



**General Assembly**  
**Economic and Social Council**

Distr.  
GENERAL

A/40/373  
E/1985/99  
14 June 1985

ORIGINAL: ENGLISH

GENERAL ASSEMBLY  
Fortieth session  
Item 84 (g) of the preliminary list\*  
DEVELOPMENT AND INTERNATIONAL ECONOMIC  
CO-OPERATION: HUMAN SETTLEMENTS

ECONOMIC AND SOCIAL COUNCIL  
Second regular session of 1985  
Item 15 of the provisional agenda\*\*  
INTERNATIONAL CO-OPERATION IN THE  
FIELD OF HUMAN SETTLEMENTS

Living conditions of the Palestinian people in the  
occupied Palestinian territories

Report of the Secretary-General

1. The General Assembly at its thirty-ninth session, considered the report of the Secretary-General on the living conditions of the Palestinian people in the occupied Palestinian territories (A/39/233), which had been submitted pursuant to its resolution 38/166. It adopted resolution 39/169 on living conditions of the Palestinian people in the occupied Palestinian territories, in paragraph 6 of which it requested the Secretary-General:

"(a) To organize in 1985, a seminar on remedies for the deterioration of the economic and social conditions of the Palestinian people in the occupied Palestinian territories;

"(b) To make the necessary preparations for the seminar, providing for the participation of the Palestine Liberation Organization;

"(c) To invite experts to present papers to the seminar;

"(d) To invite also relevant intergovernmental and non-governmental organizations;

"(e) To report to the General Assembly at its fortieth session, through the Economic and Social Council, on the seminar."

\* A/40/50/Rev.1.

\*\* E/1985/100.

A/40/373  
E/1985/99  
English  
Page 2

2. In compliance with the above request, invitations were sent to the Palestine Liberation Organization to participate in the seminar and to a number of experts to attend the seminar and present papers. Invitations were also sent to relevant intergovernmental and non-governmental organizations and to appropriate United Nations organizations.

3. The seminar was held at the Vienna International Centre from 25 to 29 March 1985. The report on the seminar is contained in the annex below.

ANNEX

Report on the seminar held at Vienna from 25 to 29 March 1985  
in pursuance of General Assembly resolution 39/169

CONTENTS

	<u>Paragraphs</u>	<u>Page</u>
I. INTRODUCTION .....	1 - 4	4
II. OVERALL DEVELOPMENT .....	5 - 17	4
III. AGRICULTURE .....	18 - 30	7
IV. INDUSTRY .....	31 - 38	10
V. TRADE .....	39 - 47	13
VI. MONETARY SITUATION .....	48 - 58	16
VII. TAXES AND DUTIES .....	59 - 63	18
VIII. HOUSING .....	64 - 69	19
IX. HIGHER EDUCATION .....	70 - 75	21
X. SOCIAL WELFARE .....	76 - 90	23

APPENDICES

I. List of participants .....	28
II. List of papers presented to the seminar .....	30

## I. INTRODUCTION

1. The seminar, which was requested by the General Assembly in paragraph 6 of its resolution 39/169 on living conditions of the Palestinian people in the occupied Palestinian territories, was held at the Vienna International Centre from 25 to 29 March 1985. Twelve experts participated in the seminar. In addition, a delegation of the Palestine Liberation Organization participated, as provided for in the resolution. Representatives of UNIDO, UNCTAD and WHO also participated.
2. Twelve papers prepared by the experts were presented, which together with a background paper prepared by a consultant, formed the basic working documents of the seminar. A list of the participants in the seminar is contained in appendix I, and the papers represented to the seminar are listed in appendix II.
3. Six plenary meetings and five working group meetings were held. The first four plenary meetings were devoted to the opening of the seminar, organization of work, introduction of the background paper, and presentation of and discussions on each of the papers prepared by the experts. The seminar established three working groups which respectively discussed (a) overall economic and social development, (b) economic issues, and (c) social issues. The reports of the working groups were considered at the last two plenary meetings.
4. Among the economic and social issues examined were agriculture, industry, trade, the monetary situation, fiscal policies, housing and basic facilities, higher education and social welfare. Each topic was examined in terms of the current situation and trends, proposals for possible remedies and ways and means of implementing the proposed remedies. The views expressed and suggestions made by the participants are summarized in the sections that follow.

## II. OVERALL DEVELOPMENT

5. The participants examined the question of overall development in the light of the information contained in the background paper and in two papers presented to the seminar entitled "The current economic situation in the West Bank and Gaza Strip and prospects for the future" and "Vocational training and employment: constraints and proposals for possible remedies".
6. The overall constraints to self-generating development in the occupied territories were identified as the demographic structure as it affected the quality of human resources available for development, and the policies and practices of the occupying authorities as they affected land and water usage by the indigenous population in the occupied territories, employment opportunities and the direction and flow of trade, particularly external trade. Those constraints would have important implications for any remedies that could be proposed.

A. Demographic aspects

7. The population of the occupied Palestinian territories continued to grow although at a lower rate than in previous years. The estimated annual actual increase was much lower than the estimated annual natural increase, the difference being accounted for by emigration. <sup>a/</sup> Over the years of the occupation, emigration from the West Bank had numbered 139,600 persons and from the Gaza Strip, 87,900 persons, for a total of 227,500 persons (A/39/233, annex, table 15). The significance of the emigration indicated that it had affected primarily those groups of working age, particularly the males in those groups.

8. Those who emigrated were usually the educated youth who, lacking suitable opportunities for work or further training in the occupied territories, sought such opportunities in other countries, primarily the neighbouring Arab States. The policies and practices of the occupying authorities often prevented the youth from returning to the territories and complicated the issue of creating the conditions necessary for economic and social progress in the territories based on their knowledge and experience. Other conditions prevailing in the occupied territories, particularly economic stagnation, restrictions to freedom of movement and expression and tight security measures were recognized by the participants as clear disincentives for those of working age to make any meaningful contribution to the economy and society of the occupied territories.

B. Land and water

9. Land and water were the basic natural resources in the occupied Palestinian territories. Under the occupation, the Palestinian people lacked full control over both of those resources. As regards land, according to data compiled by the Jordanian Ministry of Occupied Territories Affairs, the occupying authorities had taken possession of 2,607,901 dunums in the West Bank by January 1984, constituting 47.5 per cent of the total area. Other sources estimated that the occupying authorities controlled 50-60 per cent of the land area in the occupied Palestinian territories (A/39/233, annex, para. 44).

10. Of the land expropriated and under the control of the occupying authorities, 26 per cent had been allocated to Israeli settlements, 165 of which had been built in the occupied Palestinian territories by the end of July 1983 (A/39/233, annex, para. 44). As Israeli settlements continued to be built, it was expected that more of the land expropriated would be allocated to them for both initial establishment and expansion.

11. The adverse economic impact of the expropriation and confiscation of Palestinian land was further aggravated by the loss of control over their water resources. Water used for agriculture had been restricted since the time of the occupation. That had been accomplished by prohibiting the digging of new wells by Palestinians, installing meters on existing ones, limiting the use of water from existing wells to the levels used before the occupation and imposing fines for exceeding the limits specified.

### C. Economic development

12. An important characteristic of the national aggregates for the occupied Palestinian territories was the increasing difference between gross domestic product (GDP) and gross national product (GNP), the former was usually lower than GNP, which included transfers from abroad. From IS 1.1 million in 1968 (equivalent to 2.3 per cent of GNP) the difference rose to IS 36.7 million in 1976 and to IS 49.5 million in 1982, both at 1968 prices (equivalent to 26.3 per cent and 28.1 per cent of GNP, respectively). b/ The increase in the difference to approximately a third of GNP was due to the earnings of Palestinian workers from abroad remitted to the occupied territories. GNP was therefore not a good measure of the economy's productive achievement, because it was clear that a percentage of GNP was not generated by the local economy.

13. Thus, in that case, GDP was the better measure. GDP more than doubled in the eight years from 1968 to 1976 and it rose at an annual rate of 3.7 per cent from 1976 to 1982, c/ which was below the rate of growth of GNP - 4.1 per cent - for the same period. In per capita terms, there was practically no growth, since GDP per capita was 103.1 shekels in 1976 and 100.7 shekels in 1982. Thus, eliminating the inward remittances of the earnings of workers outside the territories showed a different picture of growth, when GDP was utilized instead of GNP. That was consistent with the structural changes observed in the economy, namely, a declining share of the agricultural sector in GDP and total employment, accompanied by stagnation in industry and increased shares of services in GDP and total employment, the latter explained by increases in demand disproportionate to the economy's capacity to produce, because of the high proportion of income earned outside the territories.

14. Employment in the occupied Palestinian territories reached a high in 1970 of 152,700 persons. Despite the growth of the population, as of 1982 employment had not yet returned to that level. In relation to the population, employment in the territories had declined, while the percentage of those employed in Israel had risen from 11.9 per cent in 1970 to 35.5 per cent in 1982 (A/39/233, annex, table 10). Employment in Israel and emigration from the occupied territories were explained to a large extent by reduced opportunities in the occupied territories.

15. The discrepancy between GNP and GDP also meant that the economy could not satisfy internally, from GDP, the total demand for goods and services, thus causing increased imports. Consequently, the balance of trade of the occupied Palestinian territories had been negative in all years since 1971. The balance of trade with Israel had been negative and larger than the total trade deficit (A/39/233, annex, tables 7, 8 and 9). Trade with Jordan had partly offset the deficit, while a much larger portion had been covered by remittances from abroad. Israel had become the most important trading partner for the territories. Between 1971 and 1980, 50 per cent and 80 per cent of the exports from the West Bank and the Gaza Strip, respectively, went to Israel, while 79.8-87.8 per cent of West Bank imports and 84.9-91 per cent of Gaza imports originated in Israel (A/39/233, annex, table 9 and paras. 74-78). For Israel, the occupied Palestinian territories had become the most important export market, after the export market of the United States of America.

16. The overall picture that emerged was that of an economy unable to absorb its own workers thus offering a ready supply of labour for the Israeli economy. The industrial sector, deprived of capital and credit, and burdened by restrictions, prohibitions and the competition of the more technologically advanced Israeli producers, had stagnated at a minimal level, while service activities requiring little or no capital investment had increased. The economy depended on Israel for a large proportion of what it consumed - particularly industrial products. The trend appeared to be a process of attrition of the indigenous industrial base, while Israel continued to build its industrial parks in the West Bank in line with the 1980 plan for Jewish industrialization of the area.

17. It is important to emphasize that, ultimately, the improvement of the living conditions of the Palestinian people in the occupied Palestinian territories will depend on the development of their own economy. This necessitates the promotion of productive investment therein, which in turn requires that the Palestinians must be able to determine their own priorities and plan for them.

### III. AGRICULTURE

18. The participants discussed the state of agriculture in the occupied Palestinian territories and ways to improve it based on the information in the background paper and a paper presented to the seminar entitled "Development prospects of agriculture in the West Bank and Gaza Strip".

19. Agriculture was considered to be of special significance to the economy of the occupied Palestinian territories, since it constituted the primary component of GDP, which was estimated at 30-40 per cent and provided employment for a sizeable part of the labour force, which was approximately 20-22 per cent. Moreover, agriculture continued to play a conventional role as the source of food supply for the local population.

20. Since the occupation, income from agriculture had undergone wide fluctuations. Notwithstanding conflicting claims, income originating in agriculture had shown a high rate of growth at an overall average of about 10 per cent during the first decade of the occupation. But that growth was induced largely by a marked rise in the productivity of certain high-priced products and not by a corresponding rise in aggregate output. In the past seven years, agricultural income grew at erratic rates.

21. Major changes in output and cropping patterns had emerged during the period of the occupation. Those changes had reflected important transformations in the economics of production and profound constraints on land and water use. Based on a three-year average prior to the occupation (1964-1966), average output during 1976-1979 had undergone the following changes: wheat dropped by 38 per cent, melons by 74 per cent, tomato by 13 per cent and the number of cows by 57 per cent.

22. Despite pronounced variations in the West Bank's physical geography, its agriculture was dominated by relatively few types of farming. Olive production was by far the most important, with an average share of 20 per cent of agricultural

income. Other important types included vegetable crops (17 per cent), citrus (10 per cent) and grain crops (6 per cent). The livestock and poultry sectors made up approximately a third of the gross farm income.

23. It would appear that production of field crops and fruits had not shown any appreciable increase over the years of the occupation. Those crops were cultivated under dry farming conditions, and their productivity depended on rainfall. The field crops and fruits had not attracted the same measure of attention from the occupying authorities as crops grown under irrigated conditions, especially those with a ready market in Israel, such as vegetables, tobacco and citrus.

24. Changes in the area under major crop cultivation were even more pronounced than those of output. The changes between the periods mentioned earlier indicated a drop of 29 per cent in the area under field crops, 59 per cent in the area under vegetables and 95 per cent in the area under melons.

25. The division of land according to the source of water revealed that the area fed by rainwater constituted approximately 95 per cent of all cultivated land in the West Bank. The area under irrigation was estimated at 85 km<sup>2</sup>, or 5 per cent of the area. Surprisingly, the ratio of irrigated land to total cultivated area was considerably lower than in most countries in the Middle East. The amount of water used in agriculture in the West Bank was estimated to be 90 million cubic metres as against 1,280 million cubic metres in Israel.

26. Services supportive to agriculture had undergone important changes during the period of the occupation. Services rendered by the occupation authorities had come almost to a complete standstill due to severe budgetary cuts and reduction in staff.

27. Institutional sources of agricultural credit had also come to an end since the occupation. The military administration had not only refrained from creating alternative sources but it had also severely controlled the flow of funds from other sources.

28. Co-operative organizations served a potentially important role in accelerating agricultural development, especially because of the absence of a national agricultural authority. However, the role of co-operatives had not been particularly effective. In addition to several administrative deficiencies, co-operatives were tightly controlled by the military administration. Despite the importance of agriculture, the West Bank was deficient in agricultural education, while the existing educational system was practically devoid of agricultural subjects. The occupying authorities had responded negatively to requests by certain local universities to establish a faculty of agriculture. Several voluntary organizations commenced in recent years to provide financial support to certain forms of rural development. Despite the small scale of their operations, however, the functioning of those organizations had been hampered by many problems, the most important of which was the opposition of the military administration to development-oriented projects. While some of those organizations were less efficient than others and some were inadequately responsive to the development priorities of local communities, voluntary organizations, on the whole, had played an important role in identifying and implementing development projects.



Proposals for possible remedies and measures to implement them

29. The following remedies were proposed by the working group that considered the question, with a view to overcoming the obstacles and shortcomings that confronted the agricultural sector in the occupied Palestinian territories and inhibited its growth and development:

(a) Planning and programming of agricultural production and development should be undertaken in a more systematic manner than currently;

(b) A programme of in-service training should be initiated for extension and research staff engaged in agricultural activities;

(c) Sources of credit on favourable terms were essential if agriculture in the occupied territories was to progress. Particular attention should be given to the financial needs of those groups of agricultural graduates and educated youth who were desirous of starting agricultural enterprises on a commercial basis;

(d) The agricultural co-operatives in the occupied territories required much support, if they were to play an effective role in the agricultural sector. They required educational and training support, as well as guidance in pursuing business-oriented policies;

(e) Given that agriculture was a most important component of the gross domestic product of the occupied territories, various measures should be taken to assure its products a stable market in the occupied territories, particularly protecting them from unfair competition of subsidized Israeli products currently marketed freely in the territories. At the same time, steps should be taken to liberalize trade in agricultural products with Jordan and other Arab countries, as well as with both eastern and western European countries;

(f) Farmers should be encouraged to employ more efficient irrigation techniques on a wider scale, especially in citrus groves. That would require the provision of adequate credit facilities and the availability of reliable technical back-up services;

(g) Serious thought should be given to establishing appropriate agro-industrial and other supporting services to enable the producers to maximize the profitability of their undertakings.

30. In order to give effect to the proposed remedies, the following measures were proposed:

(a) An agricultural unit, either autonomous or affiliated with a university in the occupied territories, should be established. A primary function of that unit would be to formulate short-term and long-term plans for agricultural development based on surveys and feasibility studies undertaken in co-operation with other institutions and entities in the occupied Palestinian territories concerned with agriculture;

(b) A faculty of agriculture should be established in one of the universities in the occupied territories. The faculty could provide training for extension workers and other agricultural officials, undertake research that would provide inputs to the work of the proposed agricultural unit, and provide education and training to graduates in agriculture, as well as to competent farmers, and furnish orientation and guidance to agricultural businessmen;

(c) The feasibility of establishing a co-operative college should be explored. Such a college could impart instruction and training in all aspects of co-operative activity to various personnel in the co-operative movement. Action could be initiated through a bilateral agreement, for example, with a Government that had experience in assisting co-operative movements in developing countries, or through technical assistance from appropriate international organizations;

(d) A modern soil-water laboratory should be established to render advisory services on various problems relevant to irrigation and fertilization practices;

(e) Negotiations should be initiated with the occupying authorities, if needed through the intermediary of international organizations, to lift restrictions that had been imposed on the use of water for agricultural purposes, the functioning of the co-operatives, the sale of agricultural products in Israeli markets, and trading with other countries. It was also important to negotiate with the occupying authorities ways and means of eliminating the unfair competition that subsidized Israeli products posed to similar products grown and marketed in the occupied Palestinian territories;

(f) Voluntary agencies having programmes in the occupied Palestinian territories should be persuaded to allocate more of their resources to agricultural development projects, in both operational activities and supporting services. A co-ordination of their efforts and the involvement of local expertise and recipients of their aid in a more organized fashion would enhance the quality of their inputs to agricultural development in the occupied territories;

(g) The participants in the seminar felt that international organizations could be of great assistance in the development of agriculture in the occupied Palestinian territories through direct involvement in the various measures proposed above and also in initiating a dialogue with the occupying authorities to facilitate the process of agricultural development in the territories.

#### IV. INDUSTRY

31. The background paper and two papers presented to the seminar entitled "The position of Palestinian industry in the occupied regions since 1967: the West Bank and Gaza Strip" and "Present situation and sustainment of Palestinian industry in occupied territories", provided the information on which the participants considered the situation of the industrial sector in the occupied Palestinian territories and suggested possible remedies and measures to implement them.

32. The participants noted that industry in the occupied territories was underdeveloped before the occupation. As far as could be ascertained, the Gaza Strip had not developed any kind of industrial base. The West Bank was not identified as an area for industrial development in the regional development plans of the Government of Jordan. Consequently, the industries in the occupied territories were operated on a small scale, largely confined to craft work in low productivity and labour intensive operations. The territories also lacked the infrastructure to provide an impetus for industrial growth. Conditions had not changed since the occupation.

33. The industrial sector in the occupied Palestinian territories comprised a small segment of the total economy. Nevertheless, it had a crucial role to play in the development process, since its growth could make an important contribution to the economy in terms of providing employment to labour displaced by a modernizing agricultural sector and to those persons coming into the labour market through population growth. At present, opportunities for employment in industry are quite limited. Consequently, many job seekers either entered the labour market in Israel or took in work subcontracted by Israeli firms; others emigrated to neighbouring Arab countries and beyond in search of employment.

34. A dynamic industrial sector would afford opportunities for investment of savings generated in other sectors of the economy, thus providing a multiplier effect to internal growth and development. Current industrial activities were conducted in workshops and in-servicing outlets and included the minimal processing of agricultural products, for example, olive oil processing and pickling. There was little factory organization, and manufactures were generally of a simple type, such as cement block manufacture, handicrafts and carpentry.

35. There was minimal industrial export, and that mainly to Israel, consisting for the most part of finished goods subcontracted by Israeli firms to establishments in the occupied territories. The industrial exports to non-Israeli destinations consisted of over 50 per cent of agricultural products requiring a small amount of processing, such as olive oil.

36. The industrial enterprises in the occupied territories suffered from under-capitalization, restrictions in the marketing of products and in the acquisition of machinery and raw materials. They were unable to obtain funds and technical support to modernize their operations. Most of them were said to be operating at 50 per cent of their capacity.

Proposals for possible remedies and measures to implement them

37. It was the view of the working group that considered the issue that whatever proposals that could be made to remedy the existing situation of the industrial sector were contingent on the removal of the many restrictions imposed by the occupying authorities, particularly land use, industrial zoning, water usage for industrial purposes and the import of equipment and raw materials. Nevertheless, the following remedies seemed feasible in the current context:

(a) The current under-utilization of capacity should be brought into full use by a rationalization of the enterprises in question supported by a drive to widen the markets for Palestinian products both within the occupied Palestinian territories and abroad;

(b) New techniques in water conservation and recycling should be investigated so that the maximum use of water could be attained, given the fact that water was, and will remain, a scarce resource;

(c) There was a need for a substantial upgrading of the industry, in both techniques and attitudes. There was also a need to strengthen the organization within the occupied Palestinian territories so that industrialists and entrepreneurs could co-operate with each other to mutual benefit. Under-utilized capacities could be shared, and different processing levels integrated so that value added could be maximized. Through that and other means, processes currently not carried out in the occupied territories could be introduced, thus giving added strength to the economy as a whole;

(d) Funding was a crucial element in industrial activity, for both capital investment and operational expenses. Ways and means should be explored to mobilize the capital needed for industrial development; mobilization should be undertaken within the occupied Palestinian territories as well as from sources abroad;

(e) Energy resources were scarce in the occupied Palestinian territories. All means of energy conservation and the adoption of new techniques, including solar energy, should be explored. While those might be of limited applicability in the short term, the long-term implications must not be overlooked;

(f) Given an efficient and viable industrial organization, there would be greater incentives for external private funds to be invested in the occupied territories. Joint ventures could be encouraged, and specific projects that were complementary to the industrial structure in the territories could also be encouraged. Those projects should be evaluated according to their effectiveness within the economy and their profitability;

(g) The construction industry in the occupied Palestinian territories needed special attention in the context of development of the industrial sector. There was an urgent need for a feasibility study of the industry, possible introduction of prefabrication, the introduction of standardized techniques and appropriate designs to reduce the costs of construction and improve output.

38. In exploring ways and means to implement the proposed remedies that would substantially increase the contribution of the industrial sector to the GDP of the occupied territories, the working group made the following suggestions:

(a) With a view to mobilizing the capital needs for new enterprises and modernizing existing ones, the possibilities should be explored of creating credit institutions specializing in industrial activity. Hire-purchase and other appropriate forms of credit mechanisms should be established and designed for the specific needs of the Palestinian environment. Only when those mechanisms were efficiently organized could one expect outside funds to be forthcoming on a business, as opposed to a charitable, basis;

(b) Co-operative activity should be initiated in the industrial sector, not only by the establishment of industrial co-operatives but also of a viable system of co-operation among such individual co-operatives. That would permit local co-operatives to combine for purposes of plant maintenance, product standardization, information sharing, and so on. It could also be a channel for the efficient distribution and control of financial assistance. Moreover, it would be invaluable in the marketing process by establishing and enforcing standards and grades and by promoting "brand" names and varieties. It would also be a convenient means of organizing current outwork activity into more viable industries without establishing the factory system. The co-operative college suggested under the section on agriculture could provide needed support services to the industrial co-operatives;

(c) Technical institutes and universities in the occupied territories should be encouraged to develop technologies appropriate to conditions in the territories. They could seek help from similar institutes in other countries and from international organizations;

(d) The participants in the seminar considered that the efforts of the international community, through the organizations of the United Nations system, to establish projects and to give assistance within the occupied territories should be supported and strengthened, particularly in project identification and implementation based on the results of more general investigations already made and the appropriateness of such projects taking into account the output structure in neighbouring Arab countries and the feasibility of such projects being undertaken on a national or regional (joint venture) basis. The international community could also be of assistance in exploring the possibilities of energy conservation and the introduction of low-technology alternative energy production.

## V. TRADE

39. For the consideration of trade in the occupied territories, the participants had before them the information in the background paper and a paper presented to the seminar entitled "Domestic and foreign trade in the occupied territories".

40. It was evident from the information in the background paper and in the various reports of the Secretary-General on living conditions of the Palestinian people in the occupied Palestinian territories submitted to the General Assembly, that the West Bank and the Gaza Strip had been progressively drawn into a close trading relationship with Israel since the occupation. From a position where there was absolutely no trade with Israel before 1967, the territories found themselves by 1982 exporting to Israel 66.7 per cent of their total exports and importing 89.0 per cent of their total imports, both in value terms. d/

41. Many factors contributed to the predominance of trade with Israel. Factors of major significance were the opening of the borders between the territories and Israel and the prohibition by the occupying authorities of direct exports from the occupied Palestinian territories to countries other than Jordan, in particular the neighbouring Arab countries and certain eastern European countries with which

Israel had no trade relations. Other contributing factors were the channelling of exportable products from the territories through Israeli trade outlets to those countries having trade relations with Israel, the orientation of production in the territories to agricultural crops having a demand in Israel for processing and export; the demand for building materials in Israel and the Israeli settlements that were being established in the territories; and the practice of finishing and returning to Israel manufactured goods subcontracted by Israeli firms to establishments in the occupied territories.

42. The other major trading partner of the occupied Palestinian territories was Jordan. The value of exports to Jordan had fallen from 43.2 per cent of total exports in 1968 to 31.7 per cent in 1982. Imports from Jordan had remained low, and during the period of the occupation they had fallen from 7.3 per cent of the total value of imports in 1968 to 1.2 per cent in 1982. Imports from Jordan were limited to the West Bank; the Gaza Strip imported nothing from Jordan.

43. Trade with other countries had been fluctuating during the period of the occupation. The value of exports had fallen from a high of approximately 13.0 per cent of total exports in 1968 to 1.6 per cent in 1982. Imports had fallen from approximately 16.0 per cent of the total value of imports in 1968 to 9.8 per cent in 1982. e/

44. The net result of those trading activities showed that for Israel, the occupied Palestinian territories had been consistently registering a negative balance of trade since the occupation. The balance of trade with Jordan had been positive all along, and trade with other countries had been registering a negative balance consistently. The overall trade balance for both the West Bank and the Gaza Strip had been negative throughout the period of the occupation. The consistent adverse balance of trade had been largely met through the earnings of Palestinians working in Israel and the considerable remittances from Palestinians working outside the territories. f/

#### Internal trade

45. The trade and transport sectors together contributed about 36 per cent to the GDP of the West Bank and about 25 per cent to the GDP of the Gaza Strip. The trading activities of the Gaza Strip were less than half the volume of the trading activities of the West Bank, whose total and per capita income were greater than those of the Gaza Strip. Trading activities fluctuated from year to year due to several causes, such as obstacles to issuing licences for the establishment of firms; the imposition of taxes; the imposition of curfews by the occupying authorities from time to time; the frequent confiscation of identity cards in the commercial markets by soldiers; strikes by inhabitants to protest the behaviour and activities of the occupying authorities and the occupation in general. The result of all those impediments was the reduction in the number of effective working days in the occupied territories. About one fourth of the working year was lost because of such practices.

Proposals for possible remedies and measures to implement them

46. The working group that considered the topic was of the view that:

(a) Currently Palestinian trade was facing unfair competition in the internal markets resulting from subsidized products coming from Israel and the Israeli settlements. If Palestinian products were to hold their own, let alone prosper, and be subject to market forces, support should be extended to the local producers and traders at the level that was being given to Israeli agricultural and industrial products;

(b) The market for Palestinian products abroad should be widened. This could be achieved if Palestinian producers and distributors were afforded opportunities to establish direct contact with counterpart producing and marketing organizations in other countries.

47. The following ways and means to implement the remedies were suggested:

(a) A marketing authority should be established for Palestinian products. The authority should develop standards and promote brand names on behalf of Palestinian producers. It could act as a link between markets and producers, as a source of credit for working capital and as an agency for marketing organizations and firms abroad willing to "purchase forward" the crops or products of Palestinian producers. The authority could also be used for the identification of market opportunities for new industrial products that might be developed in the occupied territories;

(b) Chambers of commerce and Palestinian organizations generally should be encouraged to launch a far more active campaign inside the occupied Palestinian territories to promote indigenous products;

(c) Export credit facilities should be developed, and that function could be a major activity of an indigenous banking and commercial system that might emerge in the occupied Palestinian territories;

(d) Communications should be improved, and facilities such as telex allowed to be established in the occupied Palestinian territories, without which no firm could hope to compete on world markets;

(e) The import-export trade should not be restricted to a few points under Israeli control but should include seaports, airports and other outlets, not only to improve facilities for rapid export of high-priced perishable products but also to permit the participation of Palestinians in the process of trading and increasing their share of the value added to the Palestinian output;

(f) Negotiations should be conducted, perhaps through the Arab League, to persuade Arab countries to liberalize their importation of Palestinian products under fair market conditions;

(g) The international community should continue by every means possible to prevail on the Israeli authorities to desist from activities that restricted or interfered with the trade of the occupied territories, both internally and externally.

## VI. THE MONETARY SITUATION

48. The participants considered the monetary situation based on the information in the background paper and the paper entitled "Monetary situation: constraints and proposals for possible remedies".

49. The participants noted that the Israeli shekel and the Jordanian dinar were both legal currencies in circulation in the West Bank, whereas in the Gaza Strip the only legal currency in circulation was the shekel. The shekel was regarded by the Palestinian population as being exclusively a means of payment, while the Jordanian dinar was used as a unit of account, as well as a store of value and often as a medium of exchange.

50. Owing to the continuing deterioration of its value, the shekel functioned solely as a means of payment. It was even argued that the shekel did not fully perform that role, as cheques in Israeli currency were not used in transactions between Palestinian residents of the West Bank, but only by enterprises that had commercial relations with Israel. This explained the fact that approximately 90 per cent of the means of payment consisted of currency in circulation.

51. The absence of a proper banking system, political instability and Israeli policy in the West Bank had led to the accumulation by the population of reserves in Jordanian dinars and to increased hoarding. As a result of the state of Israeli currency and the weakness of the banking system, a considerable part of savings had taken the form of hoarding of Jordanian dinars, foreign currencies, gold and jewellery.

52. The Israeli banks that replaced the banks operating in the West Bank before 1967 had played only a secondary role in the monetary and financial market. Foreign banks had refused to resume their activities in the West Bank. The Government provided Israeli banks operating in the occupied Palestinian territories with guarantees for loans made to Arab individuals amounting to 90 per cent of the loan. However, the propensity on the part of Palestinians to obtain loans from the Israeli banks had been minimal.

53. The absence of an adequate banking system and the inability of the informal money market to channel savings and use them in the development of the West Bank had had disastrous effects on the financing of the economy. Thus, the West Bank economy suffered from a substantial lack of the credits that were indispensable for the survival of industrial and agricultural enterprises and for the creation of new economic projects. A very considerable part of savings left the West Bank to be invested in land and real estate in Jordan.



54. The increased deterioration of the Israeli currency and hyperinflation in Israel had affected the economic situation in the West Bank. Also to be taken into account was Israeli policy in the occupied Palestinian territories, which, owing to the many restrictions imposed, discouraged investment. Investments in the occupied territories had been made mainly in the non-productive sectors of the economy, in particular in the infrastructure and the construction sector, which absorbed the greater part of total investments.

55. Depending almost exclusively on self-financing, the West Bank economy thus suffered from a shortage of capital. Nor was that part of savings that was deposited in the banks of Jordan redistributed in the form of credits to the West Bank economy. A further factor was the restrictions imposed by the Israelis on those credits, as well as on capital and on the aid provided by the Jordanian-Palestinian Co-ordination Committee.

Proposals for possible remedies and measures to implement them

56. The working group that considered possible remedies to the monetary situation felt that an effective banking system having the confidence of the population of the occupied Palestinian territories was indispensable for creating a climate of sustained economic growth. The banking system should have a measure of autonomy if it was to function effectively as a conduit for mobilizing savings, granting loans, guaranteeing investments and undertaking other financial activities. Such a system should be supplemented by specialized institutions that could provide the resources and technical guidance needed for financing agricultural and industrial undertakings, as well as commercial and trading activities. In fact, a comprehensive and integrated financial structure would have to be devised, if the stagnant economic conditions currently prevailing in the occupied Palestinian territories were to be overcome.

57. To give effect to the above remedies it was important to undertake negotiations, perhaps through the intermediary of appropriate international organizations and agencies, to persuade the occupying authorities to relax the rigid controls that had been imposed on financial activities in the occupied Palestinian territories, including the liberalization of the inflow of resources from outside the territories.

58. In the meantime, relevant feasibility studies should be undertaken by local institutions, including the universities, to determine the kind of financial institutions that might be appropriate to the conditions prevailing in the occupied Palestinian territories, the structure and functions of such institutions and possible methods of capitalizing on them.

## VII. TAXES AND DUTIES

59. For the consideration of taxes and duties, the participants had before them the paper entitled "The effect of taxes imposed on the population of the occupied Palestinian territories". According to the information and data presented in that paper, prior to the occupation in 1967, there had been two types of taxes in force in the West Bank. The first was the income tax; the second comprised other taxes, such as the education tax, the land tax, customs duties and revenue stamps. Since the occupation, significant changes had been made in those taxes; in addition, a new tax, the value-added tax (VAT) of 8 per cent, had been introduced in August 1976, which had currently climbed to 15 per cent.

60. Changes in the existing taxes, which were effected through military orders, included increases in tax rates and changes in tax collection procedures. The appeal procedures had also been changed by replacing the special tax court established under Jordanian law by a military committee.

61. Those changes, particularly in the tax rates and the collection procedures, supposedly introduced to conform to policies and practices prevailing in Israel, had had a profound effect on the personal incomes of the Palestinians and on trends in economic development in the territories, which were at a different stage of development from that of Israel. The tax burden of the Palestinians in the occupied territories had been estimated at 33 per cent of their incomes. It should also be noted that inflation, which had reached unprecedented rates in recent years, constituted a hidden tax, in the absence of adjustments to income brackets on which income tax was calculated. The tax burden on the Palestinian people and its impact on living conditions was bound to worsen in the future because of the erosion of purchasing power through inflation, a lag in the adjustment of wages and earnings comparable to the system in Israel and the differences in the services and benefits provided by the occupying authorities.

### Proposals for possible remedies and measures to implement them

62. The working group that considered possible remedies to the problem of taxes and duties expressed the view that:

(a) Changes in the tax structure and in the rates imposed after the occupation should be examined to determine whether they were in conformity with the provisions of international law as they applied to the occupied Palestinian territories, and whether they were equitable vis-à-vis taxes imposed on Israeli citizens, not only in terms of rates but also in terms of their impact on living conditions;

(b) Under the cardinal principle of "no taxation without representation", a system should be established to ensure that the proceeds of the taxes imposed on the Palestinians would be used solely for the benefit of the people in the occupied Palestinian territories and disbursed, as far as possible, through their own representative bodies;

(c) The tax appeal court that existed prior to the occupation should be reinstated in place of the present military committee to ensure equity and justice

to those Palestinians appealing the decisions of the tax enforcers, whose impartiality was often open to question.

63. In considering ways and means of implementing the remedies proposed, the working group made the following observations:

(a) There was little likelihood that the proposed remedies could be implemented without international intervention to persuade the occupying authorities to recognize that a system of taxation applicable to a more advanced economy and society could be inequitable in the context of the economic and social conditions prevailing in the occupied Palestinian territories;

(b) There was an urgent need to assess (i) the levels and incidence of taxes currently imposed on the Palestinian people; (ii) the ways in which taxes collected from the Palestinian people were disbursed; and (iii) the levels of taxes diverted to purposes not in accordance with international law;

(c) Concerned individuals and institutions in the occupied Palestinian territories might want to undertake studies to clarify the above issues, monitor changes in the tax structure and tax enforcement procedures and publicize their findings both within the occupied territories and outside.

#### VIII. HOUSING

64. Discussions by the participants on the situation of housing in the occupied Palestinian territories were based on the information in the background paper and two papers entitled "Policy recommendations to alleviate the housing problem in the occupied Palestinian territories" and "The contribution of the housing sector to the economy of the occupied territories".

65. The participants noted that the poor state of housing in the occupied territories was a consequence of many years of neglect and an absence of planning. The situation had been aggravated by the occupation. The following two indicators were recognized as useful in measuring the extent of the housing shortage in the occupied Palestinian territories:

(a) Density per room;

(b) Availability of domestic facilities in the existing units. About 40 per cent of the families lived in houses with a density that exceeded three persons per room. By international standards that was considered to be unacceptably high. The size of the Palestinian household was increasing over time owing to the need to accommodate newly formed families. As regards domestic facilities, over 50 per cent of the housing units in the West Bank did not have running water, and close to 50 per cent had no bathroom. Also, the supply of electricity in the West Bank was inadequate, about half of the units having no electricity. Furthermore, one quarter of the units had no kitchen (A/39/233, annex, table 4).

66. The supply of houses in the occupied territories was less than the rate of family formation and the need for replacement of dilapidated units. Figures extracted from the Statistical Abstract of Israel, 1983 showed that over a 15-year period of occupation (from 1967 to 1982) 45,310 residential units were constructed, against a net increase of 38,589 households. In other words, during that period roughly 6,700 additional units were constructed against an estimated stock of 140,000 substandard or dilapidated units. The Statistical Abstract of Israel, 1983 also showed that there had been no residential construction by the public sector in the West Bank since 1968 and in the Gaza Strip since 1978.

67. It was further noted that there was a marked discrepancy in the housing conditions of Israeli settlers and those of the indigenous Palestinian population, the Israeli settlers' housing being far superior to that of the Palestinians. In addition to establishing settlements in unpopulated areas, Israeli settlements were being created within the densely populated areas of Palestinian towns. That new phenomenon, besides bringing the unequal housing conditions of the Palestinians and the Israeli settlers into closer proximity, burdened the already densely populated urban areas and diminished the area available for urban development to alleviate the housing shortage of the indigenous population.

Proposals for possible remedies and measures to implement them

68. The working group that considered the housing problem proposed the following remedies:

(a) The demolition and sealing-off of houses should cease;

(b) The authority of Palestinian village councils and district planning commissions should be restored and the authority for issuing building permits and other regulatory responsibilities should be vested in them;

(c) Effective institutions should be established at local, regional and national levels to resolve the housing problem and implement housing policies and plans;

(d) Institutional arrangements should be made to establish a housing bank to finance housing projects on acceptable terms, taking into account the low level of per capita income in the occupied territories and the rate of inflation;

(e) A data base should be established to determine housing needs in both cities and villages in the occupied Palestinian territories. (Such data, based on a sample survey of more than 150,000 households, is available at Birzeit University.)

69. To implement those remedies, the working group proposed the following:

(a) Measures should be adopted for the equitable and effective distribution of housing to the target population. The allocation of housing units should be based on the following factors:

- (i) How recently the recipient family was formed;
- (ii) The degree of overcrowding in the unit occupied by the family;
- (iii) Household income;
- (iv) The availability of basic facilities in the family dwelling, namely, sewerage, water and electricity;
- (v) Whether the family owns or rents its dwelling;

(b) A housing council should be established with an adequate number of field offices in the occupied territories to examine the applications of the potential recipients, to supervise the actual execution of housing projects and to authorize the release of the funds needed to facilitate construction activities;

(c) Funds to finance public housing should be allocated by the occupying authorities, local authorities, and regional and international funding institutions. The feasibility of establishing a housing bank that could act as a repository for such funds should be explored.

#### IX. HIGHER EDUCATION

70. The participants in the seminar examined the question of higher education in the occupied Palestinian territories on the basis of a paper entitled "Palestinian higher education: problems and suggested remedies". The establishment of a Palestinian system of higher education which included six universities serving more than 10,000 students, was considered a singular achievement in a society under occupation. It was all the more remarkable in that it was an indigenous effort that had received no encouragement from the occupying authorities. Palestinian universities not only offered educational opportunities but also enriched the cultural life of the society. They helped other institutions by supplying them with the personnel they needed but could no longer get from outside as a result of the severe limitations on the recruitment of personnel imposed by the occupying authorities.

71. However, owing to the conditions of military occupation and the practices of the occupying power, the further development of the Palestinian system of higher education was severely hindered. Furthermore, its ability to function and to implement projected plans for the enlargement and diversification of programmes compatible with the future socio-economic needs of the Palestinians was seriously impaired. The future of the system was threatened. Palestinian higher education was suffering from three serious problems as a result of Israeli practices:

(a) Constraints on the autonomy and freedom of academic institutions. In addition to the various types of controls and constraints imposed since the beginning of the occupation, some of which affected Palestinian society as a whole (such as curfews, road-blocks, censorship and restriction of movement), the Israeli authorities had imposed further restrictions designed to bring higher education

under the immediate and direct control of the occupying authorities. Military Order 854, promulgated in the summer of 1980, gave an officer in the military Government supervisory jurisdiction over higher education, required academic institutions to obtain annual licences and to obtain permission for new programmes, for the employment of faculty and administrative personnel and even for the admission of students;

(b) The absence of an effective local Palestinian authority to plan, co-ordinate, and support higher education. The Council for Higher Education, a private Palestinian organization established in 1977 to perform such functions, was not recognized by the occupying authorities, and its work was impeded primarily by restrictions on the movements of its members;

(c) The scarcity of resources due to the conditions of underdevelopment prevailing in the area, as well as the continuing appropriation of Palestinian resources by the Israeli occupation authorities. The scarcity of resources was compounded by restrictions imposed by the occupying authorities on the entry of funds and the withdrawal of the tax-exempt status enjoyed by educational institutions prior to the occupation.

Proposals for possible remedies and measures to implement them

72. The following remedies were proposed by the working group:

(a) All measures of collective punishment imposed on academic institutions, such as the closure of universities, military checkpoints that impeded access by students, faculty and employees, and curfews on college campuses, should cease;

(b) All measures curtailing the autonomy and restricting the normal academic functions and freedoms of universities should end. That would mean rescinding Military Order 854, the cessation of book-banning and censorship, and the restoration of institutional freedom concerning instructional programmes, faculty recruitment and student admission;

(c) Restrictions imposed by the Israeli authorities on the work of the Council for Higher Education, especially restrictions against the freedom of the members of its Executive Committee and General Assembly to travel and to meet, should be removed;

(d) The Council for Higher Education should be recognized by the appropriate international and national agencies as the local Palestinian authority in the field of higher education and as the appropriate liaison with Palestinian academic institutions;

(e) Israeli restrictions on the entry of funds and other types of contributions to Palestinian higher education should be lifted;

(f) Universities and other national bodies abroad concerned with higher education should be encouraged to establish links with comparable Palestinian

institutions and to explore with them possible co-operation and joint projects, such as research and student exchange;

(g) Appropriate international, regional and national agencies interested in higher education should be encouraged to co-ordinate with Palestinian institutions of higher education to establish needed community-wide training and continuing education programmes, such as literacy campaigns, public health education and in-service teacher training, as well as extension work in agriculture, industry and the like.

73. It was the opinion of the working group that international assistance was of the utmost importance for further progress in higher education in the occupied Palestinian territories. Structures already existed for channelling such assistance. At the local level, there was the Association of Arab Universities (of which Palestinian universities were members) and the Arab League's Educational, Scientific and Cultural Organization (ALESCO). The national universities in the Arab world could also provide appropriate institutional linkages for collaboration and assistance to Palestinian universities.

74. Concerned international organizations could be helpful in monitoring Israeli practices and alerting Member States and the public to violations of academic freedom and independence.

75. Various organizations and bodies of the United Nations system, such as the United Nations Development Programme (UNDP), the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), the United Nations University, the International Labour Organisation (ILO), the Food and Agriculture Organization of the United Nations (FAO), United Nations Educational, Scientific and Cultural Organization (UNESCO) and the World Health Organization (WHO), could provide co-operation and assistance at the functional level. They were particularly suited to involvement in and the funding of joint research, planning and programme development. Non-governmental organizations could also be useful conduits for international assistance to Palestinian higher education.

#### X. SOCIAL WELFARE

76. To facilitate their discussion of this topic, the participants had before them a paper entitled "Social welfare services in the West Bank and Gaza: appraisal, constraints and proposals for possible remedies". It was noted that until recently, a coherent social welfare programme for the occupied Palestinian territories had been largely overlooked by those concerned with the welfare of Palestinian society. The causes of the poverty and deprivation in the territories included the separation of the family, health hazards and a low level or lack of household income. The basic relief functions to the deprived sectors of the population had been provided in the form of cash subsidies, food rations, medical facilities, community development projects and other kinds of rehabilitation services.

77. In the occupied Palestinian territories, social welfare services were provided by three types of institutions: (a) Israeli-administered public institutions; (b) foreign organizations; and (c) local Palestinian agencies. The welfare services controlled by the military administration provided services to a selected number of destitute people. Foreign organizations comprised United Nations bodies and organizations and non-governmental voluntary agencies. UNRWA provided welfare services to registered refugees. Those services ranged from services to meet basic needs to rehabilitation programmes. The local voluntary activities in such areas as health, education, relief, literacy, and activities for women and youth.

78. As the most important aspect of social welfare services in the occupied Palestinian territories, the health programmes were selected for examination. The Israeli statistics indicated that the infant mortality rate between 1975 and 1980 for the West Bank ranged from 26 to 36 per thousand, and in the Gaza Strip it varied from 43.0 to 69.3 per thousand. Non-governmental health agencies have estimated that the rates for the West Bank fall between 71 and 84 deaths per thousand live births in 1980. That evidence, together with such information as the number of hospitals and available beds and the number of patients treated, indicated that the health-care system in the territories remained extremely underdeveloped.

79. The major factors responsible for high mortality were malnutrition and infection (respiratory and gastro-intestinal). In addition, the unsuitable living conditions among the deprived sectors of the population contributed to the increased number of cases of anxiety-related diseases, mental illness and stress-related sickness. In the Gaza Strip, especially, many types of diseases were endemic. In general, the lack of facilities, such as running water, toilets and sewerage systems, was identified as a major cause of disease, especially in rural areas and among the poor.

#### Proposals for possible remedies and measures to implement them

80. The working group on social welfare proposed various remedies in the areas of welfare administration, health sector development, public health, nutrition and assistance to voluntary indigenous activities.

#### Welfare administration

81. It was noted that social welfare programmes covered most aspects of the lives of those who lived below the poverty line. A comprehensive and continuous study to determine what constitutes poverty in the context of the conditions prevailing in the occupied Palestinian territories was therefore essential for the formulation of a sound welfare system. A quantitative and qualitative analysis of the issue could serve a number of purposes, including the generation of effective policy guidelines, the development of interrelated services, the delivery of such services to the most disadvantaged groups and appropriate rehabilitation programmes.

82. One of the major drawbacks of the existing complex of voluntary agencies was that, in spite of their individually valuable activities, the services they



provided were not planned and co-ordinated under a unified and consistent approach that was appropriate to the needs of deprived people. It was important that the efforts of such agencies to provide health and other social welfare services to the people should be guided under a comprehensive and co-ordinated plan.

83. The available evidence suggested that special attention should be paid to women of childbearing age. UNRWA provided a medical registration procedure for pregnant women, which had become a life-saving instrument for mothers and infants registered under it. Such a system should be made available to all disadvantaged women throughout the occupied territories.

#### Health sector development

84. A sound welfare programme needs a health sector development plan both to establish priorities in the provision of health services and to create a balanced distribution of health resources consistent with an overall national development plan. It must be noted that a large number of health professionals are trained in institutions that emphasize curative instead of preventive medicine. That emphasis obviously is reflected in the health-care system of the occupied Palestinian territories.

85. An appropriate distribution of health resources, such as hospitals, clinics, and medical personnel, would help to improve the health conditions of the poor. Mobile clinics, the strengthening of Palestinian health agencies, and community health centres should be encouraged. One of the major goals of planning for health should be aimed at the improvement of the living conditions of people below the threshold of poverty. That could be achieved by increasing the accessibility of health services, especially of the preventive type, and through health and nutrition education for the needy in all parts of the territories, particularly the rural areas.

86. A special effort should be made and the needed resources mobilized to engage the large number of doctors and other qualified medical personnel who, for want of suitable opportunities, were currently either unemployed, were working in non-health-related fields or had migrated.

#### Public health

87. Special attention should be directed towards improving the level of health by a variety of means, such as providing supplementary incomes or diets to the deprived families and conducting health education and hygiene campaigns. Matters of concern included optimum use of living space, garbage and sewage disposal, general sanitary conditions and the provision of health clinics and ambulance services to all urban and rural areas. The supply of clean water and the provision of other facilities that promote hygienic conditions among the poor should be made available. Public health infrastructure and sanitation facilities were extremely inadequate as a result of the occupation and the drastic cuts in local budgets for the health services. Allocations in the regional budgets for the development of those services and facilities should be increased in those areas where poverty and poor living conditions were widespread.

Nutrition

88. Measures should be adopted to educate the public, particularly the poor, about proper nutrition, since a lack of proper diet and nutrition was a major problem of people living in poverty. It would also be necessary to conduct public campaigns on the harmful effects associated with specific patterns of food consumption.

Assistance to voluntary indigenous activities

89. Some Palestinian medical agencies had mobilized local professional people in the medical area to supply essential health and medical facilities to the very poor at the grass-roots level on a self-help basis. Those agencies should be encouraged through financial assistance and the provision of medical facilities and equipment, to extend their work to the less accessible regions of the territories. In addition to providing health services, Palestinian welfare societies performed a variety of welfare functions, such as primary education, training of women, child care and nursing. All of those activities were indispensable for the welfare of the people in low-income brackets. Those welfare societies should be given the required aid to encourage and assist them in every possible way. That would enable them to expand their activities in all directions, including the health improvement activities for the disadvantaged population.

90. It was noted that the proposed remedies related to the social welfare programme could not be carried out in the absence of a national agency in the West Bank and the Gaza Strip. International agencies such as WHO, UNRWA, the United Nations Centre for Human Settlements (Habitat) and others must be included in the implementation of those remedies. With the aid of bodies and organizations of the United Nations system and Arab financial and social development institutions, it would be possible to establish a welfare centre outside the occupied Palestinian territories to monitor and maintain the welfare activities in the occupied territories. More foreign investments should be channelled through international bodies active in the area of welfare services to provide new facilities and upgrade existing ones. The non-governmental voluntary agencies, both foreign and national, should be encouraged to collaborate through a national council of voluntary agencies to identify priority areas of assistance to the less privileged groups in the occupied territories and should co-ordinate their services for maximum effectiveness.

Notes

a/ For details of population increases and levels of emigration, see the reports of the Secretary-General on living conditions of the Palestinian people in the occupied Palestinian territories (A/37/238, annex, table 5 and A/38/278, annex, appendix II).

b/ Statistical Abstract of Israel, 1983.

c/ Calculated from the figures in the report of the Secretary-General on living conditions of the Palestinian people in the occupied Palestinian territories (A/39/233, annex, table 13).

Notes (continued)

d/ Computed from the figures in the report of the Secretary-General on living conditions of the Palestinian people in the occupied Palestinian territories (A/39/233, annex, tables 7 and 8).

e/ The ratios and percentages have been computed from the figures in the report of the Secretary-General on living conditions of the Palestinian people in the occupied Palestinian territories (A/39/233, annex, tables 7 and 8).

f/ Ibid.

APPENDIX I

List of participants

Experts

Bakir Abu-Kishk

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Edward Balassanian

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H. Hiddlestone, WHO

A. J. S. Jabra, WHO

Secretariat

D. Johal, Habitat

J. Mugai, Habitat

APPENDIX II

List of papers presented to the seminar

- "The current economic situation in the West Bank and the Gaza Strip and prospects for the future" (F. M. Naqib)
- "The position of Palestinian industry in the occupied regions since 1967, the West Bank and Gaza Strip" (Abdel Razek Hassan)
- "Present situation and sustainment of Palestinian industry in occupied territories" (I. El-Zaim)
- "Domestic and foreign trade in the occupied territories" (B. Jabr)
- "Monetary situation: constraints and proposals for possible remedies" (A. Mansour)
- "The effect of taxes imposed on the population of the occupied Palestinian territories" (N. Sabri)
- "Development prospects of agriculture in the West Bank and Gaza Strip" (H. Awartani)
- "Policy recommendations to alleviate the housing problem in the occupied Palestinian territories" (E. Balassanian)
- "The contribution of the housing sector to the economy of the occupied territories" (B. Abu-Kishk)
- "Palestinian higher education: problems and suggested remedies" (M. Ballaj)
- "Vocational training and employment: constraints and proposals for possible remedies" (M. Carrera Halim)
- "Social welfare services in the West Bank and Gaza: appraisal, constraints and proposals for possible remedies" (O. Kazi)
- "Living conditions of the Palestinian people in the occupied Palestinian territories: a background paper" (D. Madawela)
-