

Socio-Economic Characteristics of Displaced Palestinian Refugees from the Nahr El-Bared Refugee Camp

Findings from a survey of 999 families, August 2007

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Preface

This report “*Socio-Economic Characteristics of Displaced Palestinian Refugees from the Nahr El-Bared Refugee Camp*” has been undertaken as a part of a wider effort in the context of the Nahr El-Bared Socio-Economic Recovery Programme. This effort is the result of a collaborative initiative between the United Nations Relief and Works Agency for Palestine Refugees (UNRWA) and the International Labour Organization (ILO).

The statistics throughout this document are based mainly on a field survey conducted on 999 Palestinian families displaced from Nahr El Bared Camp to the nearby Beddawi refugee camp, Tripoli and its surroundings. A small number of the families included in the survey has found refuge in the areas of Beqaa, Beirut, Saida and Tyre - inside or outside camps.

Launched at a critical period in time, this report seeks to serve the various stakeholders involved in the challenge of rehabilitating Nahr el Bared Camp and the socio-economic recovery of its inhabitants. As it appears, it may take years for the displaced to return to Nahr El-Bared. In the intervening time, a balance between practical, temporary solutions and a long-term vision must be found. The publication of this report coincides with the continuing debate around the different priority mechanisms for revival.

Offering a baseline for a wide range of interventions, this assessment presents an outlook on issues pertaining mainly to housing, education, health, employment and livelihood conditions. Furthermore, it sheds light on possible opportunities and plans for the displaced population, paving the way forward.

Frequent assessments are essential to monitor/follow up a post-conflict setting over time as the needs, opportunities, and coping strategies change considerably. Such assessments are not only vital to pinpoint the gaps of recovery strategies along the path, but also bring about lessons that may well serve other displaced communities.

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Executive Summary

This report provides statistics based primarily on a field survey of 999 Palestinian families displaced from the Nahr El-Bared refugee camp outside the city of Tripoli. The study was implemented late August 2007, when approximately one-half of the displaced were accommodated in the nearby Beddawi refugee camp while the rest had found refuge primarily in and around Tripoli but also, in smaller numbers, in the Beqaa, Beirut, Saida and Tyre - inside as well as outside camps. When relevant the report draws on other sources as well.

The interviewed families were randomly selected from a list of 4,855 displaced families provided by UNRWA. The report looks at certain aspects of housing conditions and covers social relations, it examines education and employment, and the report provides some data on chronic illness and disability. While not being representative of all the displaced from Nahr El-Bared, we believe the statistics paint a fairly decent picture of their situation at the time.

Housing conditions and social relations

- The average family size was five persons
- Two-thirds of the families were accommodated in a private setting, while a third had found makeshift lodging in schools, offices, garages, stores, etc.
- Two-thirds of the families paid rent
- Three-fourths of the families shared accommodation with someone else
- Seventy percent of the families had only one room at their disposal.
- The average number of persons residing in a dwelling unit was 11.5
- All displaced had access to safe water
- Twenty-three percent relied on bottled water for drinking
- All families had access to proper toilet facilities
- Six in ten families stated that their relations to their neighbors were 'very good' or 'good'
- Three in ten families described the relationship between family members as 'tense'
- Physical violence between spouses and other family members was reported for one in ten families

Health conditions

- One in ten displaced persons has a disease
- Three percent are disabled
- Physical impairment and audio-visual problems are the most common forms of disability
- Eighty percent of the chronically ill ask for more help with medicines

Education

- Illiteracy is more abundant for women
- Higher education is more prevalent among men
- Among the youngest adults a higher proportion of women than men have achieved a secondary or higher degree
- In late August, school registration/enrolment was lower for all age-groups as compared with the enrolment in 2005-2006
- Girls and young women attend school slightly more often than their male counterparts
- Three in four had completed the previous school-year

Employment

- Nearly one-half of all persons aged 15-64 were in the labor force/economically active (i.e. they were employed or unemployed)
- Sixteen percent of women were economically active
- Eighty percent of men were economically active
- One in five persons in the workforce had a secondary or higher degree
- Unemployment increased from 45 percent to 79 percent after displacement, for women
- Unemployment leaped from 25 percent before to 79 percent after displacement, for men
- Subsequent to displacement nine in ten people aged 15-24 (and in the labor force) were jobless
- Various forms of (petty) trade and maintenance and repair work (refrigerators, bicycles, cars, PCs, etc) kept approximately one-third of the employed busy
- A second key sector is construction, employing one-fourth of the men
- Nearly 30 percent of women employed in education and health services and social work
- Before the flight four in ten worked as craftsmen, primarily employed in construction but also in manufacturing and (petty) trade and various repair work
- It might have been as many as 1,500 enterprises in the Nahr El-Bared camp prior to its destruction
- Twelve percent of people in the labor force said they could benefit from training in the search for a job or improved work opportunities
- Ten percent of the unemployed expressed willingness to accept short-term (manual) jobs

1. Introduction

The fierce battle between the militant group Fatah al-Islam and the Lebanese Army in the Nahr El-Bared refugee camp north of Tripoli has had devastating consequences for its disadvantaged Palestinian population. The fight, which erupted on 20 May and lasted until 2 September, included intensive artillery shelling of the camp as well as house-to-house and street combats between the two sides. When peace finally returned to Nahr El-Bared and its surrounding Lebanese neighborhoods, which also suffered dearly from the hostilities, 169 soldiers, 287 Fatah al-Islam combatants and 42 civilians had been killed, and up to 85 percent of the camp's buildings and infrastructure had been partially or totally destroyed.¹ The entire Palestinian camp population as well as hundreds of Palestinian and Lebanese households in the neighborhoods adjacent to the camp had been displaced. While at the time of writing this report approximately 1,266 families had been allowed to return to their homes in the 'new camp' and areas in the immediate vicinity of the refugee camp, or had been accommodated with the help of UNRWA in temporary units (either newly built or rented), the vast majority of Palestinian refugees remained displaced. They have months and some perhaps as much as three to four years of temporary lodging ahead of them.

Approximately two weeks before the fighting came to an end, a field study of 999 displaced Palestinian families took place. The survey was commissioned jointly by UNRWA and ILO and aimed to assess the situation of the displaced at that moment in time. This report presents key results from the study.

Initially the report briefly describes the survey methodology (section 2). It thereafter examines the housing situation (section 3). In doing so the report concentrates on crowding and social relations. Section 4 presents data on the prevalence of chronic illness and disability. Subsequently, section 5 investigates school enrolment and the educational attainment of the displaced. Section 6 looks at people's attachment to the labor force, providing data on key sectors and the importance of self-employment. Finally, the report summarizes major findings and the author suggests steps that could be taken to further assess the situation of the displaced and monitor their livelihoods and circumstances in the time ahead.

As we shall return to below, with the exception of the Beddawi refugee camp, the sample taken from each geographic location where the displaced Palestinians had found shelter was too low to report on them separately. Thus we shall provide statistics about the situation for all the displaced as one group, and occasionally refer to the circumstances of Beddawi camp. Beddawi henceforth shall refer to the refugee camp only, and not to urban or rural areas in its immediate or more distant surroundings, which may also be labeled Beddawi by inhabitants residing there.

¹ UNRWA North Lebanon Emergency Appeal (http://www.lpdc.gov.lb/Uploads/2007-09/Document7_1.pdf).

2. Methodology

Design

The survey was designed by Yousef Al-Madi, Technical Director of the Palestinian Central Bureau of Statistics and Natural Resources, Damascus, with the support of UNRWA and the ILO.² One wanted to implement the study rapidly in order to gather data which would provide an overview of the situation and serve as input into decisions regarding how best to assist the displaced population. The survey was fairly limited in scope. Drawing on most of the survey data, this report presents a snap-shot of the general state of affairs in ultimo August of this year.

Survey Sample and the Representativeness of the Statistics

The sample was random and selected from a list of 4,855 families provided by UNRWA. A total of 2,357 families were staying in the Beddawi refugee camp at the time of registering, while the remaining families lived in various locations in the North, the Beqaa, Central region (including Beirut), Saida (Sidon) and Tyre. The vast majority (86 percent) of the displaced resided in the North.

The sample was allocated to various locations proportionate to their relative share of (the listed) displaced families at the time (Table 1). For example, as Beddawi accommodated 47 percent of the displaced families on UNRWA's list, 470 of 999 families (the total sample) was selected there.

Table 1 The survey sample by location

Area of residence	Relative distribution	
	of displaced households	Sampled households
Beddawi camp	47%	470
Beddawi town	7%	66
Beddawi mountain	19%	188
Remaining Tripoli	14%	137
Beqaa (Wavel, Saad Nayle)	1%	10
Beirut (Burj Al-Barajneh, Shatila)	6%	64
Saida (Ein El-Hilweh, Wadi Al-Zeni, Al-Jia, Saida town)	3%	34
Tyre (Burj Al-Shemali, Rashediyeh, Shabriha, Al-Mashook)	3%	30
Total	100%	999

However, UNRWA's list at the time (4,855 families) did not contain all displaced Palestinian refugees from Nahr El-Bared. A later list at UNRWA contains 5,449 families, a significantly higher number. A comparison between the two lists carried out by UNRWA identified 4,759 shared names. This implies

² In addition to his role in survey design, al-Madi also organized the survey team, was responsible for its field execution and data entry, and he provided preliminary analysis of the data to UNRWA and the ILO.

that 96 names in the list used for sampling purposes were either found not to be displaced but were registered by error or by cheating (those families that were listed received 2 million Lebanese pounds following a donation from Saud Arabia), or some were non-Palestinians or non-registered Palestinians. Nevertheless, UNRWA's opinion is that irrespective of their formal status the 96 families were almost certainly from the vicinity of Nahr El-Bared and displaced from their homes. The main issue here, however, is that the list from which the survey sample was drawn was incomplete and that the survey, therefore, does not yield results that are representative of all displaced Palestinian refugees from Nahr El-Bared.

The representativeness is further challenged by the fact that approximately 100 families, or ten percent, of the initial sample, were not found in the field at the addresses appearing on UNRWA's list. This was solved by substituting the 'original' family with the next family on the list. It is perhaps no wonder that people were not found at the given addresses as many families would constantly be searching for improved accommodation and some would have moved since the list was made. If the families that were not located by fieldworkers are in any way systematically different from other displaced families with regard to such key characteristics as sex, age, education, employment and income - which may well be the case - this would erode the representativeness of the sample.

Table 2 suggests that more than one third (35.3 percent) of the surveyed population is younger than 15 years of age; nearly one-half (48.8 percent) is below 20 years of age. The Table shows a somewhat unexpected sex and age structure. There are 120 and 123 males for every 100 females in the 0-4 and 5-9 age groups respectively, resulting in a surplus of males for the population taken as a whole. A minor surplus of males to females in the youngest age groups is also commonly found in other household surveys of Palestinian refugees (Pedersen 2006). However, the result in this case is exceptional and would most likely be attributed to imperfect fieldwork. One or more of the following errors may have occurred: (i) under-reporting of female children (fieldworkers should have probed more); (ii) erroneous registering of data on the questionnaires (fieldworkers have sometimes marked for male when they should have marked for female); and (iii) inaccurate data entry (computer staff entering value 1=male instead of entering value 2=female). Since, as we shall see below, the family size is consistent with that found by other surveys we believe the two latter errors to be the most likely ones. Given that the data on the sex and age distribution are neither used for further demographic analysis nor as background information in this report, our opinion is that this shortcoming does not jeopardize the overall quality of the data.

Table 2 Sex and age distribution of sample

Five-year age groups	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
0-4	319	12.2	265	10.5	584	11.4
5-9	329	12.6	268	10.6	597	11.6
10-14	315	12.1	318	12.6	633	12.3
15-19	347	13.3	344	13.6	691	13.5
20-24	273	10.5	252	10.0	525	10.2
25-29	195	7.5	195	7.7	390	7.6
30-34	161	6.2	186	7.4	347	6.8
35-39	168	6.4	186	7.4	354	6.9
40-44	147	5.6	142	5.6	289	5.6
45-49	120	4.6	116	4.6	236	4.6
50-54	70	2.7	62	2.5	132	2.6
55-59	33	1.3	42	1.7	75	1.5
60-64	42	1.6	55	2.2	97	1.9
65-69	30	1.2	47	1.9	77	1.5
70+	58	2.2	49	1.9	107	2.1
Total	2,607	100.0	2,527	100.0	5,134	100.0

Of all individuals in the sample, 99.4 percent are characterized as either the family head (in 85 percent of the cases a man), spouse of the family head or child of the head. That is to say, almost everyone covered by this survey is member of a nuclear family. This is a direct consequence of UNRWA's way of defining a family in its registration system, a definition also applied when listing the displaced families from Nahr El-Bared. A family is understood as a "nuclear family composed of a parent or parents and his/her or their child or children." Extended family members are only registered on the Family Registration Card in exceptional cases.³

In contrast to UNRWA's definition of family, sample surveys usually consider as one *household* all individuals that usually live under the same roof, pool economic resources together and share meals regardless of blood relations. This results in slightly different configuration of the family/household. For example, in Fafo's 2006 labor force survey of 2,800 Palestinian refugee households in Lebanon's camps and gatherings, 96 percent were heads, spouses of heads and their children, and there were a significant number of extended households. A consequence is that, strictly speaking, information from the interviewed families in this survey is not directly comparable to statistics from other surveys, because the units of analysis are slightly different.

On the other hand, the survey of the displaced found a mean and median family size of 5.15 and 5.0, respectively, which is almost identical to the 5.18 and 5.0 reported for Nahr El-Bared in the aforementioned 2006 labor force survey (Tiltne 2007). Furthermore, a complete listing of all households in Nahr El-Bared carried out by the Italian NGO Movimodo found a household (family) size of 5.3 (Ged

³ Furthermore, according to the UNRWA registration system, a single person may be recorded as a family.

2005). Hence, while the relative number of extended families in this survey is somewhat on the low side, the average family (household) size is all right.

Our overall assessment is that while not representing precisely the situation of *all* displaced Palestinians from Nahr El-Bared in late August, the data give a good indication of the circumstances under which they lived at the time. In other words, while the report cannot generalize to the total population of displaced, it can provide a snapshot of the living conditions of a significant majority of them just before the cessation of hostilities in Nahr El-Bared. Furthermore, while the survey of displaced is based on families and other surveys use households we will make use of statistics from such household-based sample surveys when deemed useful.

Since the data would not generate findings that are (entirely) representative at the community (camp) level, we will refrain from presenting absolute numbers (e.g. so-and-so many people lost their employment as a consequence of the displacement). Instead, we will stick to percentages (e.g. so-and-so many *percent* – of the interviewed families/the sample – lost their livelihoods due to the displacement).

Altogether 999 families were successfully interviewed, while the data are incomplete for a few families. Notably health data are missing for 11 families. There could be one or more adult respondent in each family. A few questions concentrate on opinions. This is the kind of questions which typically requires the answers of one respondent only and in face-to-face surveys one usually insists on discretion when conducting this part of the interview. This was not always achieved here, so the answers sometimes represent the opinions of two or more adult family members. Ensuring privacy was a particular challenge as many dwellings were over-crowded and frequently contained two or more families. Where two or more families were accommodated in classrooms they had sought privacy by using blankets as ‘curtains’ between them. Evidently such arrangements were not ‘sound-proof’, rendering discretion and confidentiality a particular challenge.

Fieldwork

In addition to the fieldwork director, the fieldwork team consisted of 17 female interviewers, five field supervisors, six data entry operators, two persons carrying out post-coding of questionnaire information, and one person controlling and editing questionnaires. The team was recruited among Palestinian refugees from the Nahr El-Bared and Beddawi refugee camps. The fieldwork staff had secondary or higher education. A majority of the young fieldwork staff (around 25 years of age, on the average) had prior experience from similar work.

Fieldwork training, which took place at UNRWA’s Computer lab in one of Beddawi’s schools, lasted for three days. Fieldwork occurred 17-29 August.

3. Housing Conditions and Social Relations

Summary

While expressing general content with their accommodation, the displaced showed signs of stress. Water and sanitation arrangements were adequate but lacking privacy and over-crowding were key features of their housing conditions in late August.

Two-thirds of the surveyed families were accommodated in a private setting, while a third of them had found lodging in schools, offices, garages, stores, etc. Two-thirds of the families paid rent, while a third did not. Nearly three-fourths of the families shared accommodation with someone else, primarily relatives.

The average family size was five persons. Seventy percent of the families had only one room at their disposal. The average number of persons residing in a dwelling unit was 11.5. One room at the disposal of a displaced family typically accommodated four displaced persons. Yet, since the displaced frequently shared their living space with other families, one room on the average accommodated six persons.

All displaced had access to safe water, with a majority having water either piped into the dwelling (51 percent) or into the building where the dwelling was located (22 percent). Twenty-three percent relied on bottled water as drinking water. Three-quarters of the displaced families had access to a private (23 percent) or shared (51 percent) bathroom. All families had access to proper toilet facilities.

Nearly six in ten families stated that their relations to their neighbors were 'very good' or 'good'. Another 37 percent considered the relationship to be 'normal', which we interpret as a below-average situation. Very few reported 'bad' or 'very bad' relations to their neighbors.

In nearly six in ten families the relationship between family members was considered 'good', while it was described as 'tense' by three in ten families. Physical violence between spouses and other family members was reported for one in ten families.

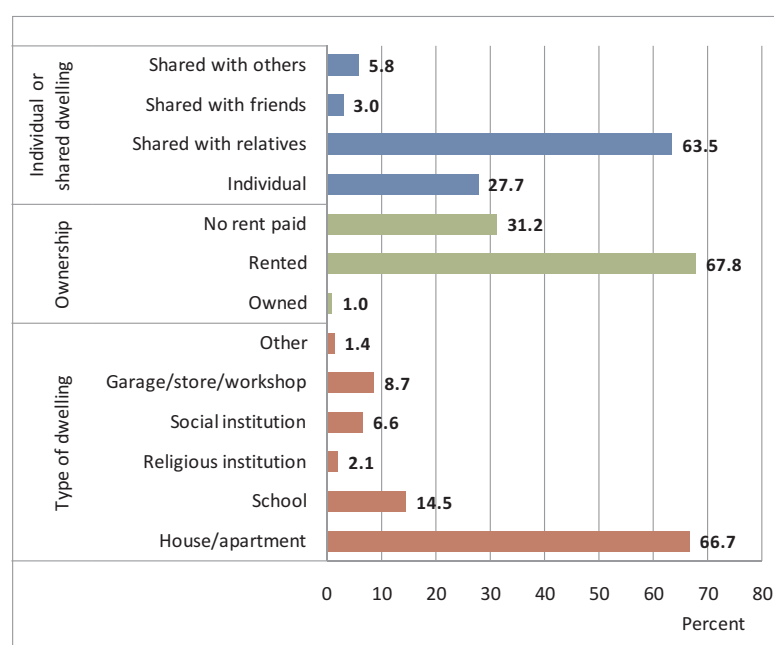
Type of Dwelling and Tenure

At the time of the survey, two-thirds of all displaced families were accommodated in a private setting, while a third of them had found improvised lodging elsewhere (Figure 1).⁴ A majority of the latter stayed in schools or had gotten roofs over their heads in the offices of an NGO, a political party or with a social association, or they were housed by a religious institution. One in ten families lived in a makeshift dwelling normally used as a workshop, a store or the like.

⁴ If not stated otherwise, the unit of analysis of this section is the *family*. The results for *individuals* are somewhat different but not significantly so – for most indicators. While, as stated here, two thirds (66.7 percent) of all displaced families lived in a conventional, private apartment or house, 63.9 percent of all displaced individuals lived in such a dwelling.

Two-thirds of the displaced families paid rent for their accommodation. These were mainly those living in apartments and houses, but also every interviewed family staying in such a provisional place as a garage, a store or a workshop. Ten of the interviewed families (one percent) reported to own the dwelling they stayed at. Five were located in Beddawi and five in Ein El-Hilweh refugee camp. This might have been families that owned places there and that were rented out before the crisis, or they might have been families that owned dwellings inhabited by close relatives, perhaps a son and his family. With a few exceptions, those families that were accommodated by a social or religious institution, or lived in a school, stayed there free of charge.

Figure 1 Type of dwelling and other housing characteristics. Percent of families (n=999)



Less than three in ten families (27.7 percent) resided by themselves, while the majority of families shared accommodation with someone else, primarily relatives.⁵ Only six percent of the families stayed with people they did not know, or would characterize as neither relatives nor friends. For the most part these were displaced families accommodated in schools and other improvised dwellings (46 of 58 families).

The relative distribution of housing characteristics covered by Figure 1 was basically the same in Beddawi as for the overall sample. The only variation worth reporting was that fewer families in Beddawi paid rent (61.1 percent) and a higher share of the families were accommodated in schools (18.1 percent).

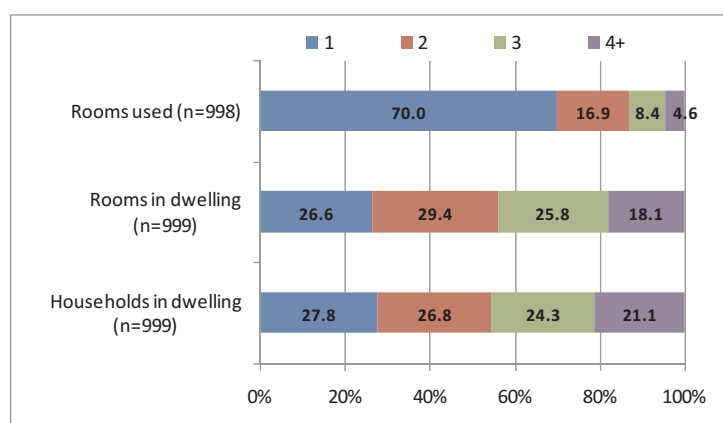
⁵ 31.3 percent of the displaced *individuals* lived in one-household dwellings and 59.1 percent of individuals shared accommodation with relatives.

Table 3 Type of dwelling, and whether it is independent or shared. Number of families interviewed (n=999)

	Independent	Shared with relatives	Shared with friends	Shared with others	Total
House/apartment	209	442	3	12	666
School	9	97	19	20	145
Other improvised housing	59	95	8	26	188
Total	277	634	30	58	999

Approximately a fourth of the families lived independently; a fourth shared their dwelling with one additional family; a fourth shared accommodation with two other families; while a fourth stayed with three or more families (Figure 2). The graph also shows that dwellings with one, two or three rooms were equally common, while a minority of the displaced families resided in dwellings that contained four or more rooms. However, 70 percent of the displaced families merely had one single room at their disposal. This compares to only 14 percent under normal circumstances, i.e. the average situation of Nahr El-Bared families (households) prior to the crisis and their dislocation (Tiltne 2007).

Figure 2 Space-related characteristics of dwelling. Percent of families



Space and Crowding

The picture just drawn with regard to certain aspects of the dwellings' space is somehow 'distorted' by the fact that approximately a third of the dwellings were improvised, non-permanent ones. The main difference is that families residing in conventional dwellings had more space than families staying elsewhere. That point becomes apparent when contrasting numbers are presented in Table 4. It reveals, for instance, that very few (five percent) of the families displaced from Nahr El-Bared and accommodated in improvised housing had more than one room at their disposal, while 42 percent of families residing in regular flats or houses could make use of two or more rooms.

Table 4 Space-related characteristics of dwelling. Percent of families residing in conventional/private (n=666) versus makeshift (n=333) housing

	Families in dwelling		Rooms in dwelling		Rooms used	
	Conventional	Makeshift	Conventional	Makeshift	Conventional	Makeshift
1	31,5	20,5	12,8	54,4	57,7	94,9
2	27,0	26,5	32,3	23,7	24,3	2,1
3	25,8	21,4	35,1	7,2	12,3	0,6
4+	15,8	31,6	19,8	14,7	5,7	2,4

Families staying at schools did not define the entire school as their dwelling. Rather, one or more class-rooms, and occasionally other rooms, were included in people's understanding of their 'dwelling'. Only nine out of 145 interviewed families lodging in a school did not share their room(s) with another family, 97 shared space with relatives, 19 shared space with friends, and 20 families shared the dwelling with a family consisting of non-relatives and 'strangers' (individuals not considered friends). Sixty-four of the 145 families were confined to one (class-) room, 50 families had two rooms, ten families had three rooms, and 21 families staying at a school said the dwelling consisted of four or more rooms.

The survey allows the construction of several indicators of living space and crowding. As stated earlier, the average size of the displaced families was found to be just above 5 persons (with mean and median values of 5.15 and 5.0). The average number of persons (in many instances both displaced and non-displaced families) residing in a dwelling unit was 11.5, and lower in normal housing than in improvised housing (Table 5). All indicators point towards more crowding in makeshift dwellings than in conventional dwellings such as apartments and houses. On the average there were 2.8 rooms in the dwellings inhabited by displaced Palestinians, with conventional dwellings being somewhat smaller. Yet displaced Palestinians staying in normal dwellings had, as already indicated above and in Table 4, more space at their disposal, at 1.7 compared with 1.1 rooms, on average. One room at the disposal of a displaced family typically accommodated four displaced persons. Yet, since the displaced frequently shared their living space with others, one room on the average accommodated six persons (Table 5). Taking into account all people in a dwelling and not only the displaced, there was a significant difference between conventional and makeshift housing with the latter accommodating more than twice as many as the former.

If the unit of analysis is the individual and not the family, the picture looks slightly different. While as just stated, on average a family stayed in a dwelling with 11.5 persons, an *individual* on average lived in a dwelling with 12.5 persons. Furthermore, whereas an average family resided in a dwelling where altogether 5.8 persons shared a room, an 'average' displaced *individual* lived in a dwelling where 6.4 people shared each room. Thus, crowding is to some extent worse seen from the perspective of an individual than from the perspective of a family.

Displaced families in Beddawi resembled displaced families elsewhere with respect to dwelling space. For example, there were 4.2 displaced persons per room at their disposal, exactly the same as for the total sample.

To conclude this sub-section, generally speaking the dwellings of the displaced constituted congested areas. Adding to that, people had lost access to extra space like balconies and roof areas, land plots around their houses, and shop areas and workshops. Even among those few families that had moved into conventional housing after their escape from Nahr El-Bared and thus could access such areas, many had to share them with one or more other families, which drastically de-valued its worth. We shall return to the significance of the loss of some of these spaces when we discuss employment below.

Table 5 Space-related characteristics of dwelling. Mean and median values: individuals and rooms in the dwelling, rooms used, displaced individuals per room used, and all individuals per room of dwelling.

		Persons in dwelling	Rooms in dwelling	Rooms used	Displaced persons per room used	All persons in dwelling per room
All dwellings (n=999)	Mean	11.5	2.8	1.5	4.2	5.8
	Median	9	2	1	3.5	4
Conventional dwellings (n=666)	Mean	9.9	2.7	1.7	3.5	4.1
	Median	8	3	1	3	3.5
Makeshift dwellings (n=333)	Mean	14.8	3.0	1.1	5.4	9.0
	Median	12	1	1	5	7

Water and Sanitation

The survey enquired about water and sanitation services. In general we would expect the survey findings to reflect the conditions of services found in the communities in which the displaced people stayed. Yet there can be no doubt that many services experienced excessive pressure, particularly in Beddawi, which at the time of the survey housed nearly one-half of the displaced Palestinians, and other locations in and around Tripoli. As a result of the added pressure we would expect people's assessment of the services provided to be more negative than would have been the case under 'normal' circumstances. Thus, the results presented below, and opinions outlined in later sections of this report, should not be understood as representative of the overall quality of the services provided by UNRWA and others in the Palestinian refugee camps yet they would reflect well people's attitudes at the time.

As shown by Table 6, the displaced had reasonably easy access to water as a majority either had it piped into their dwellings (51 percent) or into the building where the dwelling was located (22 percent). This is deterioration when compared with the situation before displacement, when nine in ten families (households) had water piped into their homes (Tiltne 2007). Nevertheless, the key finding in Table 6 is that all displaced, perhaps with the exception of those that report using water from 'other' sources, had access to what is usually considered safe water. As indicated by the Table, the situation was better for people residing in conventional housing and in Beddawi. Public reservoirs were particularly used as source of water by people residing in schools. Displaced in schools fairly often reported water piped into buildings instead of dwellings -- they had to bring tapped water from one room in the school and into the

classroom where they actually stayed. The use of ground water from artesian wells seems common in Jabal Beddawi and was reported by the few families residing in Burj Al-Barajneh and Wadi Al-Zeni.

Table 6 Main source of water. Percent of families

	Public water piped to residence	Public water piped to building	Public tap	Public reservoir	Tanker truck	Artesian well/ borehole	Other source	Total	n
All families	51	22	3	6	2	16	1	100	999
Conventional dwelling	61	14	3	3	1	18	0	100	666
Makeshift dwelling	30	37	3	14	4	11	2	100	333
Beddawi	56	32	4	3	3	1	0	100	470
Other locations	46	12	2	9	1	28	1	100	529

For a majority the water supply was intermittent, but cut-offs affected people to varying degree. Because two-thirds had access to a water tank (58 percent in Beddawi; 73 percent elsewhere), interruption in delivery was rather effectively buffered. Yet one in ten families (nine percent) stated that they sometimes lacked water (14 percent in Beddawi; six percent elsewhere).

Twenty-three percent used bottled water as drinking water (18 percent in Beddawi; 27 percent elsewhere), up from the 18 percent reported by Nahr El-Bared residents before the dislocation.⁶ Forty-two percent believed their drinking water was of excellent or good quality, 38 percent said it was acceptable, while 20 percent thought their drinking water was of poor or very poor quality. Bottled water did not receive a better score than water from other sources.

Three-quarters of the displaced families had access to a private (23 percent) or shared (51 percent) bathroom. As could be expected, people staying in a makeshift dwelling were worse off than those residing in conventional housing. Among the former one-half (52 percent) lacked a bathroom, while this was only the case for one-tenth (13 percent) of families accommodated in apartments or houses. Access to a (private or shared) bathroom was lower in Beddawi (63 percent) than elsewhere (84 percent). Among those who shared the bathroom with at least one displaced or non-displaced family, a third was of the opinion that it was 'sufficient' while two thirds found it inadequate.

All families had access to proper toilet facilities, either connected to the sewage network (95 percent) or a cesspool/percolation pit. People disposed of their garbage by dropping it in an open or closed container (35 and 14 percent, respectively) or leaving it to be picked up (46 percent). A few families reported

⁶ Calculation made for this report from the 2006 Labor force survey data set.

to burn their garbage (one percent), to throw it without knowing what happened to it next (four percent), or to dispose of it in other ways (one percent). One-fifth of the families complained of daily smell from waste inside their living quarters, one-fifth said they could smell it sometimes, while three in five families were not bothered by stench from waste. Similarly, 20 percent of the families were bothered by foul smell from sewage inside their dwelling, 18 percent were bothered sometimes, whereas 63 percent were never troubled by sewage smell.

Social Aspects of Displacement

We have already touched an important aspect of the social life of the displaced as we outlined where they live and with whom they stay. To recapitulate: At the time of fieldwork, in ultimo August 2007, 87 percent of the displaced resided in the Beddawi refugee camp or elsewhere in the Tripoli area, that is to say reasonably close to their ruined and disbanded homes in Nahr El-Bared. Nearly two-thirds of the families shared accommodation with relatives, but the space was limited and their housing would typically merit the term over-crowded.

The survey asked each family, 'Do you have committees for the displaced in your camp/gathering?' Hypothetically, all people residing in one and the same place of living should provide identical answers. This, however, did not happen in practice. Rather, the survey probably measured both if the displaced had one or more bodies representing them *and* if they knew about it.⁷ Overall, 56 percent of the families said they had a 'committee for the displaced' (59 percent in Beddawi; 52 percent elsewhere).

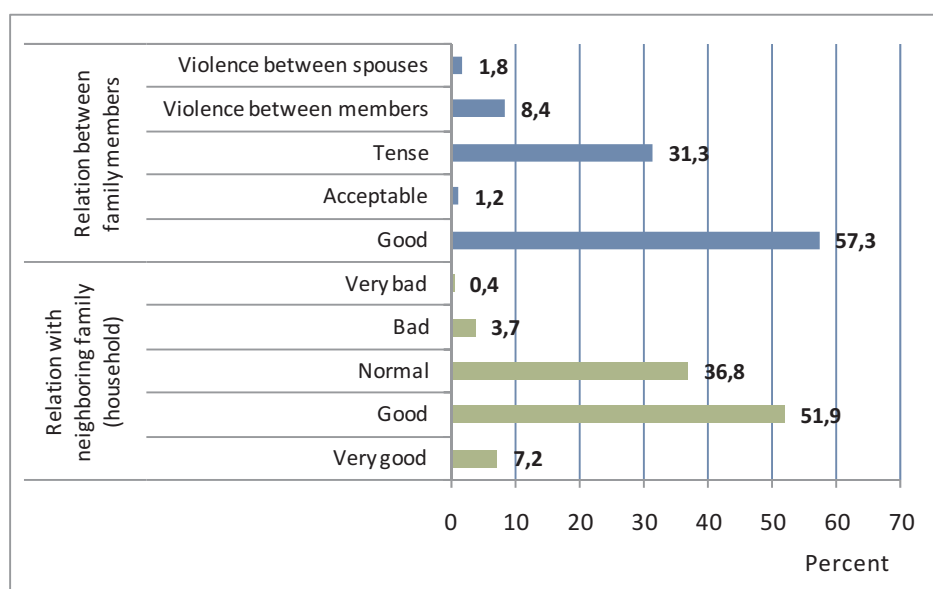
The survey wanted to assess how people were getting along at their various places of refuge. In order to tap into that it asked two questions: one concerning the family's relationship to its neighbors (who could be staying in the same dwelling or in a different, adjacent dwelling) and the other question about intra-family relations, i.e. the relationship between members of the same family. Figure 3 provides the results. Nearly six in ten families stated that their relations to their neighbors were 'very good' or 'good'. Another 37 percent considered the relationship to be 'normal'. While it constitutes the mid-point of the five-point scale applied here, it is probably reasonable to interpret 'normal' as a below-average value since it is less than 'good'. Nevertheless, very few declared their relations to the neighbors to be 'bad' or 'very bad' despite the everyday strain caused by living so close to other people. However, the statistics reveal that the average assessment is identical for families residing alone and those sharing dwellings with other families. The assessment is not significantly different for families in Beddawi and elsewhere. If anything, families in makeshift dwellings rated their relations with their neighbors as somewhat better than families in conventional housing (63 *versus* 57 percent said that the relationship was very good or good).

The answer codes used in the question about intra-family relations do not make up a typical scale ranging from low to high values (Figure 3). Instead they seem geared towards identifying problems of

⁷ Some people might also have answered 'no' even if they knew a committee had been set up if they thought it did not represent them properly, either because they did not approve of the way the committee was set up or had a dislike of one or more persons in the committee, or for any other reason.

various sorts. While we do not have data which enable a comparison with the situation before the flight, one should not be surprised of the detrimental effects that a combination of stressful events (different losses; the flight itself; the experience of substandard, temporary living conditions; frustration from being unable to support the family economically; etc.) might have had on family relations.

Figure 3 Assessment of relations between family members and between the family and its neighbors. Percent of families (n=999)



4. Health Conditions

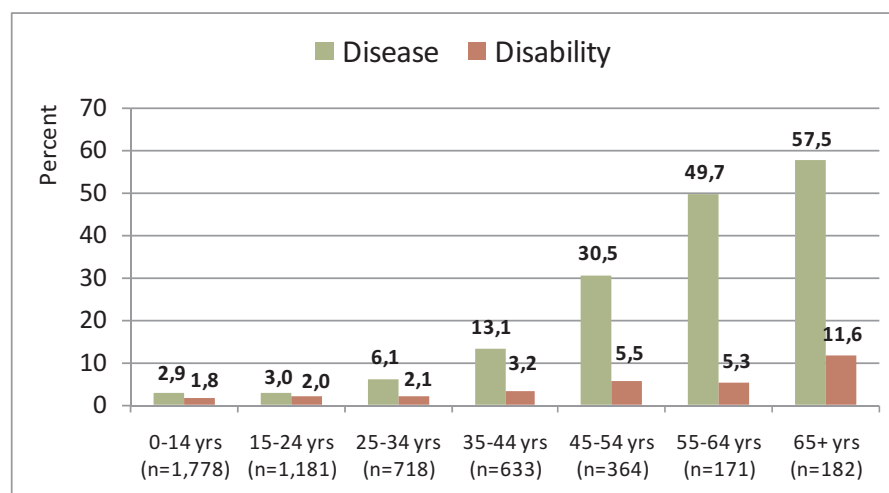
Summary

The survey concentrated on chronic illness when it assessed the health conditions of the displaced from Nahr El-Bared. One in ten of the displaced has a disease of some sort, and three percent are disabled. Twice as many men as women are impaired. Heart-related diseases are widespread but many diseases were not identified by the survey. Physical impairment and audio-visual problems are the most common forms of disability. Disabilities are principally thought to be caused by diseases, or inherited. A significant majority (over 80 percent) of people with chronic illness identify medicines as the key area where more assistance is needed. The disabled present a more varied list of unmet needs.

Chronic Health Failure

The survey assessed people's health conditions through questions about chronic health failure specified as disease and disability. If the respondent informed that nobody in the family suffered from a chronic health problem, further enquiries were not made. Overall, these very subjective (and not medically verified) reports to the interviewers suggest that ten percent of the displaced population from Nahr El-Bared have a disease of some sort, while three percent are disabled. While there is only insignificant variation between women and men with regard to chronic illnesses, four percent of men as compared with two percent of women are disabled. As is universally the case, the incidence of chronic illness and disability increases by age (Figure 4).

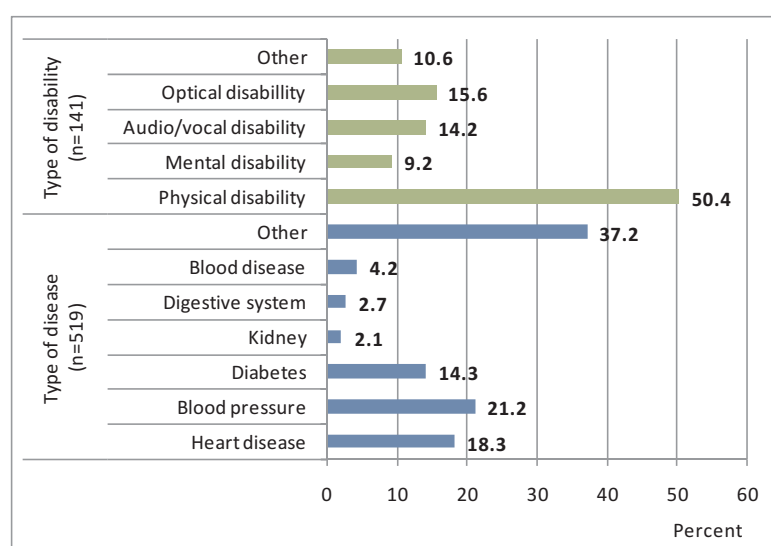
Figure 4 Prevalence of chronic illness (disease) and disability by age groups. Percent of all displaced (n=5,135)



The survey attempted to specify people's diseases and handicaps also. The result is displayed in Figure 5. As will be clear, one was less successful in identifying people's chronic illnesses (for more than one third

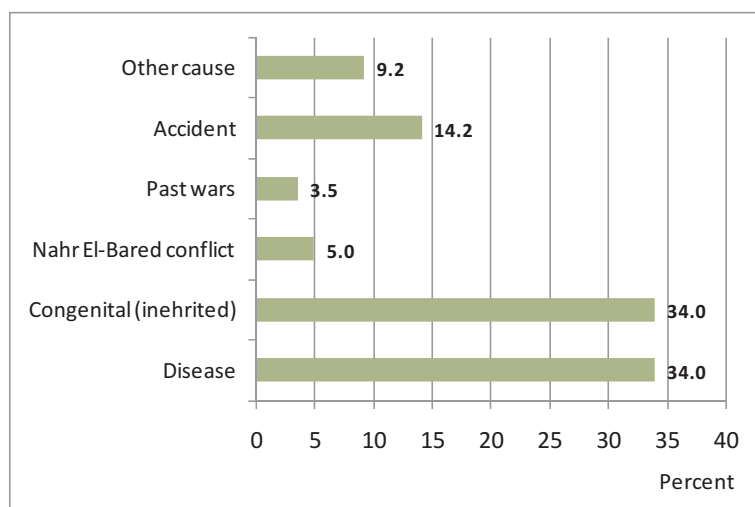
of the cases the survey had no relevant category) than disabilities (details for ten percent are lacking). As shown, heart-related illnesses are common. One should note that cancer is one of many diagnoses that were not specified. Physical impairments and audio-visual disabilities are most widespread, reported for respectively 50 and 30 percent of the cases. How serious the various conditions are in each case, to what extent they reduce people's ability to lead a 'full' life, how frequently the various conditions undermine their chances of gainful employment, etc. was not captured by the survey.

Figure 5 Type of chronic illness (disease) and disability. Percent of individuals in group



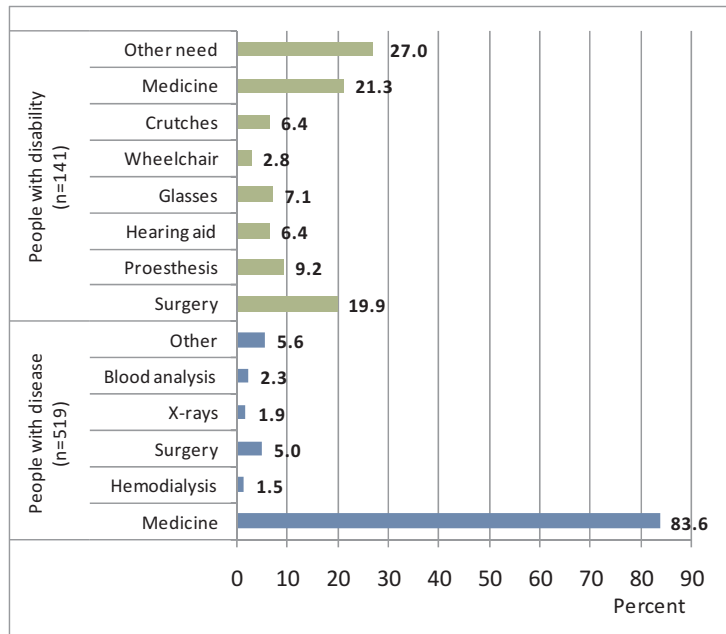
For the disabled, the survey enquired what caused the health problem. The two most frequent explanations given are that the impairment is a result of a disease, or that it is an inborn, inherited condition. With regard to the latter cause, respondents were possibly thinking of so-called consanguineous marriages, i.e. marriages between close relatives (cousins), as a cause also. Accidents account for one in seven disabilities reported. Five percent of the disabled said their health problem was caused by the recent hostilities in Nahr El-Bared. This is a reference to those that were injured by bombardment and gunfire. This corresponds to seven persons in the 5,135-person sample. Six of them were men, and one was a woman. Their age was respectively 16 (two persons), 38, 44, 45, 54 and 72 years.

Figure 6 Cause of disability. Percent of the disabled (n=141)



The survey asked about the needs of people with chronic health failure and impairment. Results are shown in Figure 7. Our interpretation is that these were unmet needs at the time, and thus points at assistance that would have an immediate effect of people's health and welfare. 'Medicine' is the answer given for the vast majority of chronically ill persons. However, the survey does not specify what it refers to. It could indicate that people cannot afford adequate medicines, that adequate medicines are not available from UNRWA or in the camp market, or that people would like to see higher-quality medicines on the market and available to them. It probably also reflects many people's conviction that medicine cure most 'ills'. Medicine also figure high on the list of needs specified for people with disabilities. For example, medication could be the right remedy for sight problems (e.g. eye-drops to treat glaucoma). However, the graph also suggests a substantial number of refugees are denied curative surgery or surgery that would significantly improve their quality of life. On the other hand, Figure 7 indicates that the survey did not manage to capture the particular needs of nearly three in ten disabled. While one can think of other medical and therapeutic treatments than those specified here, for example physiotherapy, the best support to some impaired may rather be modifications of their homes to enhance their ability to move about. Qualified, or unqualified, help in the home might also be of immense importance to some.

Figure 7 Needs as defined by people with chronic illness (disease) and disability. Percent of individuals in group



5. Education

Summary

The general situation is that men still holds an edge over women as illiteracy is more abundant for women and higher education is more prevalent among men. However, in line with the trend for the Palestinian community in Lebanon as a whole, this picture is changing and among the youngest adults a higher proportion of women than men have achieved a secondary or post-secondary degree.

In late August, school registration/enrolment was lower for all age-groups compared with the situation at the end of the 2005-2006 school-year. Girls and young women seem to attend school slightly more often than their male counterparts.

The survey examined if the hostilities in Nahr El-Bared had affected schooling negatively and found that 77 percent were able to complete the previous school-year while 23 percent were not.

Enrolment

The survey enquired whether children and young adults were registered to start school, or were actually enrolled for the school-year 2007-2008. The result is presented in Figure 8. As shown, current enrolment is substantially lower for all age groups compared with the situation towards the end of the 2005-2006 school-year (data was collected for late May/early June). The surprisingly low percentage for the youngest age group is explained by very low enrolment among 6-year olds (see Figure 9). On the other hand, 36 percent of six-year olds attend pre-school, which put their overall attendance at a school or a pre-school at 91 percent. Eighty-four percent of the five-year olds attended pre-school in August (or were enrolled/registered at a pre-school), which is impressive for a displaced population such a short time after its dislocation.⁸ Evidently, UNRWA and NGOs had taken seriously the needs of the youngest ones.

There might be a number of explanations for the decreased school enrolment: It was early in the school-year and additional individuals might have enrolled soon after the interview; some children and youth were shaken or traumatized by their experiences in connection with the armed fights and the refuge and not mentally ready to take up their studies (yet); some people might have been prevented from continuing their studies because they did not complete the previous school-year; some children might have been discouraged by the increased crowding in the classrooms; the sudden inability to pay for education outside the UNRWA system; etc. However, as the survey did not investigate reasons for non-registration/non-enrolment these suggestions remain purely hypothetical.

⁸ Pre-school enrolment for children aged five in Nahr El-Bared in the school-year 2005-2006 has been found to be 95 percent, eight percentage-points above the average for Palestinian refugee children in camps and gatherings. Calculation made for this report from the 2006 Labor force survey data set.

Figure 8 School enrolment among people aged 6-24 in the school-years 2005-06 (n=1,238) and 2007-08 (n= 2,335). Statistics for 2005-2006 are from Tiltne 2007. Percent in age group

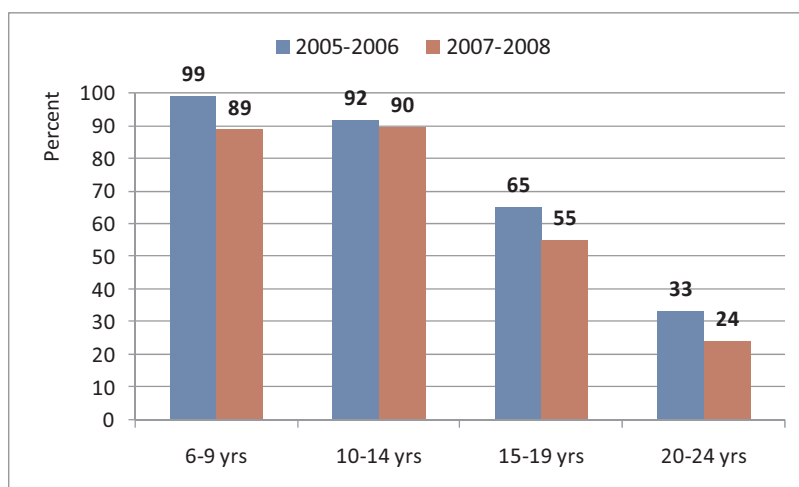
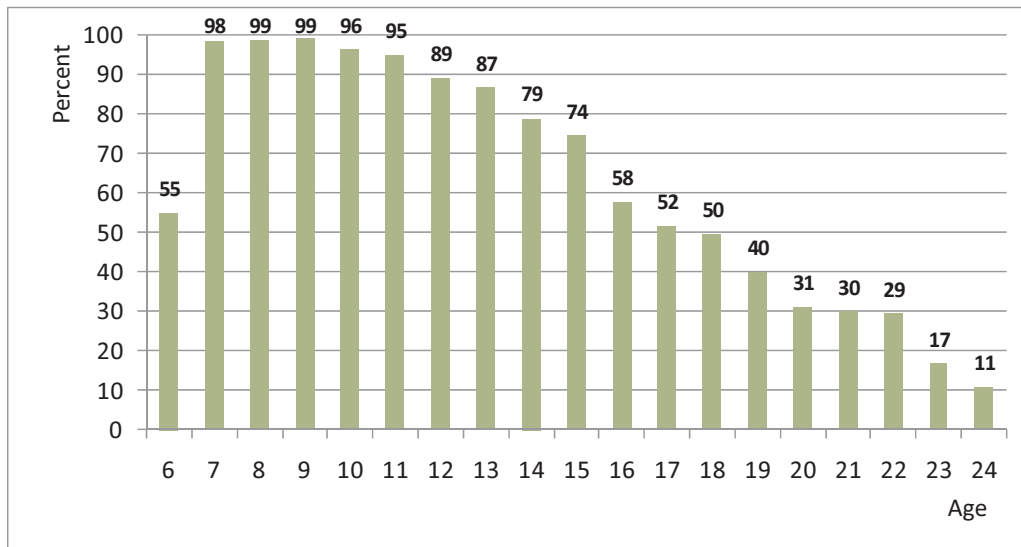


Figure 9 School enrolment among people aged 6-24 in 2007-08 by age. Percent in age (n=2,335)



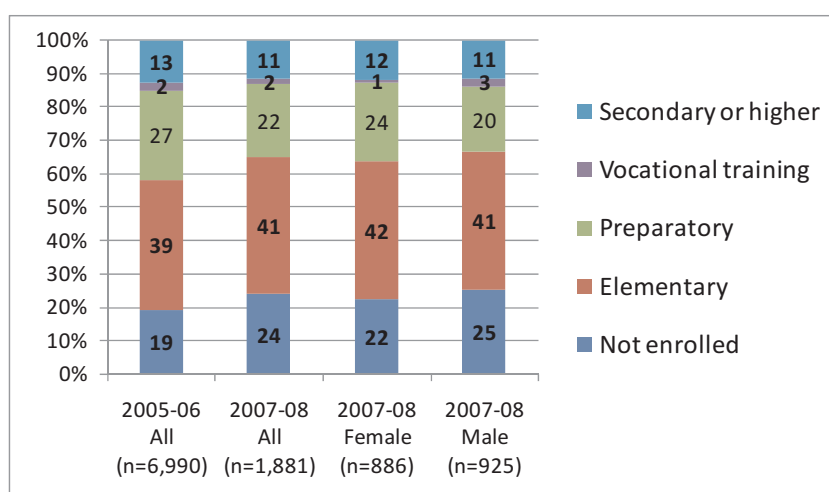
As shown by Table 7, there is only minimal variation in school enrolment across sex, but it seems girls and young women attend school slightly more often than their male counterparts, which is in accordance with the general trend for Palestinian refugees in Lebanon (Tiltne 2005).

Table 7 Current school enrolment among individuals aged 6-24 by sex and age group. In percent (n=2,335)

Age groups	All (n=2,335)	Women (n=1,138)	Men (n=1,197)
Total	62	63	61
6-9 yrs	89	91	87
10-14 yrs	90	92	88
15-19 yrs	55	56	54
20-24 yrs	24	22	26

The distribution of the youngest displaced students by level of study is shown in Figure 10. As compared with two school-years earlier, there was a higher percentage of non-enrolled, a slightly higher percentage of students in elementary, and a lower percentage in preparatory school. There was only minor variation across sex.

Figure 10 Enrolment among individuals aged 6-19 in the school-years 2005-06 (Tiltne 2007) and 2007-08, and by sex for 2007-08. Percent not enrolled and enrolled at various levels



As shown by Table 8, the majority of the displaced attended (or were registered/enrolled in) educational facilities run by UNRWA (85 percent). Five percent of the students in Primary school (elementary and preparatory) were enrolled in a Government school while approximately one percent attended a private facility. At the secondary level, the percentage going to a private school had increased to seven. UNRWA also seems to be the largest provider of vocational education to the displaced from Nahr El-Bared. The Table furthermore suggests that some university or college students attend education run by UNRWA. This is of course not the case. These nine cases are coded incorrectly for one of two reasons: a student may have received study support from UNRWA and thus answered that UNRWA is the 'authority' of his

or her education or some kind of vocational education managed by UNRWA has been erroneously coded as 'college'. Students attended both public and private universities.

Table 8 School authority. Percentage distribution of all enrolled individuals by type of school owner and the level of education where they are enrolled

	Government	UNRWA	Private	Total	n
All enrolled	9.0	85.2	5.7	100	1,515
Elementary	5.0	94.2	0.8	100	759
Preparatory	5.1	93.4	1.5	100	392
VT after preparatory	10.0	45.0	45.0	100	40
Secondary	3.6	89.7	6.7	100	194
VT after secondary	21.1	47.4	31.6	100	19
University/College	57.7	8.1	34.2	100	111

Impact on Previous School-year

There was interest in examining if the hostilities in Nahr El-Bared had affected schooling negatively. The survey approached this by asking if students had been able to complete the previous school-year. However, it only enquired for those currently enrolled. This is unfortunate as some of the children and youth who were unable to conclude last year's studies may have been barred from continuing this year for precisely that reason. Thus, if anything the data collected by the survey underestimate the problems people may have encountered as a consequence of the armed conflict in the camp. The survey found that 77 percent completed the previous school-year while 23 percent did not (n=1,517).

Educational Attainment and Literacy

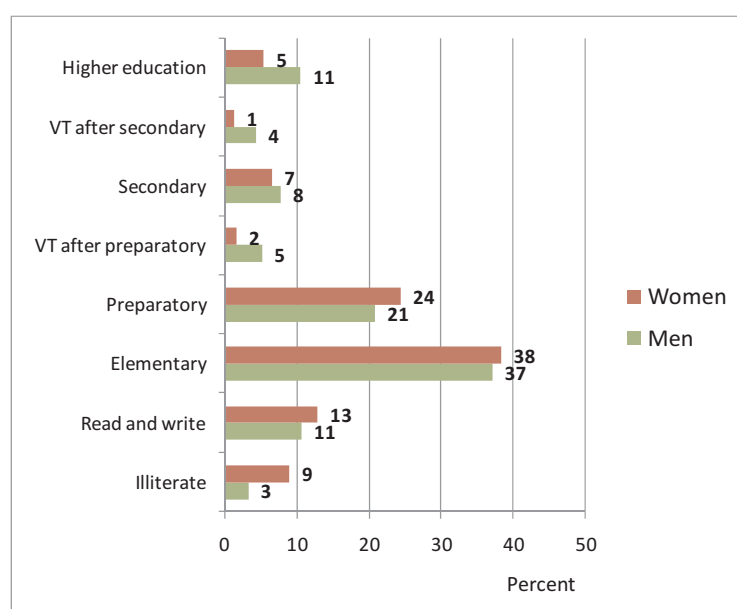
The survey wanted to investigate the human resources of the displaced from Nahr El-Bared and did so by enquiring about their educational achievements and literacy status. Unfortunately it asked about literacy and educational attainment in one and the same question - giving precedence to schooling. The survey assumed that everyone who had completed the elementary stage (or higher) could read and write, but we know from earlier survey work on Palestinian refugees in Lebanon that this is not the case. If one asks separately for reading and writing proficiency and educational level, as Fafo did in the 2006 Labor force survey, one will find that a significant number of individuals who have completed elementary and even preparatory school cannot read and write properly.⁹ This implies that the statistics presented here, while providing a fairly accurate picture of people's formal schooling underestimate illiteracy.

Figure 11 displays highest education completed among persons aged 25 to 64 by gender. We have chosen this age group assuming that at the age of 25 the vast majority have completed their formal education. The Figure suggests that men still holds an edge over women as illiteracy is more abundant

⁹ The 2006 Labor force survey found that 90 percent of Palestinian refugees (from camps and gatherings) that had completed elementary school could read and write easily, while nine percent could read and write with difficulty and one percent was totally illiterate. Among Palestinians who had completed the preparatory stage, one percent was partially or totally illiterate. Calculations made for this report.

for females and higher education is more prevalent among males. However, in line with the development for the Palestinian community in Lebanon as a whole (Tiltne 2005, 2007), this picture is changing.

Figure 11 Educational attainment and literacy among individuals aged 25-64 by sex (n=1,918). Percent



Consider Figure 12 which shows the prevalence of secondary and higher education according to gender and age. The gap between women and men has been filled over time, and among the youngest adults there are actually a higher proportion of women than men who have completed no less than a secondary degree. Table 9 provides more details. While among the youngest adults ten percent of women have completed some form of higher education, eight percent of men have. On the other hand, men are to a larger extent than women pursuing vocational post-secondary education. Vocational education at a lower level has also been much more attractive to men than women in the recent past (6.5 percent men *versus* 2.6 percent women have fulfilled such schooling). At the other end of the scale, illiteracy is equally uncommon among young women and men, at two percent. If anything, illiteracy is slightly more prevalent among men.¹⁰

¹⁰ However, according to the 2006 Labor force survey of Palestinian refugees in Lebanon, illiteracy is more of a problem than suggested by the current survey. It found an illiteracy rate for individuals aged 15-29 in Nahr El-Bared and Beddawi taken together at 18 percent for men and ten percent for women (Tiltne 2007), implying that young women are considerably better off than their male counterparts.

Figure 12 Secondary and post-secondary education. Percentage of individuals aged 25-64 who have completed at least secondary education by sex and age groups (n=1,918)

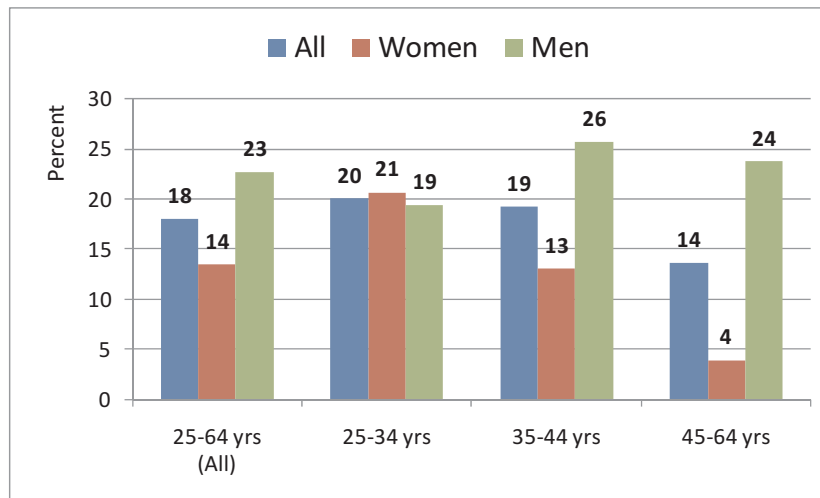


Figure 13 Illiteracy. Percentage of individuals aged 15-64 who cannot read and write by sex and age groups (n=3,136)

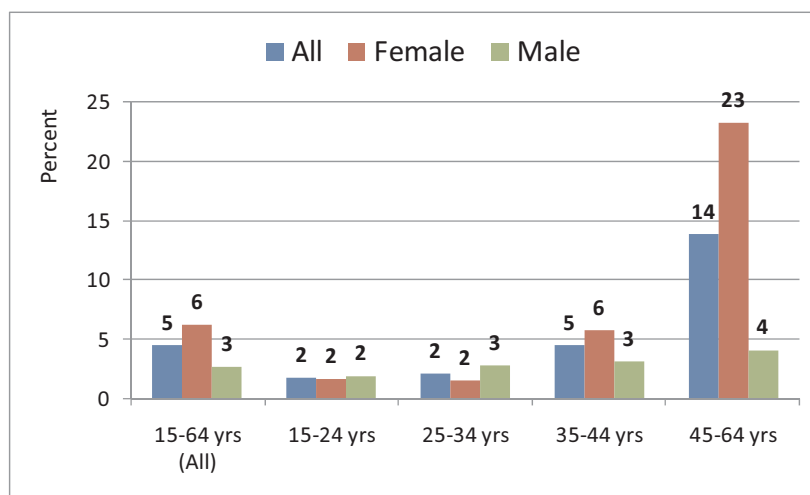


Table 9 Educational attainment and literacy among individuals aged 25-64 by sex (n=1,918). Percent

		Illiterate	Read and write	Elementary	Preparatory	VT after preparatory	Secondary	VT after secondary	Higher education	Total	n
All 25-64 yrs	All	6.3	11.8	37.7	22.7	3.4	7.2	2.9	8.0	100	1,918
	25-34 yrs	2.2	11.1	40.5	21.6	4.5	8.6	2.6	9.0	100	736
	35-44 yrs	4.5	9.5	35.5	28.8	2.5	9.2	3.4	6.7	100	643
	45-64 yrs	13.9	15.6	36.7	16.9	3.2	3.0	2.6	8.2	100	539
Women	All	9.1	12.9	38.4	24.4	1.7	6.6	1.4	5.5	100	983
	25-34 yrs	1.6	10.8	39.4	24.9	2.6	8.9	1.8	10.0	100	381
	35-44 yrs	5.8	10.1	37.8	31.7	1.5	7.9	1.2	4.0	100	328
	45-64 yrs	23.4	19.3	37.6	15.0	0.7	1.8	1.1	1.1	100	274
Men	All	3.3	10.7	37.1	20.9	5.2	7.8	4.4	10.6	100	935
	25-34 yrs	2.8	11.5	41.7	18.0	6.5	8.2	3.4	7.9	100	355
	35-44 yrs	3.2	8.9	33.0	25.7	3.5	10.5	5.7	9.5	100	315
	45-64 yrs	4.2	11.7	35.8	18.9	5.7	4.2	4.2	15.5	100	265

VT = Vocational training

6. Employment

Summary

The survey shows widespread unemployment after displacement.

Nearly one-half of all persons aged 15-64 (47.6 percent both before and after the displacement) were in the labor force (i.e. they were employed or unemployed). The remaining persons studied, carried out domestic work, or were prevented from gainful employment by old age, illness, a handicap, etc. Sixteen percent of women were economically active as compared with nearly 80 percent of men.

The labor force was relatively young, with a mean age of 34 years. Nearly one in five persons in the work-force had completed as a minimum secondary education, and such higher education was more common among economically active women than men.

Unemployment increased from 45 percent before to 79 percent after displacement for women and leaped from 25 percent to 79 percent for men. Prior to the flight, more than one-half of the economically active population aged 15-24 was out of work, which is more than twice the unemployment for older people. Subsequent to displacement nine in ten in this age group were jobless.

Since unemployment was rampant after displacement, a description of people's jobs before displacement provides the better picture of their work experiences and resources. Various forms of (often petty) trade and maintenance and repair work (refrigerators, bicycles, cars, PCs, etc) as well as employment in hotels and restaurants kept approximately one-third of the employed busy. This sector was almost as significant to the work of women as men. A second key sector is construction, employing one-fourth of the men. Services within the fields of education, health and social work employed almost 30 percent of women.

Before the flight four in ten worked as craftsmen. They were primarily employed in construction but also in manufacturing and (petty) trade and various repair work. One in four were service and sales workers and one in six were employed as professionals and managers.

One third of the unemployed said they intended to establish an enterprise or get a paid job at the time of the interview. A few students and housewives wanted the same. This exceedingly low figure testifies to the difficulties involved in finding work, at least as perceived by the workless in August.

Seventy percent of the altogether 297 businesses we have information about in the survey were based in the camp proper, while another one sixth of the businesses were located in its immediate vicinity. It probably used to be as many as 1,500 enterprises in the Nahr El-Bared camp.

Twelve percent of those in the labor force thought they could benefit from some kind of training in the search for a job or improved work opportunities. Computer skills and business management were the most popular topics.

Ten percent of the unemployed expressed their willingness to accept short-term (manual) ‘cash-for-work’ jobs.

Introduction

The objective of this survey module was threefold: (i) to get an impression of the work experience of the displaced labor force, (ii) to assess the effect of the dislocation on people’s ability to earn an income and hence provide for themselves, and (iii) to look ahead and receive input from the displaced on how best to strengthen their capacity to return to gainful employment.

The labor force statistics generated by the survey are not directly comparable to other statistics because the design is particular to this survey. Neither do they adhere strictly to the recommendations of the ILO.¹¹ For example, the survey yields a somewhat too high labor force participation rate. Yet we believe that the employment data provide a good picture of the Nahr El-Bared population’s attachment to the labor market before and after displacement. As will be clear, it points at dramatic changes as a result of the crisis.

Labor Force Participation Before and After Displacement

As stated above the survey assigned ‘work status’ to every person aged 15-64. The result is shown in Table 10. Nearly one-half of all persons in the age-group (47.6 percent both before and after the displacement) are to be considered employed or unemployed, that is to say they were economically active, or in the labor force. The remaining people in the age group were not in the labor force because they studied, carried out domestic work, or were prevented from gainful employment by old age, illness, a handicap, or any other reason. We notice significant variation across gender, where 16-17 percent of women were economically active as compared with nearly 80 percent of men.¹² The labor force participation of men had increased one percentage point after displacement. The most significant result in the Table, however, is that a great number of the economically active had moved from being classified as employed before the Nahr El-Bared debacle to being without work after displacement. This comes as no surprise as the livelihoods of many people were tied to the camp and were lost as a direct consequence of the crisis and flight. Six in ten were actually employed within the parameters of Nahr El-Bared itself (Tiltne 2007).

¹¹ To comply fully with the ILO criteria would have required a much more extensive questionnaire module on employment.

¹² These labor force participation rates are higher than one would have found applying a survey design meant to collect statistics in line with international (ILO) standards. The 2006 Labor force survey found 13 percent for all Palestinian women and 63 percent for all Palestinian men in Lebanon’s camps and ‘gatherings’ (not yet published data), while the labor force participation rates for Nahr El-Bared stood at 10 and 60 percent only (Tiltne 2007).

Table 10 Work status before and after the displacement. Percent of all persons aged 15-64

		Employed	Unemployed	Student	Housewife	Unable to work/ other	Total	n
Before displacement	All 15-64	34.0	13.6	16.6	32.4	3.5	100	3,092
	Male	58.9	19.6	17.4	-	4.1	100	1,539
	Female	9.2	7.7	15.7	64.6	2.8	100	1,553
After displacement	All 15-64	10.1	37.5	16.6	32.9	2.9	100	3,126
	Male	16.8	62.5	17.0	-	3.7	100	1,550
	Female	3.4	13.0	16.2	65.2	2.1	100	1,576

Before we disclose more information about unemployment, let us briefly characterize the labor force or the economically active (i.e. the employed + the unemployed) – after dislocation: Eighty-three percent were males and 17 percent were females. The labor force was relatively young, with a mean age of 34 years, and 56 percent were younger than 35 years of age (Table 11). The age distribution of males and females in the labor force is comparable yet working females were somewhat younger. Nearly one in five persons in the workforce had as a minimum completed secondary education (Table 12). Higher education was more common among economically active women than men. However, note that the Nahr El-Bared labor force still contained a higher number of men than women with a post-secondary degree because there were relatively few female members of the labor force.

Table 11 The labor force after displacement by sex and age

	15-24 yrs	25-34 yrs	35-44 yrs	45-54 yrs	55-64 yrs	Total	n
All 15-64 yrs	27.3	28.7	24.0	14.9	5.1	100	1,488
Male	27.3	26.9	25.1	15.2	5.5	100	1,229
Female	27.4	37.1	18.5	13.5	3.5	100	259

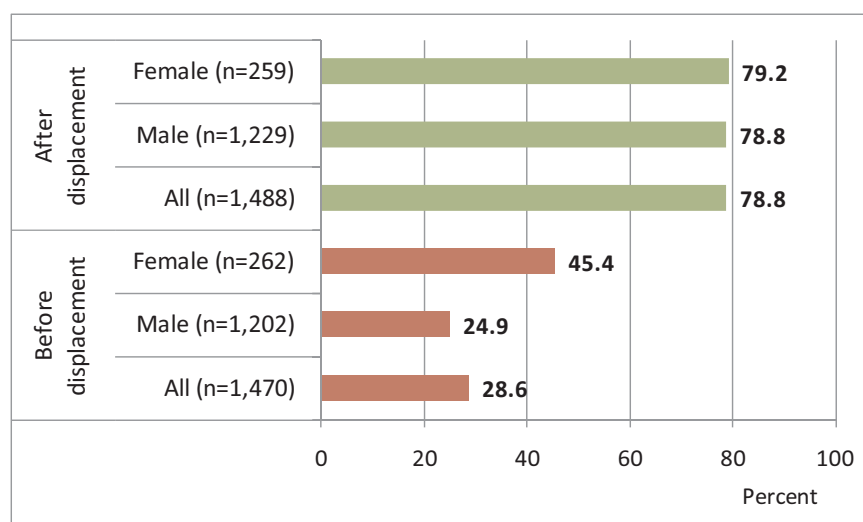
Table 12 The labor force after displacement by sex and educational attainment

	Illiterate	Read and write	Elementary	Preparatory	VT after preparatory	Secondary	VT after secondary	Higher education	Total	n
All 15-64 yrs	3.4	12.4	39.5	21.0	4.9	6.4	3.4	8.9	100	1,489
Male	2.8	12.9	41.1	21.1	5.3	6.0	3.3	7.6	100	1,230
Female	6.6	10.0	32.0	20.8	3.1	8.5	4.2	14.7	100	259

The unemployment rate is calculated by dividing the number of unemployed on the number of economically active. Figure 14 presents the unemployment situation before and after displacement. While unemployment increased from 45 to 79 percent for women it leaped from 25 percent to 79 percent for

men.¹³ In other words, four out of five displaced Palestinians from Nahr El-Bared who wanted to work were without gainful employment in late August.

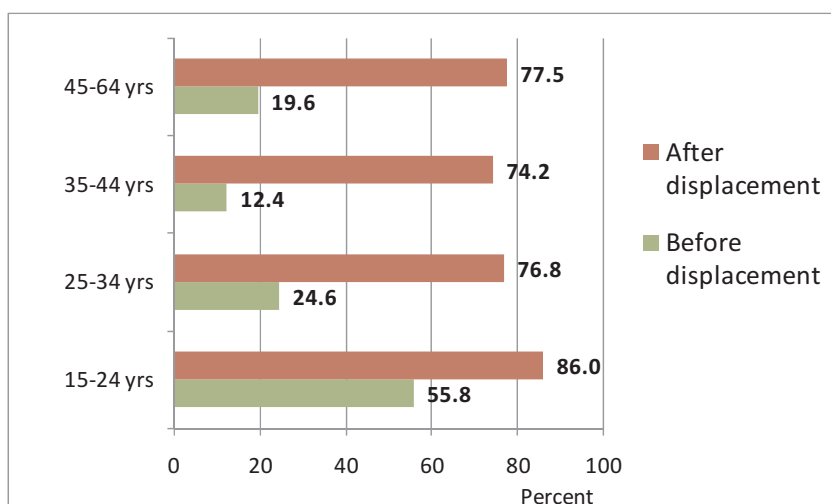
Figure 14 Unemployment before and after displacement by sex. Percent



Under 'normal' circumstances unemployment is higher for women than for men. It is also common for Palestinian refugees in Lebanon and elsewhere, and more generally for the Arab Middles East, that unemployment is particularly widespread in the youngest age groups. As shown by Figure 15, this is also the case for the residents of Nahr El-Bared. Prior to the flight, more than one-half of the economically active population aged 15-24 was out of work, which is more than twice the unemployment for older people. Subsequent to displacement unemployment soared for all. Yet the young still suffered the most as nearly nine in ten lingered jobless.

¹³ Just as the labor force participation rate found in this survey is higher than the one estimated from the 2006 Labor force survey data, so is the unemployment rate. The 25 and 45 percent unemployment for respectively men and women found here compares to 10 percent (ILO) unemployment for both men and women in 2006. However, the 2006 survey yielded the higher rates of 18 and 36 percent for the Nahr El-Bared population when a 'relaxed' ILO definition was applied in the calculations (see Tiltne 2007).

Figure 15 Unemployment before and after displacement by sex. Percent



Industry and Occupation

Employment in various kinds of services is crucial to the Palestinians from Nahr El-Bared. Table 13 shows the economic sector or industry of work for those who were gainfully employed both before and after the dislocation from their homes last summer.¹⁴ Due to the drastic decline in employment following the displacement, data for the situation before the flight gives the better picture of people's work experience and thus their resources and qualifications which they can bring into future jobs and enterprises. Consequently, we concentrate our comments below on the situation before the tragedy struck.

Various forms of (often petty) trade and maintenance and repair work (refrigerators, bicycles, cars, PCs, etc) as well as employment in hotels and restaurants used to keep approximately one-third of the employed busy (Table 13). Of these three sub-sectors of work, hotels and restaurants only employed 2.4 percent. The sector was almost as important to the work of women as men. A second key sector is construction, where one-fourth of the men were employed. Services within the fields of education, health and social work employed almost 30 percent of women. Individuals employed with NGOs would typically end up in this category. Community, social and other services include people working for Palestinian parties and organizations.¹⁵ Percentage-wise the importance of employment with UNRWA (where many work in education, health and social services, but where there are drivers, guards etc. also) had increased after the displacement. Furthermore, Table 13 suggests a relative increase in the significance of work within the areas of education, health and social services outside UNRWA as well as community services

¹⁴ The respondents were asked to describe the business of the employed persons in some detail. The interviewer noted down the type of business, main product or services, if the business was wholesale trade, retail trade, or manufacturing, etc. The answers were later coded applying the International Standard Industry Classification (ISIC) of all economic activities, and the codes computerized together with the other data. The report provides grouped results.

¹⁵ According to Movimondo, there were at least 17 NGOs operating in the Nahr El-Bared refugee camp in 2004. They employed approximately 160 persons and mobilized about 300 volunteers (Ged 2005).

after displacement. A different picture would have been remarkable, as one would expect the private sector to be hit the hardest by the camp destruction and flight while one would think that UNRWA, NGOs and organizations would generally keep their employees, and that some NGOs would even hire additional people to assist the displaced.

Table 13 Industry of work before and after displacement by gender. Percent of employed persons

	Before displacement			After displacement		
	Male (n=905)	Female (n=142)	All (n=1,047)	Male (n=261)	Female (n=54)	All (n=315)
Agriculture, fishing	3,5	8,5	4,2	3,1	-	2,5
Manufacturing	8,6	11,3	9,0	5,7	5,6	5,7
Construction	26,0	-	22,4	24,1	1,9	20,3
Wholesale and retail trade, repairwork, hotels and restaurants	35,6	26,8	34,4	23,8	13,0	21,9
Transport, storage and communication	6,4	2,1	5,8	2,7	-	2,2
Education, health and social work	5,7	29,6	9,0	10,7	29,6	14,0
Community, social and other services	8,4	7,0	8,2	10,7	9,3	10,5
UNRWA	5,7	14,8	7,0	19,2	40,7	22,9
Total	100	100	100	100	100	100

Table 14 provides additional insight into the employment situation as it takes us from relative sizes to absolute numbers and presents the actual number of persons in our sample working within the various industries, or sectors. As shown, in the sample of 999 families from Nahr El-Bared as many as 235 persons, all men, aged 15-64 had income from work in the building sector before displacement. Late August that number had dropped by 171 to only 64. Correspondingly, the number of persons engaged in trade, maintenance and repair had been cut from 360 to only 60 people. In transportation and communication nearly 90 percent of the jobs had disappeared. These are indeed dramatic changes. Only UNRWA did not experience decline in employment.

Table 14 Industry of work before and after displacement by gender. Absolute numbers of employed persons in sample

	Before displacement			After displacement		
	Male	Female	All	Male	Female	All
Agriculture, fishing	32	12	44	8	-	8
Manufacturing	78	16	94	15	3	18
Construction	235	-	235	63	1	64
Wholesale and retail trade, repairwork, hotels and restaurants	322	38	360	62	7	69
Transport, storage and communication	58	3	61	7	-	7
Education, health and social work	52	42	94	28	16	44
Community, social and other services	76	10	86	28	5	33
UNRWA	52	21	73	50	22	72
Total	905	142	1 047	261	54	315

Table 15 displays broad categories of occupations and how the displaced from Nahr El-Bared relate to these categories.¹⁶ Before the flight four in ten (39 percent) worked as craftsmen of some sort. They mainly worked in construction but also in manufacturing and (petty) trade and various repair work. One in four (27 percent) were service and sales workers and one in six (17 percent) were employed as professionals and managers. People in the latter group worked in the areas of education, health or social services (and could be working with an NGO), they provided various kinds of community services (and could be on the payroll of a Palestinian party or organization), or they were UNRWA staff. More than four in ten employed women are classified as professionals or managers, testifying to their strong educational background. What is more, one in seven employed women in Nahr El-Bared worked for UNRWA (Table 14).

Table 15 Occupation before and after displacement by gender. Percent of employed persons

	Before displacement			After displacement		
	Male (n=900)	Female (n=143)	All (n=1,043)	Male (n=259)	Female (n=54)	All (n=313)
Professionals and managers	13.4	42.7	17.4	29.0	72.2	36.4
Clerical workers	1.0	0.7	1.0	1.2	-	1.0
Service and sales workers	26.9	28.7	27.1	17.8	14.8	17.3
Skilled agricultural and fishery workers	3.7	2.8	3.5	3.1	-	2.6
Crafts and related workers	43.7	9.8	39.0	34.7	7.4	30.0
Plant and machine operators	5.8	3.5	5.5	3.9	-	3.2
Elementary occupations	5.6	11.9	6.4	10.4	5.6	9.6
Total	100	100	100	100	100	100

Seven out of ten of the displaced from Nahr El-Bared and working with UNRWA has attained secondary or higher education, while over half of those employed by other providers of educational, health or social services have achieved a similar level of education (Table 16). Among professionals and managers, two-thirds have as a minimum a secondary degree. On the other hand, craftsmen, machine operators and people in elementary occupations typically have no more than elementary schooling. Likewise, approximately 70% of people working in the building sector, in manufacturing or transportation have completed no more than the elementary level.

¹⁶ The respondents were asked to describe the work of the employed persons in some detail. A number of features of the work, e.g. his or her title, work tasks and duties had to be specified. The answers were later coded applying the International Standard Classification of Occupations (ISCO), and the codes computerized together with the other data. The report provides grouped results

Table 16 Educational status of employed people before displacement by industry and occupation

		Not completed elementary	Elementary	Preparatory	Secondary+	Total	n
Industry	All	16	39	24	21	100	1 050
	Agriculture, fishing	16	43	34	7	100	44
	Manufacturing	16	55	18	11	100	94
	Construction	20	48	23	8	100	235
	Wholesale, trade, repairwork, hotels, restaurants	17	41	25	17	100	360
	Transport, storage, communication	21	46	30	3	100	61
	Education, health, social work	6	10	28	56	100	94
	Community social and other services	10	35	28	27	100	86
	UNRWA	3	15	11	71	100	73
Occupation	All	16	39	24	21	100	1 050
	Professionals, managers	3	7	24	66	100	182
	Clerical workers	-	50	20	30	100	10
	Service and sales workers	15	41	25	18	100	283
	Skilled agricultural, fishery workers	14	46	30	11	100	37
	Crafts and related workers	20	48	23	8	100	407
	Plant and machine operators	19	46	30	5	100	57
	Elementary occupations	22	48	21	9	100	67

Self-employment

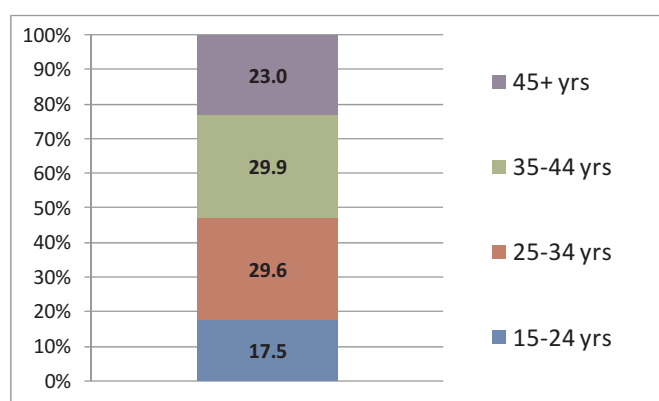
According to the 2006 Labor force survey, a third of the workforce of Nahr El-Bared is self-employed, either working alone or employing household (family) members (19 percent) or entrepreneurs employing non-household members (14 percent) (Tiltne 2007). The survey asked whether currently non-employed persons aged 15-64 were planning to establish a business or get paid work. The result is displayed in Table 17. One third of the unemployed intended to establish an enterprise or get a paid job at the time of the interview. A few students and housewives wanted the same. This exceedingly low figure testifies to the difficulties involved in finding work, at least as perceived by the workless in August. The difficulties are at least partly related to legal and other obstacles to Palestinian refugee labor outside of the camps (El-Natour 1997, 2005; Suleiman 2006; Hanafi and Tiltne 2007) and the fact that nearly two thirds (63 percent) of the employed worked within the geographic boundaries of Nahr El-Bared before displacement (Tiltne 2007).

Table 17 Job-plans for the unemployed, students and housewives. Percent of individuals aged 15-64 in each group

	Self-employment	Paid work	Both self-employment and paid work	No plans	Total	n
Unemployed	19.7	8.9	6.5	64.9	100	1,171
Student	0.4	2.9	0.8	96.0	100	519
Housewife	1.0	1.7	0.8	96.6	100	1,027

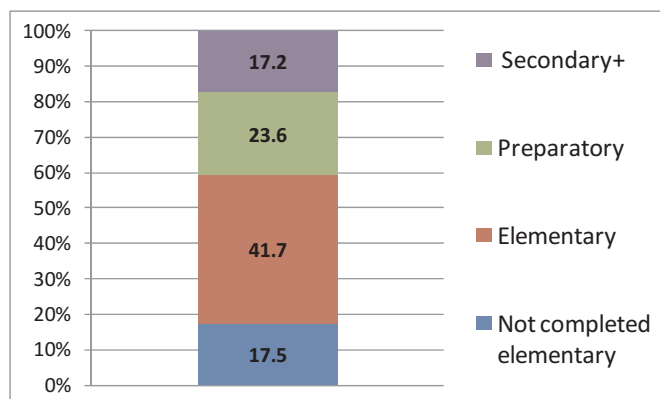
More than one in four unemployed said they were hoping to establish their own business, some in parallel with taking up paid work (Table 17). Fifteen percent were women; they were of all ages (Figure 16) and were from various educational backgrounds (Figure 17). Nearly four in five (78 percent) reported to have previous work-life experience (being employed just before the flight). Of those, one in two (48 percent) had been working in various forms of trade, repair work or hotels and restaurants; 19 percent had been employed in the construction sector, while 11 percent had worked in manufacturing. With regard to occupation, 42 percent could be grouped as crafts and related workers and 40 percent as service and sales workers. Seven percent used to be a professional or a manager. Half (51 percent) of the unemployed that said they intended to set up a business owned a small or medium-sized establishment before displacement. Consequently, many were thinking of re-starting their business rather than establishing something anew. A third (35 percent) of the displaced that were employed prior to the crisis and flight, and for which we have information¹⁷, ran a business, a figure that compares well with the 2006 Labor force statistics.

Figure 16 Age distribution of people who said they were planning to establish business (n=331)



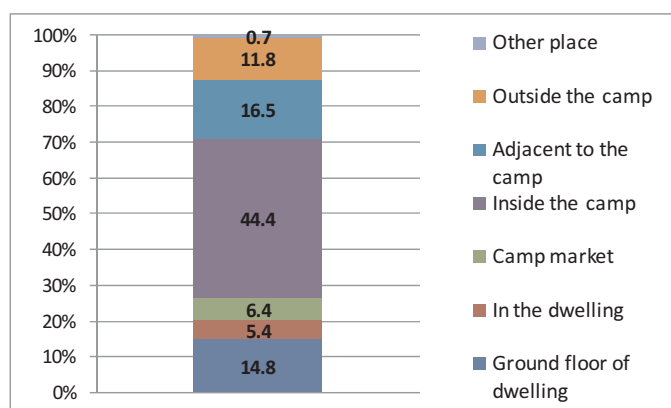
¹⁷ We lack information with regard to ownership of an establishment from 28 percent of those employed before displacement because the questionnaire had them 'filtered out'.

Figure 17 Educational attainment of people who said they were planning to establish business. Percent (n=331)



Seventy percent of the altogether 297 businesses we have information about in the survey were based in the camp, while another one sixth of the businesses were located on the camp border or in its immediate vicinity (Figure 18). Just over ten percent of the businesses operated from outside the camp. In 276 cases (93 percent) the owner knew that the enterprise had been damaged by the armed battles and bombardments. In five cases (less than two percent) people reported no destruction, and in 16 cases (five percent) people did not yet know if the business had experienced any damage. This reality underscores the material losses of the camp population and the detrimental impact that the hostilities in Nahr El-Bared had not only on private housing and the general physical infrastructure of the camp but also on people's ability to earn a living.

Figure 18 Location of establishment before displacement. Percent (n=297)



According to a 'Business Sector Survey' carried out by UNRWA in 2002-2003, there were 700 enterprises in Nahr El-Bared at that time (UNRWA 2004). The study categorized the enterprises into over 100 different groups. The largest groups were grocery shops (128), clothing stores (49), barbershops (37), shops selling shoes (22), and butcheries (20). The 700 enterprises covered by the study, and of which seven percent were Lebanese or Syrian, exclude mobile enterprises that are not confined to a premise or a fixed location. This might be businesses in the transportation sector, perhaps a one-man company where the person owns and operates a motor-bike, a pick-up truck, or a taxi, or in the construction sector where the business centers on a mobile concrete mixer. One-person enterprises are the most common business-size, making up 70 percent in all the Palestinian refugee camps of Lebanon taken together (UNRWA 2004). Twenty-eight percent of the studied enterprises had one or two employees in addition to the owner, while the remaining two percent had three or more workers.

However, based on the survey of the displaced, we suspect that the 2004 UNRWA study represents a significant undercount of businesses or somehow have excluded so many different forms of businesses that it presents an incomplete picture of self-employment and the enterprise structure of Nahr El-Bared. Street peddling is seemingly not covered; neither are enterprises operating out of people's homes. The survey of displaced found that five percent of the enterprises operating prior to the flight had been located in people's homes, and that another 15 percent were run from the ground floor of the dwelling. Some of the latter may not have been included in UNRWA's 2004 study, particularly if the enterprise did not carry a visible name tag and somehow advertised its existence outside. As mentioned above, the displaced survey identified 297 enterprises from a sample of between one-fifth and one-sixth of all the families in Nahr El-Bared. This would imply perhaps 1,500 enterprises at the camp level, twice as many as identified by UNRWA in 2002-2003.

The survey asked those who used to run a business upon eruption of the armed debacle in Nahr El-Bared and those who said they intended to set up a business what they thought were the major challenges or obstacles to (re-)establish something or expand it. Respondents were allowed up to three answers. Results are shown in Table 18. The leading hindrance is perceived to be lack of investment capital, mentioned by more than nine in ten. Other significant obstacles are the lack of materials as input into manufacturing and production and various tools and equipment (mentioned by eight percent), and an adequate place to establish the endeavor (reported by four percent).

Table 18 Perceived obstacles/challenges with regard to establishing, resuming or developing businesses. Percent of people who are planning to establish an enterprise or had a small or medium-sized business prior to displacement (n=285)

Lack of capital	91.2
Other obstacles/problems	9.8
Work material and equipment	8.4
Place/construction material	4.2
Work skills	1.8
Demand	1.4
Administration/procedures	1.1
Time to re-start business	1.1
Infrastructure	0.4

Training

The survey enquired if those in the labor force after displacement could benefit from some kind of training in the search for a job or improved work opportunities. Twelve percent thought that would be useful. For those who admitted that training might have a positive effect on their employment opportunity, the survey enquired about the preferred subject for training. Three suggestions were allowed but just a few provided more than one. Besides, a handful of persons abstained from specifying anything. Table 19 shows the result. 'Modern' topics as computer skills and business management were the most popular. However, 'traditional' vocational skills in construction and electrics were also mentioned by many.

Table 19 Preferred training course. Percent of people in the labor force who think training could be useful (n=159)

Computers	37.1
Business management	14.5
Electricity	9.4
Building	8.8
Medical	8.2
Mechanics	3.8
Sewing	3.1
Cosmetics	3.1
Handicrafts	3.1
Other	3.1
Domestic work and cooking	1.3
Education	2.5
Agriculture	0.6
No answer	3.2

Temporary Jobs

One possible response to the loss of employment and income shortfall after a crisis such as the one experienced by the population of the Nahr El-Bared refugee camp is to offer temporary, often manual, work to those affected by the crisis. In this case, one could think of employment to clear the camp from rubble and debris, minor shelter repair, and – at a later stage - to rebuild its physical infrastructure as well as UNRWA and other 'public' or 'collective' buildings and private housing. The survey asked whether individuals aged 15-64 would be willing to carry out such provisional 'cash-for-work' activities, to participate in such job-creation programs. Seven percent of all people in the age group gave a positive answer. Seven percent of people already employed said they were willing to carry out such work and, to our amazement, only ten percent of the unemployed did. Four percent of students and seven percent of the housewives also expressed their interest in temporary 'cash-for-work' jobs. There was no variation across gender, but people in the age group 35-44 years were slightly more positive (11 percent) and those with a secondary or post-secondary degree were somewhat more negative (six percent) than the average displaced person. While the former result is presumably related to the responsibility of parents

toward their children, the latter result might reflect the fact that people with an academic degree are less prone to accept manual labor.

Forty-two percent of the individuals who voiced interest in taking on temporary employment said they would be willing to work 1-2 months, 21 percent said they would work 3-6 months, while 37 percent stated that they would like to extend the job beyond 6 months.

The survey asked people about the monthly salary they would like to get paid for carrying out temporary, predominantly manual, work. The overall mean wage is LL 551,000 and the overall median wage is LL 450,000. As could be expected, the amount that people would accept and consider 'decent' remuneration for such work varies with their educational background, with those with the longest education expecting the highest salary. However, as is shown by Table 20, the gap in people's expectations across education is not particularly wide. On the other hand, the variation in expectations between women and men is considerable.

Table 20 Opinions about monthly payment for temporary work. Mean and median pay (in LL 1,000) by educational attainment and gender. Percent of individuals who said they were willing to accept temporary manual employment

	All (n=231)	Not completed elementary (n=36)	Elementary (n=90)	Preparatory (n=75)	Secondary+ (n=30)	Women (n=109)	Men (n=122)
Mean	551	485	602	528	535	429	660
Median	450	425	450	500	500	350	600

7. Concluding Remarks

While expressing general content with their accommodation in the acute phase after the flight from Nahr El-Bared, the displaced showed signs of stress. Although they had roofs over their heads, access to safe water and sanitation, the lack of privacy and over-crowding were key features of their housing conditions. Add to that the rampant unemployment. We would expect the unemployment rate to have dropped from the 80 percent of August simply because most families cannot survive for long without income. Yet it is certainly still excessively high. A majority used to be employed inside the refugee camp, and many ran their own businesses there. People largely provided various services with the refugee camp as the core market and had fellow camp refugees as their most important clients. Therefore, one should appreciate how the displaced Palestinians' employment is tied to the fate of the camp itself, and ultimately to its re-construction.

The use of makeshift dwellings is being reduced, albeit slowly. A good number of families have recently been allowed to return to their homes in the so-called 'new camp'. Others have been accommodated in the approximately 120 temporary housing units that UNRWA has raised on hitherto un-built plots of land close to Nahr El-Bared. Four hundred additional such units are underway. These are positive signs. A majority, however, are less fortunate and cannot move back because their dwellings are destroyed. The Palestinians from the 'old camp' have not yet been allowed back. They are thus barred from assessing their respective housing situations first-hand, something which adds to their despair and distress. UNRWA has recently erected pre-fabricated buildings and rented other housing to allow schooling to start. That is an encouraging development. However, children from Nahr El-Bared and Beddawi alike have lost two months of the 2007-08 school year, and they will keep suffering the consequences of the Nahr El-Bared crisis into the foreseeable future, notably the need for UNRWA to extend two-shift arrangements and shortened school days.

The August survey suggested that the relations between the displaced and their neighbors, be they fellow displaced or 'original' inhabitants in the area of residence, were generally good – at least as perceived by the displaced. However, the aftermath of the Nahr El-Bared crisis has seen heightened tensions between Lebanese citizens and Palestinian refugees in the Nahr El-Bared ('new') camp and its surrounding neighborhoods, as well as between Beddawi residents and the displaced that sought refuge there. It is a reasonable assumption that people's psychological well-being is negatively affected by such sour and resentful relationships.

According to current plans, a majority of the displaced will not be able to return to Nahr El-Bared for years to come. Meanwhile, adequate, temporary solutions must be found. We feel confident that UNRWA will be able to carry out its regular program satisfactorily to the displaced Palestinians of Nahr El-Bared, that is to say provide basic education, health and social services. However, since the displaced population is dispersed and more difficult to monitor and follow up than it used to be and compared to other client populations, exceptional assessment and monitoring initiatives should probably be taken. This is so much more important because the needs of the displaced go far beyond what can be met through UNRWA's conventional program. Particularly, such needs are linked to housing and employ-

ment. Furthermore, the displaced population, one might think, would need special follow-up with regard to its psychological and psychosocial well-being after the traumatic events of last summer. While the first shock in relation to the forced departure and the loss of homes and dear ones is now a passed stage for most people, new worries, uncertainties, needs and problems have appeared in people's lives since August, which likely are harmful to many people's mental health and might require extraordinary measures, including monitoring.

Further needs assessments are pertinent as the current circumstances of the displaced may have changed significantly after the initial, acute stage of displacement. We used the plural form of 'assessment' here, because we consider it impractical and unwise, if not impossible, to carry out a comprehensive mapping of people's needs in one sweep. Multiple activities applying various methods and research/assessment/monitoring tools should be applied. Furthermore, it is advisable to consider an assessment scheme that continues over time, as people's situation with regard to e.g. shelter and employment will alter as time goes by. Needs change with time. The displaced will adapt to shifting circumstances. What seemed like a decent solution to a family's housing requirements in September this year may not any longer appear satisfactory next fall. When it sinks in that the displacement will last for years, a family will respond differently to the (objective and perceived) conditions than it would were they to last only six months.

The overall objective of such assessments should be to examine the displaced people's living conditions and livelihoods in order to take informed decisions about the best and most effective way to provide assistance. However, as important as identifying unmet needs, gaps in (basic) services and living conditions problems, it is to map people's resources and learn from their experiences. How do people go about to find improved housing? Is such accommodation more readily available in certain locations? How can enterprises be brought back to life? Are there ways of (re-)establishing businesses that make it possible or even likely to retain the costumers upon the reconstruction of the Nahr El-Bared and the businesses' subsequent re-location? And so on and so forth. Successful coping strategies and experiences could well serve as blueprints for other people of the displaced community.

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