In communities throughout the Palestinian Authority in the West Bank, a surprising degree of luxury exists alongside the poverty. This study includes “A Photo Album of Palestinian Luxury in the West Bank,” offering a more complete picture of living standards there. The truth is that alongside the slums of the old refugee camps, which the Palestinian government has done little to rehabilitate, a parallel Palestinian society is emerging.

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Introduction

When we think of the Palestinian areas of the West Bank, we think of refugee camps like these.

Balata refugee camp near Nablus
Balata refugee camp near Nablus

Beit Jibrin refugee camp in Bethlehem
Jenin refugee camp

Deheishe refugee camp in Bethlehem
Palestinian Refugees

The United Nations High Commissioner for Refugees (UNHCR) defines a refugee as someone who, “owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country.”

The UN Relief and Works Agency (UNRWA) defines Palestinians as “persons whose normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict.” The descendants of male Palestinian refugees, including adopted children, are also eligible for registration. When the Agency began operations in 1950, it was responding to the needs of about 750,000 Palestine refugees. Today, some 5 million Palestine refugees are eligible for UNRWA services.

This unorthodox UNRWA definition of “refugee” eternalizes the Palestinian refugee problem. Sixty-three years is time enough for three, perhaps four, generations. Imagine the grandchildren or great-grandchildren of Jewish refugees who came to the U.S. after the Holocaust referring to themselves as refugees.

Moreover, given the UN definition of a refugee is someone “outside the country of his nationality,” how can there be refugees living within the Palestinian Authority?

As of July 1, 2014, 762,288 refugees were said to be living in 19 camps spread out in the West Bank. Over the past 67 years the UN and the U.S. have poured billions into the camps to upgrade living conditions. What Palestinian advocates like to call “camp shelters” are typically 4-5 story concrete apartment buildings with electricity, kitchens, satellite television and municipal garbage collection. According to the UN, 99.8% of camp shelters are “connected to water networks” and 87% are “connected to sewerage networks.”

The Economist reported that by 2013 almost 70 percent of West Bank Palestinian refugees lived outside the refugee camps. However, the Palestinian Liberation Organization (PLO) seeks to maintain the camps and opposes and prevents refugee resettlement. As the PLO slogan goes, A Palestinian refugee never moves out of his camp except to return home (i.e., to Israel).

Unlike all other refugees in previous centuries who were absorbed in their countries of residence, the issue of Palestinian refugees remains on the world agenda due to a political decision by the Arab states to keep them as “refugees.”

After the 1948 war, Jordan and Egypt could have absorbed the Palestinians in the West Bank and Gaza, which they controlled as part of their own countries. Yet the political motivations of the Arabs for keeping the Palestinian refugee issue alive are clear. Both Arab governments and the Arab League opposed granting citizenship to Palestinian refugees in their countries because it would undermine the use of the right of return to
eliminate the Jewish state. The end result was that the Palestinian refugees became political pawns.\textsuperscript{13}

This fact was stated succinctly by the former head of UNRWA, Ralph Galloway: “The Arab states do not want to solve the refugee problem. They want to keep it as an open sore, as an affront to the UN, and as a weapon against Israel. Arab leaders do not give a damn whether Arab refugees live or die.”\textsuperscript{14}

Moreover, calling these people refugees makes no sense. Few if any live in tent camps or temporary residences. Most own their homes and live in areas of towns that can be classified as working class neighborhoods. Rather than refugees, they are simply the recipients of assistance, mainly for education and health.\textsuperscript{15}

The Other Side of the West Bank Palestinian Story

There is more to this story, a side often overlooked. In communities throughout the Palestinian Authority in the West Bank, a surprising degree of luxury exists alongside the poverty. After receiving billions of dollars in Western aid over many decades, major improvements are visible in the standard of living in the West Bank, as seen in newly-constructed buildings, late-model cars, and luxury items.

This study offers an often overlooked window into life in the Palestinian Authority. The empirical data, together with the photographic evidence sourced here, provide a more complete picture of living standards in the West Bank. The truth is that alongside the slums of the old refugee camps, which the Palestinian government has done little to rehabilitate, a parallel Palestinian society is emerging.

Marwan Asmar, a Jordan-based journalist with a PhD in political science from Leeds University in the UK, described this phenomenon upon returning to the West Bank after 30 years:

\textit{There has been a total transformation since I was last in Howara in the West Bank in 1985. One can see a buzz of activity at the shops, restaurants, offices and cafes. This wasn’t the sleepy village I saw long ago. Buildings, villas, mosques and rest areas have been constructed everywhere. There is even a swimming pool.}

\textit{This was certainly not the picture I had in mind. This was not the picture the media presents – of Palestinians surviving on daily wages of $2 as pointed out by the World Bank, of high unemployment and pockets of poverty. The people I spoke to here said many worked as laborers in Israel and were paid high daily wages. This is how they could build their houses, they told me.}\textsuperscript{16}

As speculation continues about renewing the Israeli-Palestinian peace process, it is important to understand how the quality of life in the West Bank has improved and how a new Palestinian society is emerging – one that requires a changed perception of the reality of Palestinian life.
While the Arab world is in the throes of a major melt-down – with widespread violence and destruction in Syria and Iraq, together with serious instability in Lebanon and Egypt – daily life for Arabs in the West Bank offers a stark contrast to those scenes of violence and decline.

**Palestinian Quality of Life in the West Bank – Indicators**

**Foreign Aid**

Since the establishment of Palestinian self-rule in the West Bank and Gaza in the mid-1990s, the U.S. government has committed approximately $5 billion in bilateral assistance to the Palestinians, who are among the world’s largest per capita recipients of international foreign aid. Overall, Palestinians receive approximately $2 billion in aid each year. Palestinian economic analysts estimate that the PA has received a total of $25 billion in financial aid during the past two decades.

**Poverty**

The CIA World Factbook reported the poverty rate in the West Bank as 18% in 2011, in contrast to Israel’s poverty rate in 2012 of 21%.

**Life Expectancy**

In 2015, life expectancy in the West Bank was 76 years. This was notably higher than the life expectancy in Arab states of 71 years (in 2012), and the average life expectancy around the world of 70 years.

**Infant Mortality**

In 2015, the infant mortality rate in the West Bank and Gaza was 13 per 1,000 live births, compared with 27 per 1,000 live births in the Arab states in 2013 and 36.58 per 1,000 live births in the world in 2014.

**Literacy**

In 2015 the literacy rate for people aged 15 and above in the West Bank and Gaza was 96.5%.
Education

In 2011, when Palestinians were asked “Are you satisfied or dissatisfied with the education system?” 63.5% answered “satisfied”, a higher percentage than the U.S. (62.8%), Netherlands (60.3), Sweden (61.6) or Japan (54.6). The overall percentage in Arab states was 50.0%.

Water Resources

Palestinians insist that they suffer from water shortages due to Israeli policies. However, data shows that Israel has fulfilled all of its obligations according to the signed water agreements with the PA. The development of water supply systems for Palestinian communities has been carried out on an extensive scale, much larger than that called for in the Israeli-Palestinian Interim Agreement.

From 1967-1995 (prior to the signing of the Interim Agreement), the total amount of water supplied to the Palestinians in Judea and Samaria increased from 66 to 120 million cubic meters per year. This additional water was mainly used for domestic consumption. During this period, the number of towns and villages connected to running water through modern supply systems increased from four to 309 communities. In March 2010, 641 of 708 Palestinian communities, which include more than 96 percent of the Palestinian population, were found to be connected to a running water network. Water supply networks for an additional 16 villages (encompassing an additional 2.5 percent of the population) were under construction.

Palestinians claim that the water consumption of the average Israeli is four times greater than that of the average Palestinian. However, this claim is not factually supported. In 1967, there was indeed a large gap in the per capita consumption of water between Israelis and Palestinians due to the ancient water supply systems that existed in the West Bank under British and then Jordanian rule, which needed upgrading. This gap, however, was reduced during the Israeli administration period and the difference is now negligible. The per capita consumption of natural, fresh water in Israel is 150 m3/c/y and in the PA 140 m3/c/y.

In Jordan and Syria, most towns and villages are still not connected to running water. In Amman and Damascus, water distribution takes place only once or twice each week. According to the PA, roughly 33.6 percent of their water leaks from internal pipelines, compared with 11 percent in Israel. Moreover, the Palestinians have violated their part of the water agreements by refusing to build sewage treatment plants (despite available international financing). Thus, raw sewage discharged from Palestinian communities flows freely in many streams in the West Bank.
Palestinian Employment in Israel\textsuperscript{30}

In 2014, Al-Hayat Al-Jadida, the official newspaper of the Palestinian Authority, published an article lauding Israeli employers for their treatment of Palestinian workers in Israel. The article stated, “Whenever Palestinian workers have the opportunity to work for Israeli employers, they are quick to quit their jobs with their Palestinian employers – for reasons having to do with salaries and other rights…The salaries of workers employed by Palestinians amount to less than half the salaries of those who work for Israeli employers.”

“The [Israeli] work conditions are very good, and include transportation, medical insurance and pensions. These things do not exist with Palestinian employers…. Muhammad Al-Hinnawi, a construction worker, says: ‘I receive a daily salary of 70 shekels, without pension, and I have no other choice.’ By contrast, Thaer Al-Louzi, who used to work for an Israeli concrete factory, notes: ‘I received a salary of 140 shekels a day. Now, after I was injured, I receive a salary through the insurance.’”

According to Bassem Eid, founder of the Palestinian Human Rights Monitoring Group, 92,000 Arabs from the West Bank work in Israel each day.\textsuperscript{31}

Happiness

According to the 2012 Happy Planet Index – a survey conducted by the New Economics Forum to measure happiness around the world – the Palestinian Authority was the third happiest Arab country and the 30th happiest in the world, making the PA happier than many developed countries like the U.S., UK, Sweden, Australia and Canada.

1. Algeria – 52.2
2. Jordan – 51.7
3. Palestinian Authority – 51.2
4. Iraq – 49.2
5. Tunisia – 48.3
6. Morocco – 47.9
7. Syria – 47.1
8. Saudi Arabia – 46.0
9. Yemen – 43.0
10. Lebanon – 42.9
11. Libya – 40.8
12. Egypt – 39.6
13. Sudan – 37.6
14. Djibouti – 37.2
15. Comoros – 36.5
16. Mauritania – 32.3
17. UAE – 31.8
18. Kuwait – 27.1
20. Qatar – 25.2\textsuperscript{32}
A Photo Album of Palestinian Luxury in the West Bank

Completing the Picture of Palestinian Life in the West Bank

Ramallah’s landscape is undergoing a transformation. Multi-story villas fronted by ornamental porticos and columns are rising on Ramallah’s hilltops along with glass and marble office buildings. There are newly paved roads. Mövenpick Hotels & Resorts opened Ramallah’s first five-star hotel. The 172-room, $40 million hotel boasts a head chef imported from Florence, a pastry chef from Paris, and a lobby bedecked in marble and Italian suede.

Across the West Bank, similar scenes are unfolding. Building cranes pierce the sky. Outside Nablus, new car dealerships sell everything from BMWs to Hyundais. In Ramallah, the Mercedes dealership does a brisk business selling luxury-class sports cars and sport-utility vehicles to wealthy Palestinians with sticker prices ranging from $100,000 to $200,000. The Hirbawi Home Center opened just outside Jenin. The five-story shopping mall cost $5 million. Fireworks marked the opening. On the fifth floor in-demand electric gadgets may be found: enormous TV screens, vacuum cleaners, espresso machines. The prices are not much cheaper than in Israel, perhaps except for the furniture. One can find china plates, crystal, and classical furniture. The chain’s CEO, Ziad Turabi, says, “We believe we can make a very handsome profit. Many people in the... territories have money but they have nowhere to spend it if they’re after quality. We offer them the best quality there is.”

This may not sound like the familiar description of the West Bank – the impoverished Palestinian village or the overcrowded refugee camp, a population sustaining itself on international aid. But it turns out that quite a few Palestinians consider a plasma screen, a surround sound stereo and comfortable chairs to be fairly essential items.
Ramallah

“In Ramallah it is difficult to get a table in a good restaurant. There are new apartment buildings, banks, brokerage firms, luxury car dealerships and health clubs.”34
The Palestine Trade Tower in Ramallah is claimed to be the tallest building in the Palestinian Authority."
Bank of Palestine in Ramallah
Padico House in Ramallah
ASAL Technologies building in Ramallah
Palestine Red Crescent Building in Ramallah
Jawwal cell phone company in el-Bireh, next to Ramallah
Ramallah tower\textsuperscript{41}
Bank of Palestine

Plaza Mall in Al Bireh just north of Ramallah
Kerish Motor Mall in Beitunia, 3 km. west of Ramallah
The house of Yusuf al-Kifayah in Beitunia

Arab Mansion in Ramallah
The Khalil Sakakini Cultural Center in Ramallah

Ramallah
The Dubai building in Ramallah’s upscale Al-Masyoun neighborhood

A villa in Ramallah
Ethiad, a new district of Ramallah

Movenpick Hotel in Ramallah
An event hall in the Moevenpick Hotel in Ramallah

Movenpick Hotel in Ramallah
Grand Park Hotel, Ramallah

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The Caesar Hotel, Ramallah
Sky Land Park in Ramallah

The Palestinian President’s Headquarters at Al Muqata’a in Ramallah
Nablus

The West Bank’s largest city, Nablus, is bursting with energy, life and signs of prosperity. Bashir al-Shakah, director of Nablus’s gleaming Cinema City, where four of the latest
Hollywood hits were playing, said most movies were sold out. In downtown Nablus the shops and restaurants were full. There were plenty of expensive cars on the streets. Indeed, there were considerably more BMWs and Mercedes than in downtown Jerusalem or Tel Aviv. 62

Mansion of Munib Al Masri’s in Nablus 63
An-Najah National University Hospital in Nablus\textsuperscript{64}
The Tuqan Building in Nablus

The Nablus Mall
Nablus Mall

Wasef Al-Haj Ahmed Amer Company Building in Nablus
Marwan Jomaa's villa in Nablus

Khalid Abaza's villa in Nablus
Bethlehem

Al Aker Kindergarten in Nablus

Villa in Beit Jala, in the Bethlehem Governorate
Villa in Beit Jala, in the Bethlehem Governorate

Villa in Beit Jala, in the Bethlehem Governorate
The balcony of the Jacir Palace Hotel overlooking the Deheishe Refugee Camp near Bethlehem

The Jacir Palace Hotel in Bethlehem
The Jacir Palace Hotel in Bethlehem

Grand Park Hotel in Bethlehem
Hebron

“The shops and restaurants were full in Hebron. Villas comparable in size to those on the Cote d’Azur or Bel Air had sprung up on the hills around the city.”

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40

The Bethlehem Museum

St. Vincent Guest House in Bethlehem
Hebron
Bank of Palestine in Hebron

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Hebron Plaza Shopping Center

The City Center complex in Hebron
Manara Square in Hebron

Hussain Ben Ali Stadium, Hebron
Near Sakha Square in Hebron
Hebron University entrance

Hebron covered in snow on December 13, 2013
Jenin

Sa’ir Municipality, north of Hebron

The Arab American University of Jenin
Tubas

House of Muhannad Al-Hadiri in Tubas
The Maslmani villa in Tubas
Tulkarem

The Tayeh Building in Tulkarem

Villa Thabet Omar in Tulkarem
Kalkilya

The Mecca project in Kalkilya

102
Turmus Ayya
Ahmed Kassem in front of his villa in the West Bank village of Turmus Aya
Rawabi

The new Palestinian city of Rawabi

The new city of Rawabi
Mazraa ash-Sharqiya

Mazraa ash-Sharqiya Villa
Mazraa ash-Sharqiya (under construction)\textsuperscript{118}

Mazraa ash-Sharqiya\textsuperscript{119}
Birzeit
Jericho

Bab ash-Shams resort near Jericho

Jericho Village resort
Kharas

House of Palestinian businessman Mohamed Abdel-Hadi

Kharas
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A luxury mansion under construction in the village of Mazraa ash-Sharqiya near the West Bank city of Ramallah. Palestinians who have spent years working overseas are returning home to villages like Mazraa ash-Sharqiya and rewarding themselves with their ideal luxury home.– Hossam Ezzedine, “Luxurious Homes Pop Up in the West Bank,” Your Middle East, November 11, 2012, http://www.yourmiddleeast.com/features/luxurious-homes-pop-up-in-the-west-bank_10855


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Welcome to the house of Palestinian businessman Mohamed Abdel-Hadi, located on a hillside near Hebron in the town of Kharas. Photos are from the Alrawwya blog. The home is located on over 30 dunams of land. According to the blog Mohamed Abdel-Hadi made his fortune in the construction industry, and helped oversee the design and the construction. Pro-Israel Bay Bloggers, “Palestine’s Winchester Mystery House,” February 15, 2014, http://proisraelbaybloggers.blogspot.co.il/2014/02/palestines-winchester-mystery-house.html

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