same type of shop in order to cut costs of transportation and buy bigger lots of inputs from suppliers to get lower prices.

Accordingly, 70% of the owners also agreed that they would modify their business practices if adequate and personal advice were provided to them.

In regard to the belief that a possibility to improve their businesses exists, business owners, both during survey interviews and focus groups, agreed that personal advice in issues such as advertisement, specialized training courses for different type of businesses, management training sessions for new owners and assistance to commercialize their products or services could help them improve their businesses.

Also, during the second focus group session, owners agreed on the possibility to accept loans if monthly installments were calculated according to the monthly profit²¹. One owner mentioned that «persons who offer them small loans should stop playing only the role of salesmen, and offer them consultation and advise».

A very important issue in which the opinion of the owners is to be taken into account is their willingness to form an association for the business community in the camp. Almost one hundred percent of all the owners agree that they would participate and register with said association, and the main issues they would expect the association to deal with are:

- To establish rules regarding location and type of new businesses to avoid clustering of same type of business activities in certain areas of the camp.
- To provide regular training courses that focus on the different kind of economic activities.
- To facilitate and orient them in the creation of new business projects.
- To help them finding new opportunities to market their products and services.
- To assist them in the search of new and better suppliers.
- To help them coordinate prices among the businesses of the same type.

According to the owners, UNRWA should form the association with the participation of small committees with representatives of the business community. This would be the most appropriate and acceptable form in which the association would have their support.

²¹ This type of practice is commonly used in Islamic banking services. See “An application of Islamic principles to Microfinance”, Rahul Duhmale and Amela Sapcanin. A study by the regional Bureau of Arab States UNDP in cooperation with the Middle East and North Africa region, World Bank.

CONCLUSIONS AND RECOMMENDATIONS

In reality, refugee camps located in the vicinity of urban areas are part of a larger urban context of the surrounding villages and towns of the West Bank, and not isolated environments regardless of their legal and political status and significance. Therefore, work should start to be oriented around this new consideration and, without undermining refugees' immediate rights, an adequate urban planning framework should be developed to guarantee refugees' «future rights of security [...] and the promise of a life with dignity»²²

Before a final status solution is achieved, it is fundamental for the Palestinian people to continue to pose the question of how to ***«reconcile the need to create viable socioeconomic infrastructure and the political need to ensure the continuation of the camps as a reminder and a symbol of refugees' rights»***²³.

Recommendations:

The Agency should encourage and support technical advice and training courses for current and future entrepreneurs, in order to balance the business sector inside the camp between a low skilled trade-oriented environment to higher skilled and service-oriented activities in order to have more cash flow inside the camp. This will have spill over benefits to the businesses that only have customers from inside the camp, which currently are the majority and belong to the category of groceries and mini-markets.

It is important to design a strategy to coordinate with the camp popular committee in order to assist and advice on the creation of a business association through which the community could establish rules inside the camp for new entrepreneurial activities and promote the creation of a strong commercial area, which could attract customers from outside the camp boundaries. This business association should also provide technical assistance and constant support for all businesses and would represent in the perception of the business community, the Agency's commitment to the improvement of their businesses.

In the framework of new rules and guidelines, the new area that is bound to turn into a commercial cluster zone as a result of changes in access roads to the camp due to urban growth of neighboring municipalities, could be planned and future entrepreneurs trained to have the opportunity to start higher income generating activities. This would avoid the proliferation of the most vulnerable businesses, that as data shows are groceries and mini-markets. These categories of business, as we have seen register an immediate impact on costs, prices and cash flows whenever sudden economic shocks occur.

In terms of motivation and real entrepreneurial undertakings, new business owners would also have the opportunity to select their activities on the basis of more diverse criteria other than solely on the reason of immediate necessity.

Currently, the business community has not felt the full impact of the separation barrier, because the phase of construction that will directly hinder access to this area, has not yet been finished and the new terminals have not been put into operation, but this will eventually occur and it will certainly affect in a negative manner those businesses that have suppliers and some customers from nearby localities, specifically the part of the barrier that will have a new terminal behind Beit Jala.

Furthermore, it is necessary to consider owners' concerns regarding the microfinance loans schemes that are currently being offered to them, and possibly consider the concerns expressed by the community into new financial products. Also, the need for a better and constant follow up and advice regarding proper allocation of resources could be provided through a link between the MMP Programme and a business owners' association.

²² Robert Bowker, "Palestinian Refugees. Mythology, Identity and the search for peace" (Lynne Rienner Publishers, 2003),

²³ Jalal Al-Husseini, "UNRWA and the Palestinian Nation-Building process", Journal of Palestine Studies, Vol.29, No. 2 (Winter 2000), pp.51-64.

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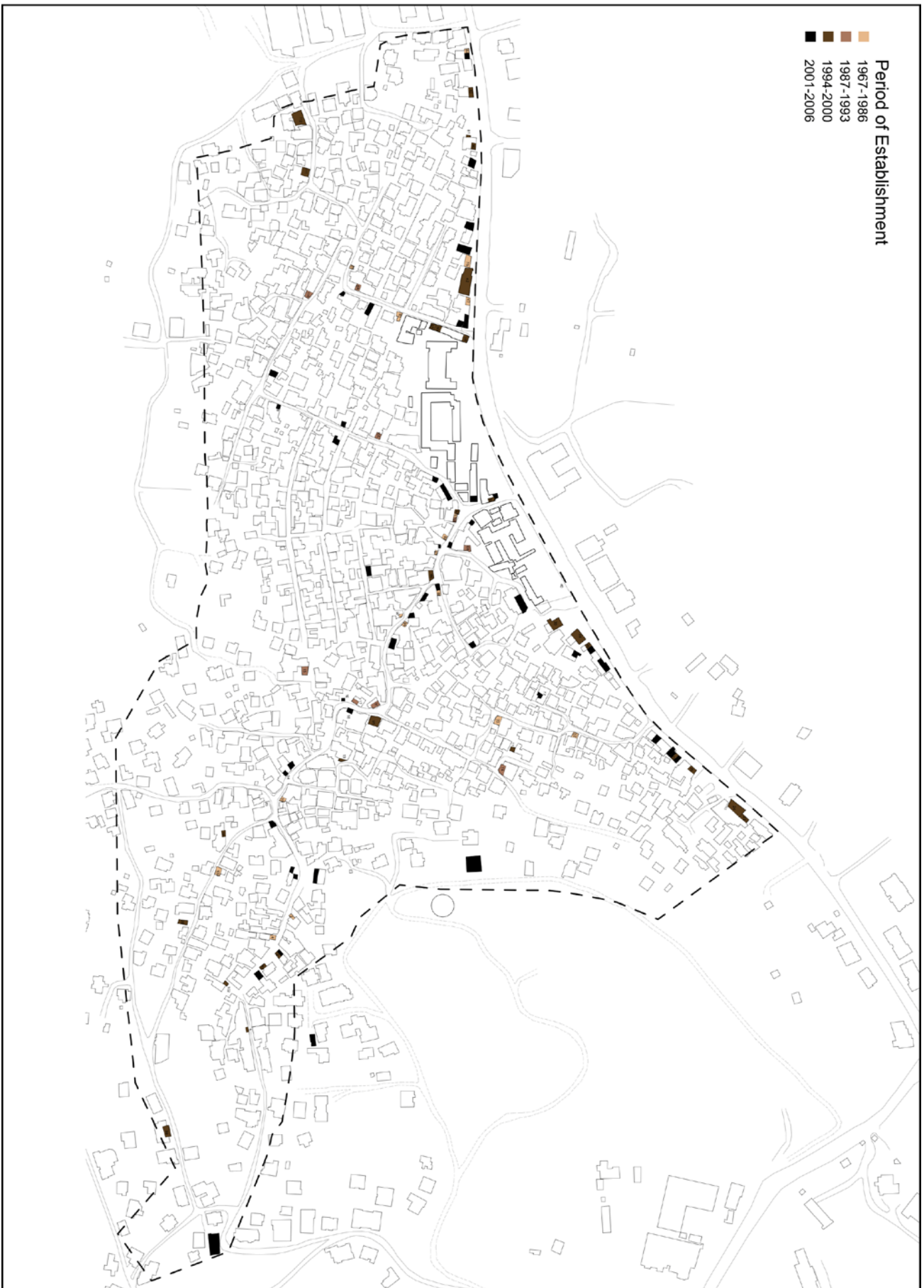
ANNEX I

BUSINESS PROFILE – ID: 01

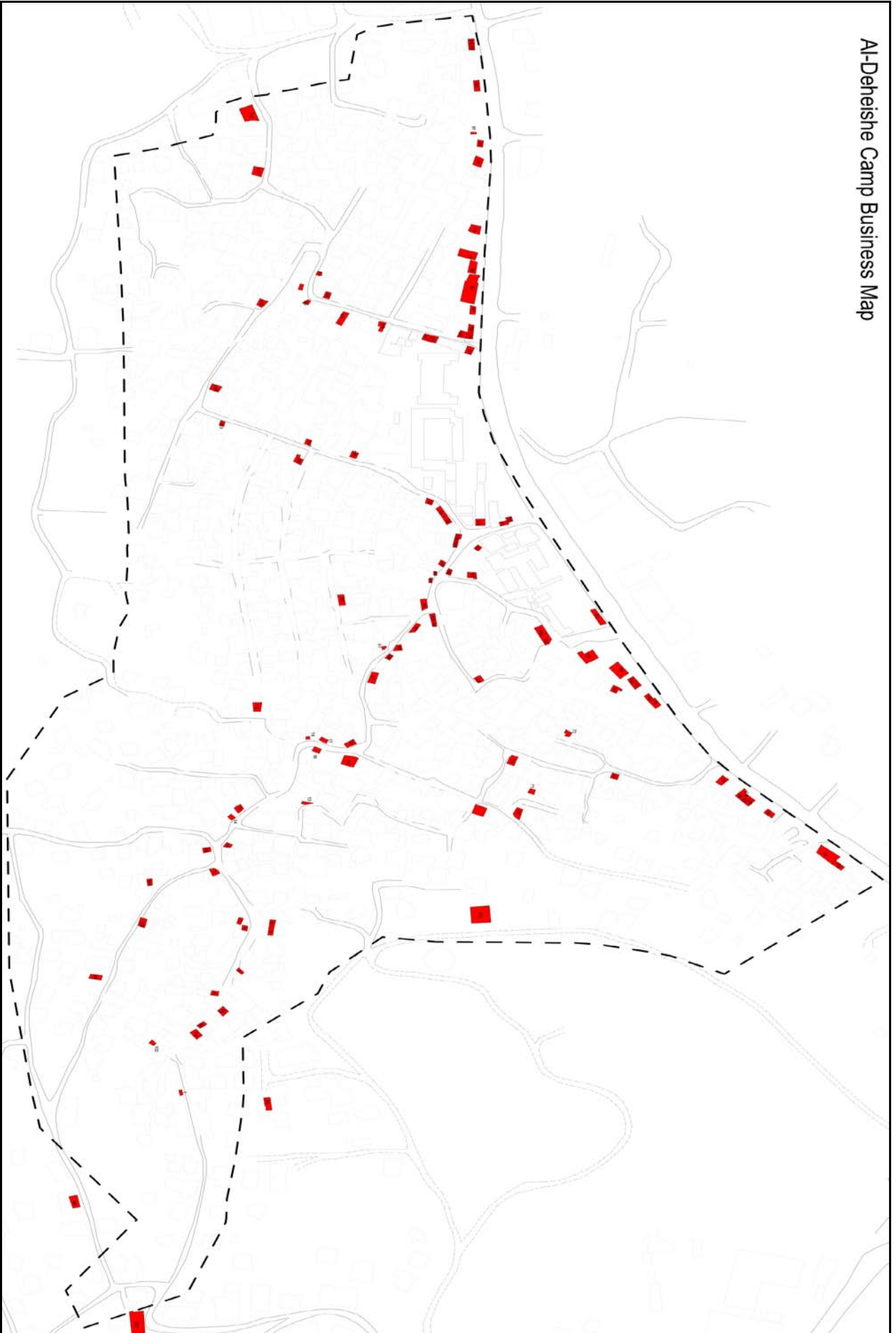
- Type of Business: Grocery
- Size of the business: 2
- Year of Start up: 1999
- Pay Rent: No
- Owners sex: Male
- Age: 58
- Owners Status: Refugee
- Owners level of education: Vocational
- Registration: CSO
- Class: II
- Location: Grid 1
- Training courses needed: As suggested by the owner's, and assessment of grouping targets can be made. Monitor over time.

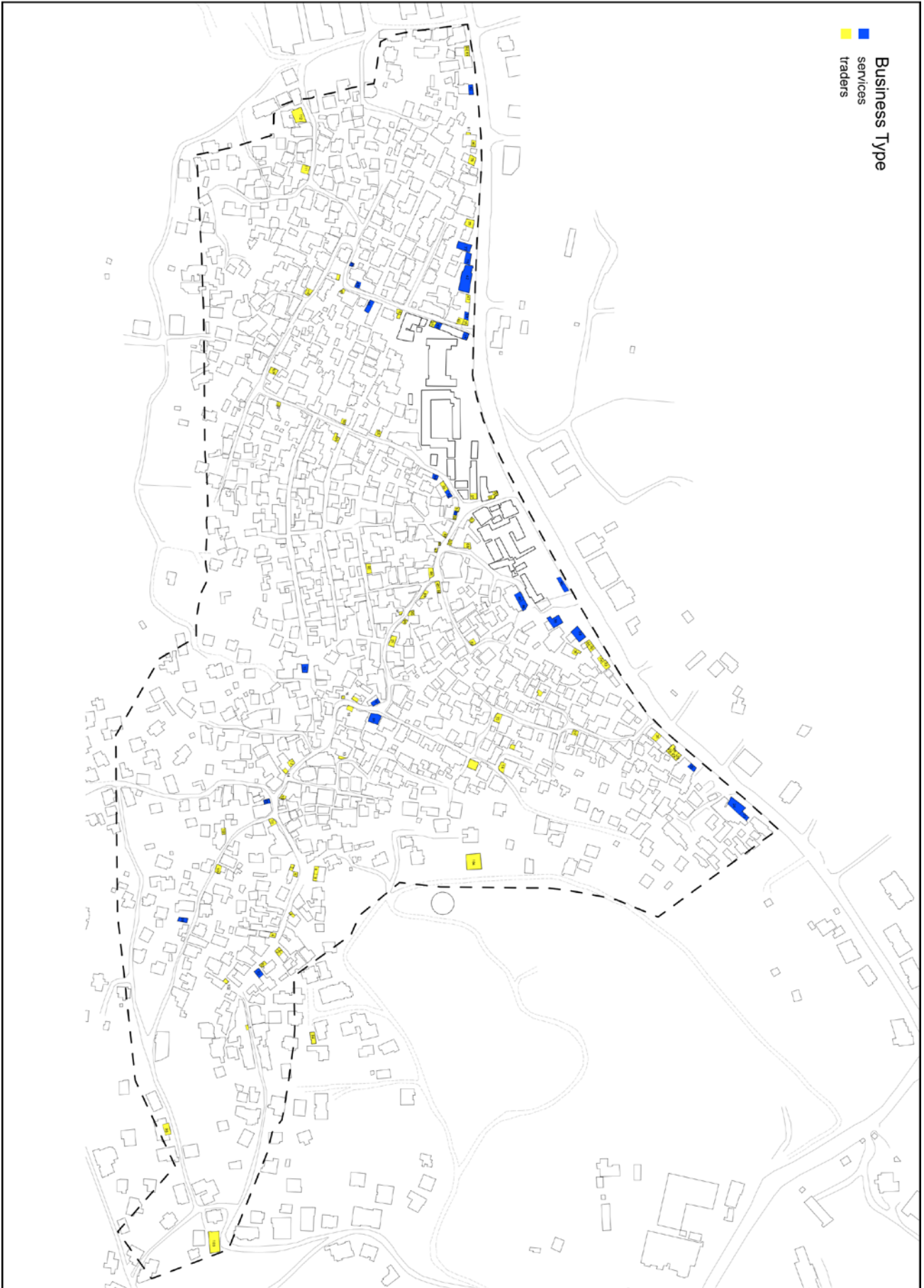
ANNEX II

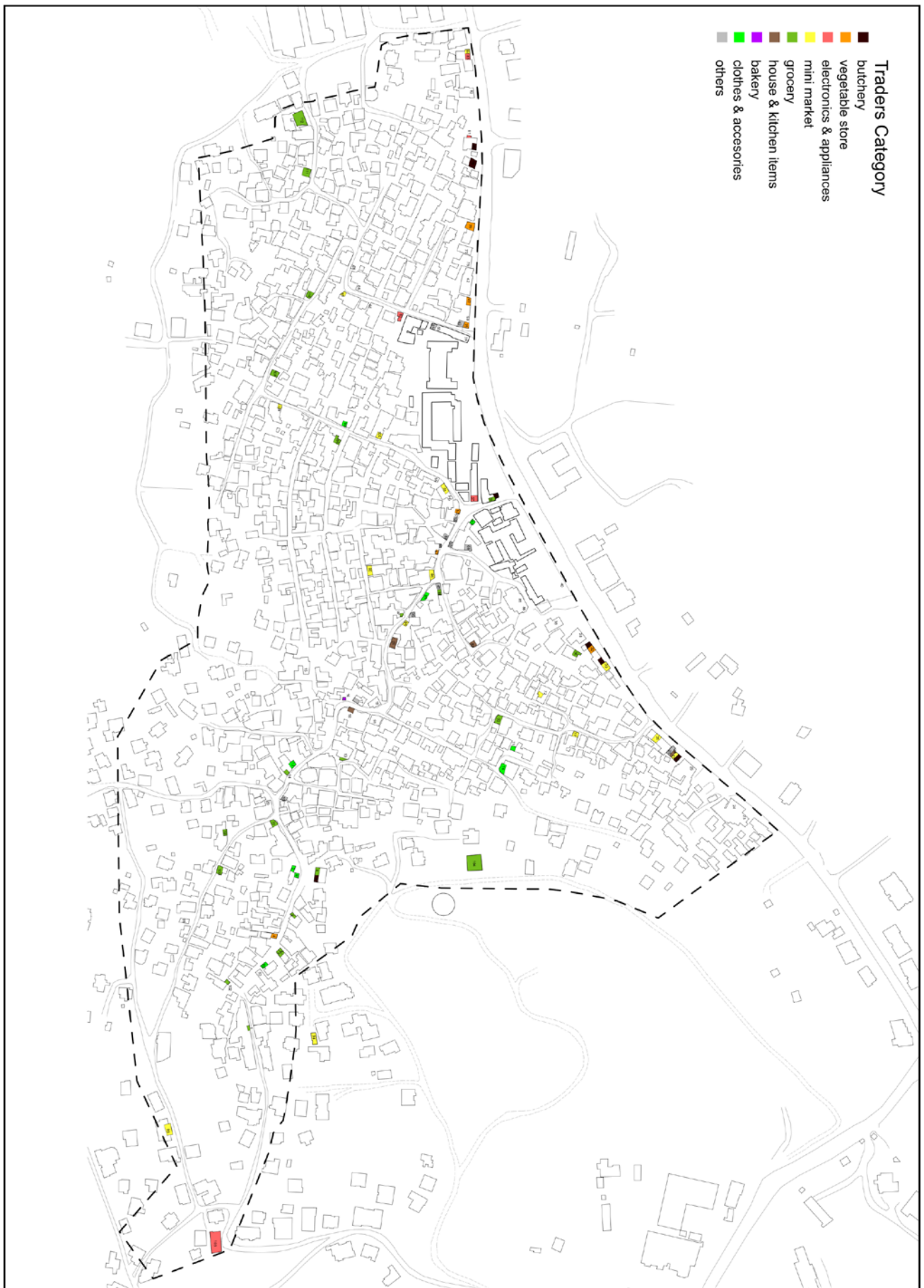
MAPS

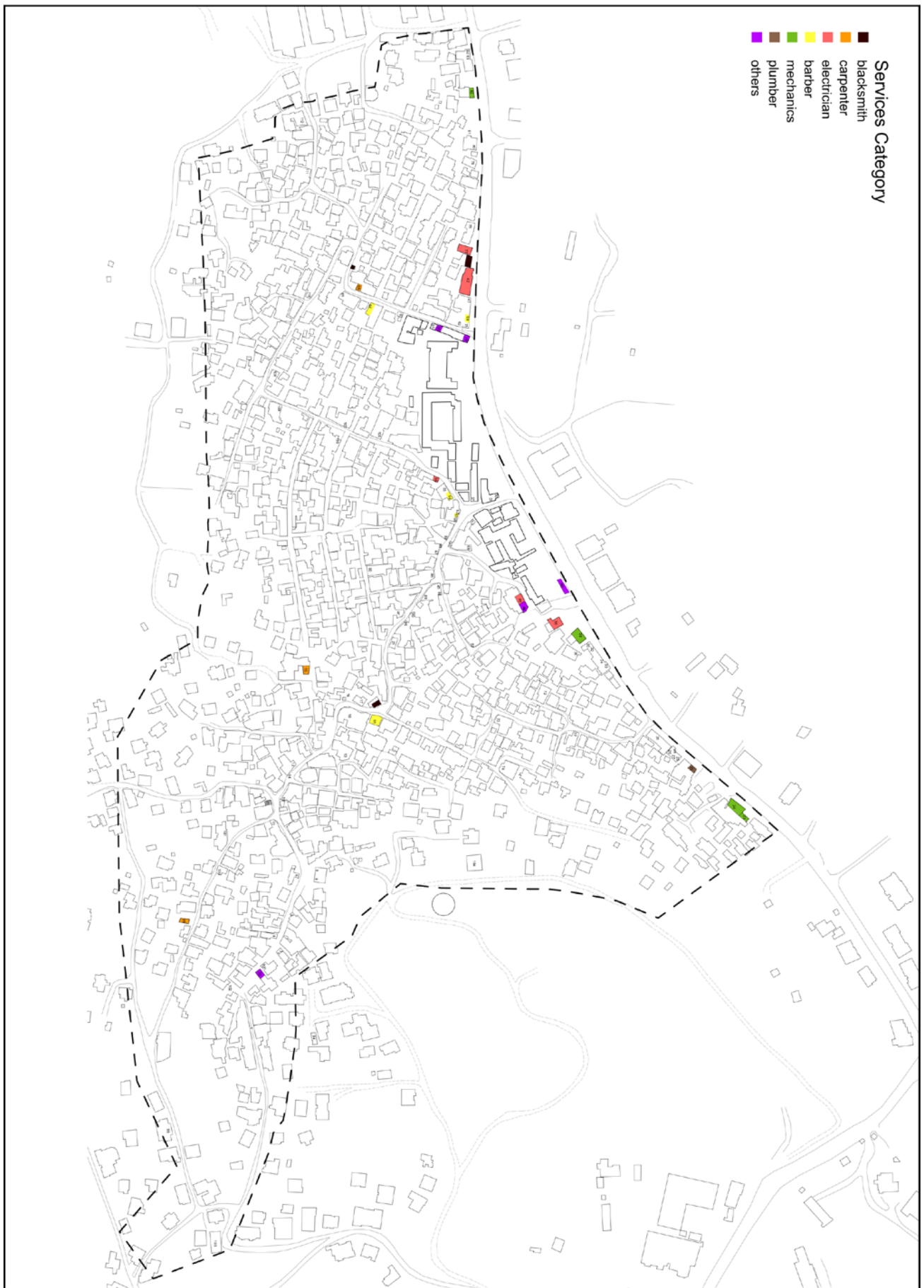


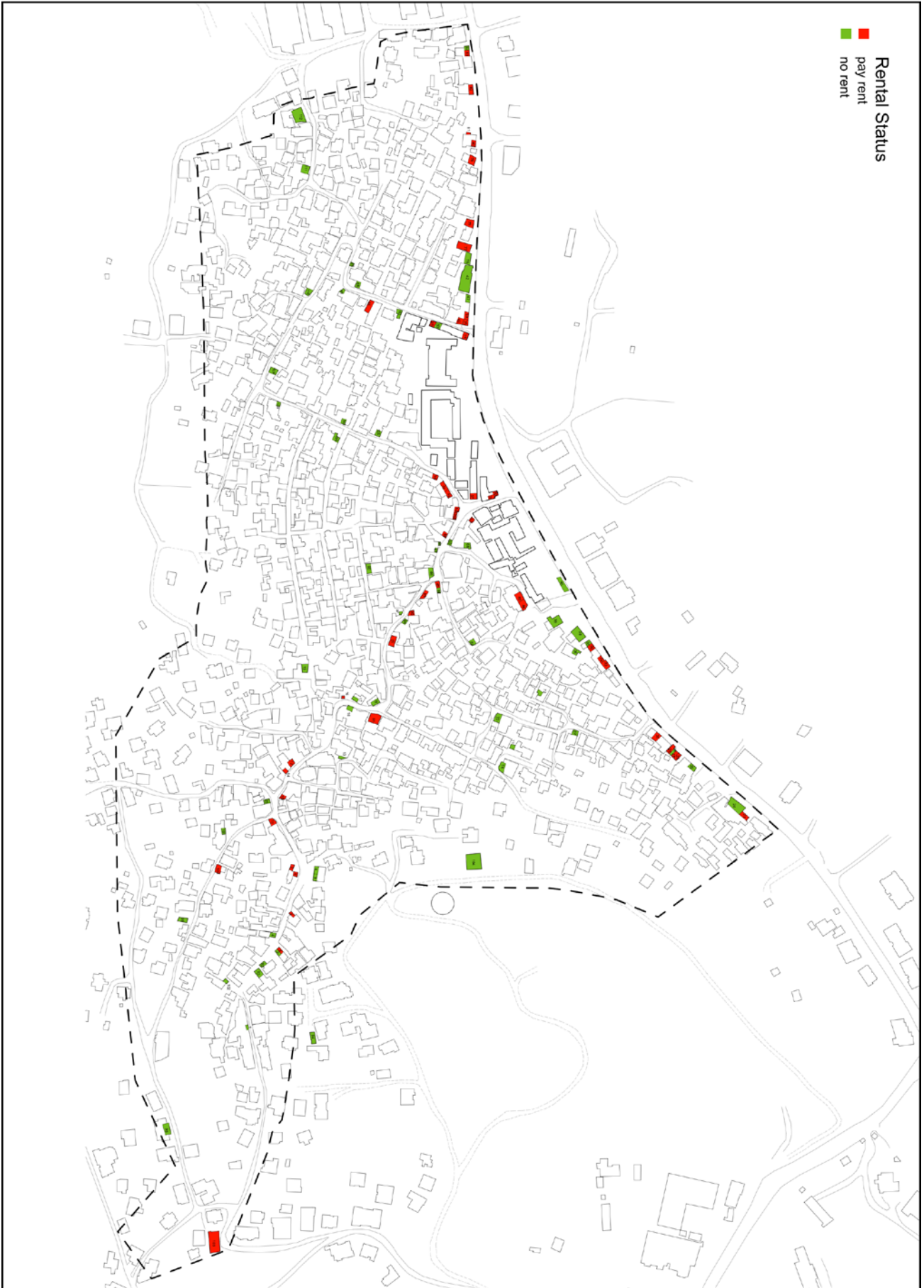
Al-Deheishe Camp Business Map











ANNEX III

GENERAL INFORMATION OF THE OWNER

1. Name of the business:
2. Name of the owner:
3. Sex: M___ F___
4. What is your age?_____
5. Do you have a business partner?
Yes___ No___
6. Are you a:
Registered refugee ___ Non-Refugee___
7. Your highest level of education is:
Illiterate___ Read and Write___ Elementary___ Preparatory___ Secondary___ Higher degree (college/univ) ___ Vocational
program___, if yes it was UNRWA program ___ or b)other___
8. Why did you choose this place for your business? (only one answer)
Only available space in the camp___
Low rent___
Strategic location___
No other business of the same type around___
Already owned the establishment ___ (if yes, go to question 10)
Always has been the family business ___
Other___
9. Do you pay rent for your place of business?
Yes___ No___
10. What year did you open this business: _____
11. Did you run a business before this one?
Yes___ No___

If the answer is yes, then

12. What kind of business?

Provide Services

- ___ Blacksmith
- ___ Carpentry workshop
- ___ Electrician Workshop
- ___ Construction
- ___ Barber/Hair Saloon
- ___ Mechanic shop
- ___ Plumbing
- ___ Other (specify)

Sell Products

- ___ Butchery
- ___ Vegetable store
- ___ Electronics and appliances
- ___ Mini-market (More the a week supply stock)
- ___ Grocery
- ___ House and kitchen items
- ___ Bakery
- ___ Other (specify)

13. You changed your business because:
___ Had an opportunity to earn more in the new business.
___ Had to close because you went broke.
___ Joined with another business partner.
___ Other (specify)_____
14. What source of finance did you use to start up? (List two in order of importance)
___ bank loan
___ UNRWA loan, what program?_____
___ personal savings
___ loan from a friend or family member
___ loan from a third person (money lenders)
___ other (specify)_____

BUSINESS PROFILE

15. Type of your business:

Provide Services

- ☐ Blacksmith
- ☐ Carpentry workshop
- ☐ Electrician Workshop
- ☐ Construction
- ☐ Barber/Hair Saloon
- ☐ Mechanic shop
- ☐ Plumbing
- ☐ Other (specify)

Sell Products

- ☐ Butchery
- ☐ Vegetable store
- ☐ Electronics and appliances
- ☐ Mini-market (More the a week supply stock)
- ☐ Grocery
- ☐ House and kitchen items
- ☐ Bakery
- ☐ Other (specify)

16. Do you have registered your business?

☐ yes ☐ no

17. Where?

☐ Municipality ☐ Chamber of Commerce ☐ Camp Service Office ☐ Other (Specify)

18. You are open for business daily for: 5-7 hrs. ☐ 8-10 hrs ☐ More then 10 hrs ☐

19. How many employees work in your business? (Not counting the owner)

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 or more ☐ none ☐

20. Are there family members employed in your business?

Yes ☐ No ☐ Occasionally ☐

21. How many? ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 or more

22. Do you pay your employees?

Yes ☐ No ☐ Irregularly ☐ Only commissions/tips ☐

23. Your employees schedule is:

Full time ☐ Part time ☐ Seasonal ☐ Occasional ☐

24. Where do most of your customers come from?

Camp ☐ Other camps ☐ Surrounding neighborhoods ☐ Close Villages ☐

OPERATION AND LOGISTICS OF THE BUSINESS

25. If your place is offering services, name 3 main materials you use,, or if you are selling products name 3 main materials you buy/sell.

-
-
-

26. Name and location of your main 3 suppliers.

Supplier 1 _____

Location : ☐ Beit Jala

☐ Beit Sahur

☐ Bethlehem

☐ Other Camp (_____)

☐ Israel

☐ Other Governorates (specify) _____

☐ Other country (_____)

☐ Don't know

26.1.1 The reason for selecting this supplier is because: (two in order)

☐ Low prices

☐ Only supplier I know

☐ Because it's a friend/family members

☐ Lets me buy on credit

☐ There is no other supplier

☐ Good quality

26.1.2 Does he deliver or do you have to pick up the products/ goods you buy?:

Deliver ☐ Pickup ☐ Mixed ☐

26.1.3

Does it give you better prices the more quantity you buy?

Yes___ No___ sometimes___

26.1.4

After you ask for the goods/materials it takes to have them delivered:

1 to 2 days ___ From 3-5 days ___ A week ___ More then a week ___

Supplier 2 _____

Location : ___ Beit Jala

___ Beit Sahur

___ Bethlehem

___ Other Camp (_____)

___ Israel

___ Other Governorates (_____)

___ Other country (_____)

___ Don't know

26.2.1 The reason for selecting this supplier is because: (Two in order)

___ Low prices

___ Only supplier I know

___ Because it's a friend/family member

___ Lets me buy on credit

___ There is no other supplier

___ Good quality

26.2.2 Does he deliver or do you have to pick up the products/ goods you buy?:

Deliver___ Pickup___ Mixed ___

26.2.3

Does it give you better prices the more quantity you buy?

Yes___ No___ sometimes___

26.2.4

After you ask for the goods/materials it takes to have them delivered:

1 to 2 days ___ From 3-5 days ___ A week ___ More then a week ___

Supplier 3 _____

Location : ___ Beit Jala

___ Beit Sahur

___ Bethlehem

___ Other Camp(_____)

___ Israel

___ Other Governorates(_____)

___ Other country(_____)

___ Don't know

26.3.1 The reason for selecting this supplier is because: (Two in order)

___ Low prices

___ Only supplier I know

___ Because it's a friend/family member

___ Lets me buy on credit

___ There is no other supplier

___ Good quality

26.3.2 Does he deliver or do you have to pick up the products/ goods you buy?:

Deliver___ Pickup___ Mixed ___

26.3.3

Does it give you better prices the more quantity you buy?

Yes___ No___ sometimes___

26.3.4

After you ask for the goods/materials it takes to have them delivered:

1 to 2 days ___ From 3-5 days ___ A week ___ More then a week ___

27. If you do pick up the products or material from your supplier how often do you go?

Daily___ Once a week___ Once a month___ Other___

28. What transport do you use?

Bus___ Car___ Taxi___ By foot___ Other___

29. How much do you spend on transport each trip?

10 NIS or less___ 11-25 NIS___ 26-40 NIS___ 41 NIS or more___ Nothing___

30. Did the cost of materials/products you use or sale has increase because one of the following reasons? (1-2 in order of importance and percentage)

yes___ No___ , if yes please write 2 choices in order of importance, and choose one of the following percentages (10,15,20, 25 or more).

- 2000 Intifada___ %

- 2002 Closure measures _____ %
- After the start of the construction of the barrier _____ %
- After the new terminals _____ %

31. How do you price your goods/service? (Two responses can be provided in order of importance)

- ___ I consider how long I work on them.
- ___ I consider how much the products/materials cost and transportation.
- ___ I check the other businesses for prices on similar goods and/or services in the camp.
- ___ I consider customers overall willingness to pay.
- ___ I make my own estimate
- ___ Other (specify) _____

32. Your monthly profit was in: June _____ NIS
 July _____ NIS
 August _____ NIS, if none please go to Q34)

33. With the profit from the business you: (Number from 1 to 3 in order of expense)

- Save at home _____
- Deposit in the bank _____
- Invest in your business _____
- Invest in other business (specify) _____
- Only Consume _____
- Lend _____
- Repay debts _____

34. Did your profit decrease after one of the following events, (name 1 and 2 in order of importance)

Yes _____ No _____

- 2000 Intifada _____
- 2002 Closure measures _____
- After the start of the construction of the barrier _____
- After the new terminals _____
- PA employees stop receiving payment _____

35. What changed in your business after the increased mobility restrictions, new checkpoints and travel routes? (More than one can be provided, number in order of importance)

- Change the type of products I sell _____
- Change the quality of the products _____
- The cost of the inputs/raw materials _____
- Change of supplier _____
- Change of customers _____
- Nothing _____

36. How do you keep your accounting records?

Notebook _____ Accounting sheet _____ External qualified person _____ Other (specify) _____

37. What is your main problem operating your business? (Two can be provided in order of importance)

- Credit given to customer _____
- Irregular supply of products/material _____
- Only customers from inside the camp _____
- Lack of cash flow _____
- Lack of skills _____
- Other (specify) _____

BUSINESS EXTERNALITIES

38. Has your business been affected after the public servants/officials stopped receiving payment of their salaries?

Yes _____ No _____

If yes, because:

39.

- ___ Have increased sales or services on credit.
- ___ Loss of customers.
- ___ You or a family member worked in the PA, and income helped to buy products/materials for the business.
- ___ You are not able to pay your workers anymore _____
- ___ Other (Please specify) _____

40. If you could buy inputs jointly with another business owner to cut cost, would you do it?

Yes___ No___

41. Would you modify some of your business practices if business advice was provided to you?

Yes___ No___ maybe___ (depending on: _____)

42. Do you do business with other business owners in this camp or another camp nearby?

Regularly ___ Sporadically ___ Never___

43. What kind?

44. What would you expect from a business association for the camp if it existed?