



## The Right to Work Campaign

# Working Unprotected



**Contributions of Palestinian  
Refugees Residing in Camps &  
Some Gatherings To the  
Lebanese Economy**

**A Report on the 2008 Household Survey & Qualitative  
Research**

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"We are a long way from being optimistic. The worse is yet to come."

Nahr el Bared Focus Group Discussion

"I wish to travel outside Lebanon for a more comfortable life"

Survey respondent

"Let us work"

Final Comments from survey respondent

“Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men.”

ILO<sup>1</sup>

“In the twenty first century brain power and imagination, invention, and the organization of new technologies are the key strategic ingredients... Today, knowledge and skills now stand alone as the only source of comparative advantage.”

Lester Thurow former Dean of MIT's School of Management<sup>2</sup>

“The longer developing countries remain shackled in outdated concepts of comparative advantage based on measurements of labor, capital and natural resources, the longer it will take them to achieve acceptable standards of living.”

Marwan Iskandar<sup>3</sup>

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<sup>1</sup> <http://www.ilo.org/global/Themes/Decentwork/lang--en/index.htm>.

<sup>2</sup> , in Michil Kaku, Vision, Anchor Books, Doubleday, New York 1997 p.13) Cited in Iskandar 2000

<sup>3</sup> ,Iskandar, M. Sustainable Development and Economic Initiatives in Lebanon 2000

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## List of Abbreviations

FBO	Faith Based Organization
FGD	Focus group discussion
INGO	International non-governmental organization
NGO	Non governmental organization
IT	Information Technology
NSSF	National Social Security Fund
PARELECO	Contribution of <u>P</u> alestinian <u>R</u> efugees in camps & gatherings in <u>L</u> ebanon to Lebanese Economy
RSI	Randomly Selected Individual

## The Right to Work Campaign – an overview

The Right to Work Campaign is an initiative spearheaded by Association Najdeh's Advocacy Program and it is funded by Diakonia and Christian Aid. The campaign came about as a result of recommendations of studies that were part of the Palestinian Women's Regional Training, Research, and Advocacy Project which was funded by Education Action International and Christian Aid as well as recommendations from four workshops that were conducted in Lebanon during 2004 and 2005. These workshops involved 93 activists affiliated to 22 NGOs.

Starting from January 2005, preparatory steps for launching the campaign were made in terms of training workshops, and steering committee was formed. The Right to Work Campaign was officially launched in April 2005 by Association Najdeh and 45 other Lebanese civil society and Palestinian refugee grassroots organizations. The general aim is to lift the current discriminatory legal measures inflicted by the Lebanese government on Palestinian refugees thus improving their socioeconomic status.<sup>4</sup>

The main issue addressed by the Right to Work Campaign is legal restrictions to work for Palestinian refugees in Lebanon. A campaign publication described legal restrictions to work for Palestinian refugees in Lebanon into four dimensions:

1. Treatment of Palestinian refugees as foreigners despite contradicting regulations
2. For jobs where Palestinian refugees are allowed to work in, application for temporary job permits is mandatory while the fees create a financial burden to applicants.
3. In addition to the job permit, it is mandatory for individuals granted a work permit to pay social security fees without receiving any benefits<sup>5</sup>.
4. Palestinian refugees are neither allowed to work in free enterprise nor in certain professions that have professional associations such as medicine, pharmacy, law, or engineering where bylaws of such associations restrict membership to Lebanese citizens who acquired the nationality for 10 years and more, or to those who are citizens of another country where the principle of reciprocity is applied.<sup>6</sup>

**The main goal of the Right to Work Campaign** is to empower Palestinian refugee women and men to exercise their Right to Work<sup>7</sup>.

**Strategic Objectives of the Right to Work Campaign** consist of the following<sup>8</sup>:

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<sup>4</sup> See <http://www.association-najdeh.org/doc/Right%20to%20Work%20Campaign.doc>

<sup>5</sup> This also applies to other foreign workers.

<sup>6</sup> Right to Work Campaign Brochure

<sup>7</sup> Source: Right to Work Campaign Brochure (Arabic).

<sup>8</sup> Source: Right to Work Campaign Brochure (Arabic).

1. To raise the issue of the work of Palestinian refugee men and women at the official Lebanese agencies including the Parliament
2. To mobilize the Lebanese and Palestinian public opinions to support Palestinian refugee men and women in their effort to exercise their right to work
3. To strengthen the role of the international community for supporting Palestinian refugee men and women to resolve problems impeding them from exercising of their right to work.

#### **Operational Objectives<sup>9</sup>**

- To build a Lebanese Palestinian coalition of NGOs
- To draft a legal document to be presented to the Lebanese Parliament
- To mobilize media to support the campaign
- To utilize Arab and international mechanism to advocate for the cause of the Right to Work
- To publish a campaign poster
- To publish a brochure
- To make a documentary on the situation of the Palestinian labor
- To gather signatures of major stakeholders on a legal memorandum on the Right to Work for the Palestinian refugees in Lebanon
- To conduct advocacy training to staff in institutions working with the Palestinian refugee community
- To conduct research on the contribution of Palestinian refugees to the Lebanese economy

#### **Activities of the Campaign in 2005 – 2006<sup>10</sup>**

- Building coalitions:
  - Instituted coordinating and follow-up committees in regions and camps in Lebanon including Lebanese and Palestinian agencies
  - Instituted a central committee to follow-up which is elected from the regional committees which represent a large number of NGOs and public figures
- Mobilizing media:
  - Convened a press conference July 6 2006 under the patronage of the previous Minister of Labor that included NGOs and Lebanese and Palestinian public figures and activists
- Mobilizing communities:

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<sup>9</sup> As they appear in the Campaign brochure

<sup>10</sup> As they appear in the Campaign brochure

- Conducted sit-ins across regions in July 11<sup>th</sup>, 2006 to raise awareness about the issue of the Right to Work
- Conducted a sit in for the children in summer activities in Ein el Hilweh camp
- Advocacy training:
  - Conducted 15 workshops in four regions
- Published and distributed the Campaign poster
- Lobbying: Held meetings with Lebanese political parties and public figures including Members of Parliament, mayors, and community leaders, NGOs, heads of professional associations, and the Union of Workers and the Employed.

### **The study as an activity of the Right to Work Campaign**

As in the case of its inception, activists of the Right to Work Campaign realized the need for generating further systematic evidence to advance its course. Despite the number of studies addressing living conditions and the situation of the labor force among Palestinian refugees in Lebanon that have been conducted in the past decade, such studies were essentially designed to be tools for assistance agencies. There was a gap in statistical evidence on the contribution of Palestinian refugees to the Lebanese economy. While the popular discourse in Lebanon states that Palestinian refugees constitute a liability to the Lebanese economy – security as well as islands of poverty, allowing them to work on equal basis with the Lebanese is viewed as a factor that limits the already scarce job opportunities for the Lebanese<sup>11</sup>. Thus generating evidence pertaining to existing contribution of Palestinian refugees especially those residing in refugee camps to the Lebanese economy in the form of consumption, remittances, and other contributions would contribute to building a stronger counter argument that can be supportive to campaign activities.

The following study revolves around three broad topics: (1) describing and assessing the contributions of Palestinian refugee communities in camps to the Lebanese economy; (2) describing challenges (legal restrictions and related factors) as well as coping mechanisms by households, and (3) arriving at recommendations for action based on study findings.

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<sup>11</sup> For more details see the section of this report entitled 'Current information on Contributions of Palestinian refugees to the Lebanese economy'

## Executive Summary

As in the case of its inception, activists of the Right to Work Campaign realized the need for generating further systematic evidence to advance its course. Despite the number of studies addressing living conditions and the situation of the labor force among Palestinian refugees in Lebanon that have been conducted in the past decade, such studies were essentially designed to be tools for assistance agencies. Furthermore this study follows a proactive rights based approach where refugees are perceived as socioeconomic actors rather than recipients or prospective recipients of aid<sup>12</sup>. There was a gap in statistical evidence on the contribution of Palestinian refugees to the Lebanese economy. While the popular discourse in Lebanon states that Palestinian refugees constitute a liability to the Lebanese economy – security as well as islands of poverty, allowing them to work on equal basis with the Lebanese is viewed as a factor that limits the already scarce job opportunities for the Lebanese<sup>13</sup>. Thus generating evidence pertaining to existing contribution of Palestinian refugees especially those residing in refugee camps to the Lebanese economy in the form of consumption, remittances, and other contributions would contribute to building a stronger counter argument that can be supportive to campaign activities.

The following study revolves around three broad topics: (1) describing and assessing the contributions of Palestinian refugee communities in camps to the Lebanese economy; (2) describing challenges (legal restrictions and related factors) as well as coping mechanisms by households, and (3) arriving at recommendations for action based on study findings.

### Objectives:

The following are the operational objectives of the study:

- To explore objective indicators of interface of the Palestinian refugee communities with the Lebanese economy at the household level through examining features of Palestinian refugee household micro-economy – labor force involvement, consumption and investment in human capital (education);
- To examine perception of individual Palestinian refugees of their work conditions & their future prospects of work in Lebanon;
- To examine the interrelationships among findings from the above-mentioned topics to assess the contribution of the Palestinian refugee population to the Lebanese economy;

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<sup>12</sup> See Suleiman 2008 p. 95.

<sup>13</sup> For more details see the section of this report entitled 'Current information on Contributions of Palestinian refugees to the Lebanese economy'

- To assess the impact of recent attempts at eliminating discriminatory measures against Palestinian refugees' work in Lebanon (Ministry Memorandum 67/1 June 2005) increasing the span of jobs that Palestinians are allowed to work legally in the country excluding employment of professionals for which the de facto ban was maintained;<sup>14</sup>
- To examine work related challenges facing the Palestinian refugee communities;
- To examine mechanisms of coping with such challenges;
- To arrive at recommendations for further action based on study findings.

#### **Methods:**

A cross-sectional statistical survey of eight refugee camps was conducted along with a qualitative research involving four camps and some gatherings. The study population of the survey consists of Palestinian refugees – with refugee documentation - who live in eight camps and selected vulnerable gatherings. Palestinian refugees who were naturalized and are living in camps were also included in the survey. In addition, secondary data in terms of findings from prior research were examined.

The statistical survey consists of stratified cluster sample of 1500 households residing in eight major camps: Ein el Hilweh, Burj Shamali, Rashidieh, Al-Bass in the south and Burj Barajneh (in Southern Suburb of Beirut), Shatila camp in Beirut and Baddawi and Nahr el Bared (the surrounding area of the old camp) in the North of Lebanon. Interviews were conducted by trained interviewers utilizing pretested questionnaires.

Qualitative information was sought for Wavel Camp and gatherings (Beqaa area - central), Debayeh camp (eastern suburb of Beirut), Mar Elias camp in Beirut, and Mieh w Mieh camp (Saida area – south), given the smaller size of the population. The assumption is that they are similar in general characteristics to the eight camps in terms of living conditions and general challenges pertaining to work but their unique circumstances could be captured by the qualitative work. In-depth interviews with resource people, focus group discussions with men women young adults, adults and elderly were conducted, and records were reviewed where available.

#### **Findings:**

The general response rate among households in the survey is 92.1 percent while the response rate among the randomly selected individuals (RSIs) is 87.5 percent.

#### **Population:**

Palestinian refugee households are highly involved in the labor force: most households reported income from work of a member of the household - 1122 out of 1232 or 91.1 percent of households. Palestinian refugees supply labor of varying skills in construction, services, agriculture, industry, and trade, transport, and information technology sectors.<sup>15</sup> The Palestinian refugee labor force is essentially captive labor with limited

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<sup>14</sup> See Suleiman, 2008 p. 107.

<sup>15</sup> Refer to the discussion on economic and institutional sectors of current work.

capacity to emigrate because of the financial cost incurred in addition to legal hurdles<sup>16</sup>.

Palestinian refugee households are highly involved in the labor force. Most households (1122 out of 1232 or 91.1 percent of households) reported income reported income from work of a household member. Palestinian refugees supply labor of varying skills as technicians, crafts, construction related jobs, services (health and education), agriculture, and other sectors.<sup>17</sup> However, 98.1 percent of those who work do so without a work permit.

### **Contribution to economy:**

***Contributing to the labor force:*** The Palestinian refugee labor is capable of working long hours and at an older age and is forced to accept suboptimal wages and lack of benefits <sup>18</sup> in order to survive. Moreover, UNRWA, the health safety net provider does not cover occupational injuries since it relies on the application of the Lebanese labor law. Since it is not applied, patients suffering from occupational injuries and their aftermath are vulnerable to financial as well as health status catastrophes.

Unlike other migrant labor, entire households of Palestinian refugees as a 'long term resident' labor pool, live in Lebanon. Thus the pattern of consumption of the Palestinian refugee population is comprehensive in terms of the wide range of goods and services consumed: food and medical care are major areas of expenditure. Most of the working Palestinian refugee population work in small establishments generally. Small establishments, regardless of their level of efficiency are considered to be the mainstay of economic growth in Lebanon as well as elsewhere in developing economies. In addition to the supply of labor, there are small businesses established by Palestinian refugee entrepreneurs inside and on the fringes of camps and in gatherings that have the potential to contribute to economic growth in the informal economy sector in the country. The catastrophe of Bared Camp has revealed the existence of more than one thousand once thriving businesses<sup>19</sup> in the camp that is now destroyed and awaiting full reconstruction.

### ***Remittances:***

The volume of remittances from abroad in the 8 camps covered is estimated to be 62 million USD per year<sup>20</sup>. This influx is either periodic or intermittent. Its source is mainly European and the Gulf States (49.7 percent from Europe and 36 percent from the Gulf

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<sup>16</sup> See Natour & Yassine 2007 for a more extensive discussion on restriction on mobility of Palestinian refugees.

<sup>17</sup> Refer to the discussion on economic and institutional sectors of current work.

<sup>18</sup> Refer to the section on age range of labor force, wages and satisfaction with wages

<sup>19</sup> Evidence from focus group discussion and information from Association Najdeh's emergency program.

<sup>20</sup> See section on remittances.

countries.<sup>21</sup>) Further work in this domain is needed to reach more reliable estimates of the volume of remittances and their economic and social impact.

Nearly one quarter (21.6 percent) of households in all eight camps report the presence of a direct family member outside Lebanon. Most households (66.6 percent) report the migration to be for permanent residence, and about one third (31 percent) report the migration to be temporary for reasons of work. Almost half of the households (54.9 percent) report the presence of financial support from emigrants. More than half (57%) is reported to be intermittent, and one third (33.5) to be periodic/ regular.

***Entrepreneurship – markets catering for low income communities:***

Evidence from qualitative research in this survey indicates that, with regard to several camps, a contribution is made at the community / camp level towards invigorating surrounding areas by providing low cost / popular markets. The Sabra market, the Ein el Hilweh market and (previously) the Bared camp markets are recognized as major informal economic centers for the poor and those with limited income in three areas of Lebanon: Saida, Beirut and the North. The destruction of Bared camp in 2007 has resulted in a gap in the Akkar area in this respect.

***Contribution to national private consumption – an estimate of the contribution to the general economy:***

A crude estimate of the ratio of the private consumption of Palestinian refugees (including UNRWA's appropriations) to the total private consumption in Lebanon 2003 is approximately 10 percent<sup>22</sup>.

***Challenges:***

The main challenge facing the Palestinian refugee population's survival with dignity in Lebanon let alone their economic contribution is the set of legal barriers to work. This restriction has further marginalized the Palestinians and shaped the pattern of their work into lower paying jobs or self employment in small enterprises located in or around the camp. Moreover, only around a quarter (22.2 percent) indicated their prior knowledge of governmental attempts at reform. This restriction also has affected the incentive for continuing education which is associated with a higher rate of illiteracy among the younger working age population compared to the Lebanese. A manifestation of such marginalization and an overarching challenge facing Palestinian refugees is poverty: the per capita income per day declined from 2.5 during 2007 to 2.03 in the first six months of 2008 approaching international poverty threshold of 2 USD per capita per day<sup>23</sup>.

The third challenge is the lack of occupational safety which was revealed from findings from focus group discussions. This includes a deficiency in culture of safety among workers as well as a lack of social protection for working population against

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<sup>21</sup> For more details see section entitled – migration prospective income.

<sup>22</sup> The estimate uses 2008 data for the Palestinian private consumption and adjusted data based on 2003 estimate for the total Lebanese private consumption using per capita income growth.

<sup>23</sup> See ILO (2009) Global Employment Trends 2009 p.10

occupational injury or sickness related to occupation. A fourth challenge is the destruction of the Nahr el Bared Camp, the second largest Palestinian refugee camp after Ein el Hilweh<sup>24</sup>, and a once thriving economic hub that catered to the needs of the disenfranchised North Lebanon region by offering goods and services of acceptable quality with reasonable pay. The condition of the Lebanese economy presents a further challenge to Palestinian refugees given its structural inefficiencies.

### **Coping**

Qualitative and quantitative findings indicated that coping with legal restrictions including adapting work patterns including working in low paying and seasonal jobs, working in the informal sector (98.1 percent report working without work permit), selection of jobs with short period of training, acquiring multiple skills through vocational training, work even when overqualified, work within and around camps, and engaging in work earlier on and for a longer period of time, establish entrepreneurial enterprises albeit small scale. Most recurrent mechanisms of coping with poverty within the household included cutting household expenses, changing priorities of spending. Other strategies include emigration, and receipt of remittances. Evidence from the survey indicates that 70.8 percent of households report spending on health care. This indicates out of pocket payment for health care - were used by households to cope with the lack of safety net for occupational injuries and illnesses among other gaps in health care coverage.

Coping with Nahr el Bared catastrophe included returning to the area surrounding the old camp by a portion of the population and re-establishing NGOs and enterprises despite the challenges of living arrangements and security measures that restrict trade with the surrounding area, the other portion of the population enduring continued displacement, and continuing advocacy for reconstruction of the old camp.

### **Synthesis & Conclusions**

Study findings have confirmed findings from prior living conditions studies about the level of poverty that the Palestinian population residing in camps in Lebanon has been enduring. This situation is accentuated by the repercussion of destruction of the camp of Nahr el Bared and the consequent displacement has accentuated the poverty of the Palestinian refugees and their dependence on assistance. In addition the study revealed higher level of illiteracy among younger Palestinians compared to the Lebanese population.

However, study findings have demonstrated that despite legal restrictions to work, and despite their poverty, the majority of Palestinian refugee households in the eight camps included in the study (more than 90 percent) are economically active. They are employed informally (without a work permit). They establish enterprises mostly small scale located mainly in and around camps, and they tend to be employed by small business enterprises. They are a labor pool of various skills, a captive labor with limited

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<sup>24</sup> Nahr el Bared population according to UNRWA estimates of (as of 31<sup>st</sup> March 2005) is 30,439, while Ein Hilweh is estimated to be 45,004. (Source: Map of UNRWA's Area of Operations, Public Information Office, UNRWA Headquarters Gaza, May 2005 in [www.unrwa.org](http://www.unrwa.org)). For further information on the camp, see bibliography in the annexes section.

mobility in view of their limited financial resources. However, when circumstances permit, emigration has been found to be a source of remittances to household members remaining in Lebanon. Palestinian refugee households were found to have a comprehensive consumption pattern similar to that of the Lebanese population. Furthermore, they constitute a non-existent burden on the Lebanese welfare safety net since Lebanese sources of assistance were not reported. In addition, study findings show that the Palestinian refugee community in Lebanon is a pull focal point to international welfare monies. Palestinian refugees' contribution to Lebanese private consumption is estimated to be 10 percent.

Furthermore, review of documentations and accounts of union activists indicated successful cases of entrepreneurship among Palestinian refugee communities. Palestinian refugee entrepreneurs have succeeded in several places to create markets that cater to low-income populations. A much-publicized example is represented by the Nahr el Bared market. Review of records on census of businesses and statements from in-depth interviews with resource people present the case where vulnerable (Palestinian refugees) create accessible markets for the vulnerable (marginalized Lebanese population in the North, especially Akkar that is adjacent to the camp).

In conclusion, the study shows a negative impact of legal restrictions on living and working conditions of the Palestinian refugee population. Removing legal restrictions to work for Palestinian refugees is considered on the basis of study findings necessary for poverty reduction, for curbing illiteracy among younger Palestinian refugees, and for facilitating the adoption of occupational safety practices among refugees at work by reducing their tendency to accept hazardous jobs for lack of other options and encouraging them to demand better working conditions. In addition, establishing a financial safety net for work-related injuries and illnesses is essential to reduce the financial burden of health services for the working population from work-related injuries and illnesses.

Based on the above conclusions, a set of short-term as well as medium and long-term recommendations are presented.

## Recommendations

In accordance with human rights considerations primarily those pertaining to social and economic rights;

In accordance with the ILO principle of decent work;

With due consideration to the Right of Return of Palestinian refugees, which is recognized by the United Nations in terms of the General Assembly Resolution 194 paragraph III of 11 December 1948<sup>25</sup>, which does not contradict with exercising by refugees of their economic, social and cultural rights during their stay as refugees in host countries,

On the basis of findings of the study regarding the significant contributions of Palestinian refugees to the economy,

With due considerations to the challenges presented in the study that impede optimal contribution, and coping strategies to adapt to such challenges;

The following are a set of short term and long term recommendations.

### Short term:

#### **Follow up the current status of the 2006 UNRWA – Lebanese state initiative on employability**

Call upon UNRWA and the Lebanese State

- To produce a progress report of the status of the initiative on employability of Palestinian refugees in Lebanon to the other stake holders UN agencies, civil society and Palestinian political agencies.

#### **Pooling existing advocacy efforts regarding protection of Palestinian refugees in Lebanon with a focus on the right to work,**

- Call upon NGOs working with the Palestinian refugee population who are engaged in advocacy pertaining to human rights in general, to economic and social and cultural rights, and to the right to work to pool advocacy efforts pertaining to the right to work for Palestinian refugees in Lebanon.

#### **Grant an urgent temporary protection status to Palestinian refugees in Lebanon**

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<sup>25</sup> United Nations General Assembly resolution 194 (III), 11 Dec. 1948. Paragraph 11 of this resolution, states that the United Nations General Assembly '[R]esolves that the refugees wishing to return to their homes and live at peace with their neighbours should be permitted to do so at the earliest practicable date, and that compensation should be paid for the property of those choosing not to return and for loss of or damage to property which, under principles of international law or in equity, should be made good by the Governments or authorities responsible.' (Cited by El-Malak, 2006 footnote 8 p.180).

In view of the absence of formal protection mechanism to Palestinian refugees in Lebanon and in view of the severe implications of restrictions to work for the Palestinian refugee population residing in Lebanon, resulting in accentuating poverty, and creating disincentive to continue education, as illustrated by the study and other studies on living conditions,

And in view of the fact that Palestinian refugees in Lebanon are able and willing to work for their living

And in view of the delicate Lebanese political balances and the process of legislative amendment,

**Call upon international humanitarian organizations, all UN agencies including UNRWA, UNHCR, ILO, and INGOs**

- **to exert pressure on the Lebanese State to grant temporary protection to Palestinian refugees in Lebanon that will grant them the right to work**

#### **Expedite Labor law amendment**

In view of the importance of having legal instruments that protect the right of Palestinian refugees to work in Lebanon in accordance with international standards,

Call upon Palestinian political organizations, UNRWA, UNHCR, ILO and other UN agencies, NGOs working with the Palestinian refugees, Lebanese civil society, International civil society,

- To exert pressure on the Lebanese State to expedite the process of disentangling the politico-legal hurdle that leads to amending clause 59 of the Lebanese Labor Law by:
  - Annulling the principle of reciprocity,
  - Revoking the need for work permit for Palestinian refugees and
  - Allowing Palestinian refugees who are employed to benefit from the national social security system, and
  - Exempting Palestinian refugee professionals from the nationality prerequisite that precludes their entry in professional orders/ associations, and consequently bars them from practicing their respective professions.

#### **Enhance safety at work and create financial safety net for working men and women**

Call upon Palestinian Union of Labor Syndicates, professional associations, and NGOs working with communities

- To increase awareness of men and women (employed as well as self employed) and those looking for work of their rights pertaining to work as articulated in the Lebanese labor law, and in international instruments with a special focus on the components of 'Decent Work' as articulated by ILO.

Call upon pertinent agencies such as UNRWA, Palestine Red Crescent Society, Palestinian Union of Labor Syndicates, Palestinian professional associations, and NGOs working with Palestinian community in Lebanon

- To give priority in their advocacy and service provision efforts to protecting Palestinian labor from hazards to their safety through capacity building of their staff and designing and implementing occupational health and safety education, as well as specialized medical and rehabilitation services catering to health problems linked to occupational hazards.

Call upon UNRWA

- To amend its policy pertaining financial coverage of work injuries and work related illnesses until the labor reform process is finalized.
- To seek additional funding to provide financial protection for Palestinian refugees who work and their dependents.

Call upon pertinent agencies such as Palestinian Union of Labor Syndicates, and Palestinian professional associations,

- To consider instituting mutual funds for their memberships and their dependents.

Call upon the Palestinian health fund

- To consider inclusion of occupational injuries and illnesses as a distinct item for financial support
- To create a special fund for coverage of work injuries and work related illnesses

Call upon donor agencies

- To fund programs pertaining to promotion of safety at work, and to channel funds to create a safety net for working men and women.

#### **Rehabilitation of Nahr el Bared Camp Economy:**

*Support the efforts of Bared businesses towards an emergency credit bailout to their establishments resulting from the destruction of the Nahr el Bared camp.*

Call upon large business enterprises owned by Palestinians in Lebanon and the International Community

- To consider a consortium to reschedule debts of the Bared Camp establishments, and to participate in lobbying to rebuild the camp and invigorate reconciliation efforts.

Call upon Palestinian political organizations, and labor unions, as well as NGOs and international agencies to

- To support the campaign for expediting rebuilding of Bared Camp
- To support efforts towards mending and rebuilding bridges with surrounding communities, and reaffirm similar recommendations from other agencies<sup>26</sup>.

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<sup>26</sup> Support of the recommendations of the UNRWA – Lebanese Government Initiative Employability workshop conducted in 2005 with a focus on the one regarding modifying

### **Support entrepreneurship:**

Call upon Palestinian political organizations, labor unions, NGOs and international agencies (funders and service providers) whose mandates include entrepreneurship,

- To consider drafting programs for protection of entrepreneurship in all camps. It would be fruitful to derive lessons from the experience of prior livelihood projects implemented through European Union Grants targeting establishment and support of small businesses in camps.
- To provide and implement mechanisms to advocate for entrepreneurship among the disenfranchised youth in collaboration with UNRWA and NGOs that provide vocational training.
- To raise awareness of young entrepreneurs – build their knowledge and skills and collect best practices, including peer and intergenerational dialogues.

Call upon UNRWA whose mandate involves basic education in partnership with other stakeholders such as, Palestinian political organizations, labor unions, NGOs and international agencies,

- To intensify efforts to reveal an in-depth view of the scope of the problem of illiteracy among Palestinian refugees,
- To provide options to address the problem of illiteracy among Palestinian refugees from a livelihood perspective as an impediment to entrepreneurship and work capacity.

Call upon UNRWA in partnership with other stakeholders such as Palestinian political organizations, labor unions, and NGOs and international agencies

- To intensify its current efforts towards enhancing computer literacy and involvement in the Information Technology (IT) sector that is compatible with entrepreneurship.

### **Medium and Long term:**

The basic recommendation is to add to the legal agenda of reforming Lebanese labor law to accommodate the rights of Palestinian refugees to work, another perspective namely launching a process of configuring and implementing a formal economic strategic partnership between the Lebanese economic community and the Palestinian refugee economic community. This entails the following:

#### **Implement 'The Protocol on Treatment of Palestinians in the Arab States', 11 September 1965 – Casablanca Protocol**

In view of the negative repercussions of legal restriction to work on the life and welfare of Palestinian refugees in Lebanon,

To ensure sustainable protection until the implementation of the right to return resolution,

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negative perceptions between Palestinian and Lebanese communities and creating more bridges between the two.

Call upon all humanitarian agencies namely UNRWA, UNHCR, ILO, and civil society

- To exert pressure on the Lebanese state to implement the Casablanca Protocol.

**Build a Protection Agency – capable of conducting formal economic negotiations with a Lebanese counterpart:**

Call upon all stakeholders and primarily UNRWA to intensify efforts towards instituting an agency that addresses protection issues including the right to work. Such an agency that would formulate policy options for effective engagement of Palestinian refugees within the Lebanese economy. This is proposed with due recognition to the primacy of implementation of the Right of Return. This can be achieved by

- Call upon UNRWA to consider the urgency of the socioeconomic challenges facing refugees due to lack of implementation of basic protection as stated in the 1951 Convention which is implemented by UNHCR, to form a neutral structure that enhances the level of protection of Palestinian refugees building on lessons learned from UNRWA's experience in other fields of operation.
- Call upon Palestinian refugee labor unions (Union of Palestinian Labor Syndicates and professional syndicates), professionals, businesses, NGOs involved in vocational training and advocacy for human rights issues, and intellectuals to create a parallel counterpart to that proposed in the preceding paragraph to monitor the implementation of protection measures primarily the right to work.

**Present viable options to optimize economic participation of Palestinian refugees in the Lebanese economy**

Call upon all institutional stakeholders engaged in advocacy

- To present strategies that would utilize the comparative advantage that Palestinian refugees have in terms of knowledge and skills in areas of labor force participation and their pull factor for international funds for relief and development assistance. Such proposed strategies would constitute the basis for political negotiations between Palestinians and Lebanese political counterparts. This can be achieved by conducting a set of meetings among community resource people as well as professionals / academicians and dialogue with the Lebanese professional associations to arrive at concrete strategies.
- One example to consider for the medium term is to **contribute to the balanced development process in Lebanon** by widening the area of practice of highly trained professionals such as physicians, teachers, and healthcare professionals according to the needed in vulnerable areas of the country where there is deficiencies.
- Recommend conducting dialogue with the Lebanese counterparts - labor unions, professionals, businesses, NGOs involved in vocational training and advocacy for human rights issues and intellectuals to work towards achieving a Strategic Partnership with the Palestinian economic agency / network. This would enable Palestinian refugees to work more effectively towards their own welfare

and the development of the country that hosted them and continues to do so until their eventual return to Palestine.

- Support the recommendations of the UNRWA – Lebanese Government Initiative Employability workshop conducted in 2005 with a focus on the recommendation regarding modifying negative perceptions between Palestinian and Lebanese communities and creating more bridges between the two.

# 1 Introduction

The introduction chapter starts with sections on relevance, scope, operational objectives. These are followed by an overview of existing and accessible information on refugees, their economic contributions and challenges. The chapter concludes with a section on the organization of the report.

## ***Relevance and perspective of the study***

An added value of the study is that it follows a proactive paradigm in the discourse about refugees. This paradigm is based on the premise that refugees constitute potential assets to their host economies. Such a paradigm complements the existing paradigm of vulnerability of refugees and their need for assistance which is the rationale behind the establishment of UNHCR and UNRWA and other refugee councils and agencies across the world. The refugee experience in coping with adversity, presents insights into innovations in economic resilience. Such insights are potentially useful to poverty eradication programs of particular relevance to Lebanon. These also present evidence to support further potential benefits to the Lebanese of allowing Palestinian refugees to exercise their basic right to work.

The literature review in paragraphs to follow presents an overview of the accumulating body of evidence that presents indications that Palestinian refugees have been active contributors to the Lebanese economy. This study attempts to present evidence that Palestinian refugees are still active contributors to the Lebanese economy despite their vulnerable socioeconomic status related to legal barriers to work and violations of other civil liberties.

The added value of the current study is that it applies a proactive paradigm: Palestinian refugees are considered in this research as actors – as potential contributors to the Lebanese economy. Such an approach is uncommon to research on Palestinian refugees in Lebanon. Suleiman based on readings from Bocco & Farah<sup>27</sup> and Zureik<sup>28</sup> noted that “much less emphasis has been given to rights based and bottom-up approaches that consider Palestinian refugees as actors in their own destiny, and view them as having social force which impacts on policies affecting their rights and livelihoods”<sup>29</sup>.

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<sup>27</sup> Bocco & Farah 1999 cited in Suleiman 2008

<sup>28</sup> Zuerik 1996 cited in Suleiman 2008

<sup>29</sup> See Suleiman 2008 p. 95.

The study starts from a hypothesis that Palestinians in refugee camps contribute to the Lebanese economy despite the adverse living conditions they are enduring. In other words, such marginalized, temporary residents of Lebanon are an asset to the Lebanese economy and not a liability. Addressing their basic human rights and primarily their basic economic right to work, is expected to pay economic and moral dividends to Lebanon.

The task at hand is to generate evidence relating to the nature and extent of this current contribution.

The survey undertaken in conjunction with this study asks the following questions: in what way are Palestinian refugees – members of a group of marginalized communities - managing to interact with the economy of Lebanon despite their marginalization and their dire living circumstances? What is their comparative advantage? What activities are they undertaking that benefit them as well as the Lebanese economy?

### ***Scope of Study***

One of the primary interests of this study is in the work patterns and economic behavior of Palestinian refugees and how these translate into contributions to the Lebanese economy. The study takes into account evidence from prior labor force surveys dealing with this and related topics and attempts to complement them. In addition, the study attempts to shed light on the quality of the work and satisfaction levels with general work environment, with income, occupational health, and safety related questions such as population reported prevalence of work related chronic diseases and disabilities.

This study does not aim to provide an extensive description of the Palestinian refugee labor force<sup>30</sup>, nor does it aim to provide exact measurements of the contribution of Palestinian refugees to the Lebanese GNP. However, this research examines patterns of interaction with the Lebanese economic system through basic economic processes: (1) engagement in the labor force as a measure of engagement in production, (2) size and patterns of consumption and (3) human capital investment in terms of enrollment in educational institutions.

The study does not aim to imply that by contributing to the economy Palestinians have a right to be naturalized. The primacy of the Right of Return<sup>31</sup> governs all policy implications of study findings regarding the right to work. As Jaber Suleiman puts it "It is important to keep in mind, however, that all of these [rights] are subsidiary to the right of return for most Palestinians. From the perspective of most of us in Lebanon, the struggle for social, economic and cultural rights is fought in order to make the waiting palatable."<sup>32</sup>

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<sup>30</sup> For extensive descriptions see Fafo 2003 and Tiltness 2006.

<sup>31</sup> This right is formalized in the General Assembly Resolution 194 III, 11 in Palestine – Progress Report of the United Nations Mediator, One Hundred and eighty sixth plenary meeting, 11 December 1948.

<sup>32</sup> See Suleiman 2008 p. 109.

The study's primary focus is on the camps, with some focus on some gatherings in Beqaa. Thus the statistical estimates contributions to the economy in terms of population consumption reflect primarily those of the population residing in camps. Given that almost half of the population is outside the camps<sup>33</sup>, the estimate is a conservative estimate of the overall population contribution.

The study also attempts to address as much as possible information that pertains to contribution to the formal and informal sectors of the Lebanese economy. Working in the informal sector is defined broadly for purposes of this study as working without work permit and with minimal protection. The study examines the extent to which Palestinian refugees are enrolled in the informal sector, or are informally enrolled in the formal sector.<sup>34</sup>

Contributions of women who are home makers and who are not formally counted in labor statistics is addressed through evidence generated from the qualitative component of the study.

### ***Operational Objectives***

The following are the operational objectives of the study:

- To explore objective indicators of interface of the Palestinian refugee communities with the Lebanese economy at the household level through examining features of Palestinian refugee household micro-economy – labor force involvement, consumption and investment in human capital (education);
- To examine perception of individual Palestinian refugees of their work conditions & their future prospects of work in Lebanon;
- To examine the interrelationships among findings from the above-mentioned topics to assess the contribution of the Palestinian refugee population to the Lebanese economy;
- To assess the impact of recent attempts at eliminating discriminatory measures against Palestinian refugees' work in Lebanon (Ministry Memorandum 67/1 June 2005) increasing the span of jobs that Palestinians are allowed to work legally in the country excluding employment of professionals for which the de facto ban was maintained;<sup>35</sup>
- To examine work related challenges facing the Palestinian refugee communities;
- To examine mechanisms of coping with such challenges;

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<sup>33</sup> 47 percent of Palestinian refugees are estimated to reside outside the camps. See 'Beginning of a Dialogue', 2006.

<sup>34</sup> For definitions of formal and informal and related areas, the study relies on the work of Chen, Martha, Joann Vanek and Marilyn Carr. 2004. [\*Mainstreaming Informal Employment and Gender in Poverty Reduction: A Handbook for Policy-makers and Other Stakeholders\*](#). London: Commonwealth Secretariat.

<sup>35</sup> See Suleiman, 2008 p. 107.

- To arrive at recommendations for further action based on study findings.

## ***Background - Refugees, economic contributions to host economies and challenges they endure to survive***

### **Definitions of a refugee<sup>36</sup>,**

The following quotations are definitions of refugees

*“A refugee is some one,*

- *Who has a well founded fear of persecution because of his/her race, religion, nationality, membership in a particular social group, or political opinion.*
- *Is outside his/her country of origin,*
- *And is unable or unwilling to avail him/herself to the protection of that country, or to return there for fear of persecution.”*

*“Any person compelled to leave his/her country owing to external aggression, occupation, foreign domination, or events seriously disturbing public order in either part or the whole of his country of origin or nationality.”*

**Organization of African Unity Convention Governing the Specific Aspects**

*Persons who flee their country “because their lives, safety, or freedom have been threatened by generalized violence, foreign aggression, internal conflicts, massive violation of human rights or other circumstances which have seriously disturbed public order.”*

**The Cartagena Declaration, 1984** adopted by a colloquium of Latin American government representatives and jurists.

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<sup>36</sup> Sections on the definition of refugee as well as the legal description are quoted from a compilation by permission of author of a report submitted to the CEDAW committee in Geneva Feb, 2008 p.10. They are presented in their entirety in view of their clarity and relevance to the subject matter of this report.

## Interface of refugees with host economies – status, challenges, and coping

Despite the debate on the matter of the impact of refugees on host economies ranging from negative to neutral<sup>37</sup>, there is emerging evidence of a positive impact. According to findings from studies in Australia, short term costs of adaptation of refugees to the host environment were found to be outweighed by long term benefits<sup>38</sup>. Findings from studies conducted in Australia and Europe indicates a positive impact of refugees as a replenishing labor force for aging populations and a means of slowing down the aggregate population aging process<sup>39</sup>. Evidence from Australia and Canada indicates engagement of refugees in entrepreneurial activities<sup>40</sup>. Stevenson underscores contributions of refugees to the 'regions' which are economically vulnerable rural areas in Australia<sup>41</sup>. Formally integrated refugees contribute also to the taxation system of the host country. Both formal and informal refugees engage in consumption in the host country. A report in Australia estimated "...that foreign-born people (including refugees and asylum seekers) contributed about 10% more in taxes than they consumed in benefits and state services"<sup>42</sup>.

According to an article on the experience of New York State with refugees, a study was cited on the financial translation of the cost of the refugees to the local economy as follows: "The first-year net cost of a single refugee household is about \$4,413, the study says. After 13 years, a refugee household's benefit begins to exceed its need, according to the study. While the cost of refugees is spread among local, state, and federal programs, the benefits are concentrated in the local economy".<sup>43</sup>

Challenges faced by refugees are summarized by underemployment, discrimination, engagement in the informal economy. Regarding underemployment, the 'Resource' report reflected on the underemployment of refugees in Europe in view of the lengthy

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<sup>37</sup> For a brief overview of the neutral argument see, Stevenson, R. (2005) Background Paper, Refugees and Economic Contributions in Hopes Fulfilled or Dreams Shattered? From resettlement to settlement Conference November 23<sup>rd</sup> - 28<sup>th</sup>, Centre for Refugee Research. Australia, pp.8-9.

<sup>38</sup> See Stevenson (2005) p.10

<sup>39</sup> See Stevenson, R. (2005) op. cit. p. 2 and Jonker, B., Resource Project, Refugees Contributions to Europe, Presentation Results (not dated), p.2

<sup>40</sup> See, Stevenson, R. (2005) op. cit. p.9, and Johnson, PJ (2000) Ethnic Differences in Self Employment among South-East Asian Refugees in Canada, Journal of Small business Management, Oct, pp. 78 – 86.

<sup>41</sup> See Stevenson, R. op.cit. p.3

<sup>42</sup> Stevenson 2005 p. 7.

<sup>43</sup> Duffett, C. (2005) Refugees contribute to local economy, Business Journal - Central New York, Oct 20. in [http://www.blnz.com/news/2008/04/23/Refugees\\_contribute\\_local\\_economy\\_8079.html](http://www.blnz.com/news/2008/04/23/Refugees_contribute_local_economy_8079.html)

asylum seeking period which alienates them from general society. One example is underemployment of refugee physicians in the UK, according to one estimate in the UK, 'It costs £2,500 to allow a refugee doctor to practice in the UK. It costs £250,000 to train a doctor from scratch.'<sup>44</sup>

Discrimination was counteracted by actively locating refugees in areas where there are minimal hostile attitudes towards them. A case in point is the creation of 'no go' areas in the UK where Ugandan refugees in the early seventies were not allowed to be resettled in order to avoid clashes with xenophobic elements in the host communities<sup>45</sup> alternately 'green areas' were designated.

Regarding the refugees' engagement in informal economy, an article by Refugees International<sup>46</sup> on Columbian refugees in Equador, underscores the engagement of Columbian refugees in informal economy during their period of asylum seeking prior to being granted the refugee status by the host country. The situation is described as follows: "... they [refugees] are often exploited and run the risk of not being paid for their labor. UNHCR recognizes the need to increase and prolong assistance to asylum seekers but does not have sufficient funding to do so.'<sup>47</sup> Involvement of refugees in the informal economy has been noted for Iraqi refugees in Lebanon in a recent survey in 2007<sup>48</sup>. Such involvement is compounded by reports by refugees of exploitation by their employers<sup>49</sup>. Frost elaborated on 'non institutionalized sponsorships' as a form of informal support which is prevalent among Tibetan Refugees in India<sup>50</sup>.

## **Employment & Poverty – vulnerable employment**

Refugees in general fit the category of the vulnerable employment as it appeared in a recent publication of ILO where it is defined as "unpaid contributing family workers and

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<sup>44</sup> See The Heritage and Contributions of Refugees to the UK – a Credit to the Nation, in <http://www.refugeeweek.org.uk>, p. 11. This is based on the following sources: Credit to the Nation: A Study of Refugees in the United Kingdom, Refugee Council, 1997, Refugees: A Resource Book for Primary Schools, Refugee Council, 1998. , Refugees and Progression Routes to Employment, Refugee Council, 2001. In exile magazine, Refugee Council, various dates. Praxis/UNHCR Feasibility Study: Employing the Skills and Experience of Refugees in the International Development Sector, The Praxis Development Education Programme and UNHCR, October 2001.

<sup>45</sup> See The Heritage and Contributions of Refugees to the UK – a Credit to the Nation, in <http://www.refugeeweek.org.uk>, p. 8

<sup>46</sup> a U.S. based refugee advocacy NGO

<sup>47</sup> See Refugees International (2004) Equador: International Support Needed for Columbian Refugees, April in <http://www.refugeesinternational.org/content/article/detail/958/>

<sup>48</sup> See Danish Refugee Council (2007), Iraqi Population Survey in Lebanon, A Report, Beirut: November, Table 1.25 p.42

<sup>49</sup> See Danish Refugee Council (2007) op.cit. p. 47.

<sup>50</sup> See Frost, A. The Problem with 'Rich Refugees', Sponsorship, Capital, and the Informal Economy of Tibetan Refugees (2006) Modern Asian Studies, 40, 1 pp.233-253

own-account workers) which are workers most likely to be characterized by low and insecure employment, low earnings and productivity."<sup>51</sup>

## **Palestinian Refugees in Lebanon – a legal and socio demographic profile**

Palestinian refugees in Lebanon consist of individuals who fled from historic Palestine mainly the upper Galilee area in 1948 and their descendents. Since 1948 their status transformed from citizens of Mandate Palestine to stateless refugees. Palestinian refugees in Lebanon constitute a segment of Palestinian refugees in the Arab countries and around the world.<sup>52</sup>

For political reasons, the population size of Palestinian refugees in Lebanon has become ambiguous. UNRWA figures as of December 2008 are 422 188 for population in camps and gatherings where 220,809 reside in camps<sup>53</sup>. However, Fafo estimates the population for 2005 a total of 206 thousand including 110 thousand in camps<sup>54</sup>. Palestinian refugees in Lebanon are distributed among 12 camps and about 45 gatherings<sup>55</sup> distributed along the five regions of Lebanon. The bulk of the refugee population resides in the south, in Saida and Tyre areas. There is another significant clustering in the North of Lebanon and in Beirut and its suburbs. There is a smaller clustering of refugees in a small camp and several gathering the central region of Beqaa.

Box 1 contains two definitions pertinent to the understanding of the meaning of Palestinian refugee from political and humanitarian perspectives. Both provide a broad overview of the legal meaning of a Palestinian and a Palestine refugee from the perspective of PLO and UNRWA respectively. The PLO's definition underscores the expulsion and identity while that of UNRWA underscores service needs consistent with the organization's mandate. UNRWA's definition is operational given the absence of a

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<sup>51</sup> See ILO (2009) Global Employment Trends, Geneva: ILO p.5

<sup>52</sup> According to UNRWA, The number of registered Palestine refugees has subsequently grown from 914,000 in 1950 to more than 4.4 million in 2005, and continues to rise due to natural population growth. See <http://www.un.org/unrwa/refugees/whois.html>

<sup>53</sup> UNRWA figures are considered to be the official figures. This figure was cited by HE Mr. Khalil Mikkawi in a recent article in the National – a UAE periodical published in March 2009. see UNRWA in figures, Figures as of 31 December 2008, and UNRWA 2008 figures on camp population table 2.3 Total Registered Camp Population Summary, As at June 30, 2008 , Lebanon. <http://www.un.org/unrwa/publications/index.html>

<sup>54</sup> Fafo (2005) Information for Policy Fafo Paper 22. Fafo estimates for 2005 are 110 thousand in camps and a total of 206 including non camps. Fafo – a Norwegian research organization - conducted a household survey of camps and gatherings in 1999 which is the basis of the preceding estimates.

<sup>55</sup> See Difficult Past, Uncertain Future, fig 1.1 p.19.

statute governing the functioning of UNRWA in contrast to the state of affairs of UNHCR<sup>56</sup>.

**Box 1 Definitions of Palestinians and Palestine refugees**

Article Five [in the Palestine National Charter] stipulates that "*the Palestinians are those Arab citizens who held permanent residence in Palestine until 1947, whether they were removed from it or remained in it, and whosoever has a Palestinian Arab father after that date, inside or outside Palestine, is a Palestinian*".<sup>57</sup>

Thus "*Under UNRWA's operational definition, Palestine refugees are persons whose normal place of residence was Palestine between June 1946 and May 1948, who lost both their homes and means of livelihood as a result of the 1948 Arab-Israeli conflict. UNRWA's services are available to all those living in its area of operations who meet this definition, who are registered with the Agency and who need assistance. UNRWA's definition of a refugee also covers the descendants of persons who became refugees in 1948.*"<sup>58</sup>

A major gap in UNRWA's mandate to the Palestine refugees including those residing in Lebanon is its restriction to assistance and the gap in sustainable protection. The UN agency that has been entrusted the issue of protection is the United Nations Conciliation Commission for Palestine UNCCP. UNCCP has a dual mandate Conciliation and protection of the interests and rights. However, this mandate lacked mechanisms of implementation and the agency became non functional since 1966, however, it is not formally dismantled.<sup>59</sup> UNRWA however, was engaged in 'passive protection' initiatives in the West Bank and Gaza, as well as in Lebanon in 1982<sup>60</sup>.

From the perspective of the Lebanese legal system, and in a recently published study on the legal status of Palestine refugees in Lebanon (2007), Natour and Yassine summarized the legal situation of Palestinians in Lebanon as follows:

*"While Lebanon dealt with the Palestinians on its territory as refugees in the care of UNRWA, which meant disavowal of most commitments incumbent on the Lebanese State and therefore dealing with the Palestinians at times as Arab refugees, at other times as foreigners, depending on exigencies and criteria that led to evasion by the Lebanese State of legal entitlements to which it is bound."*<sup>61</sup> An example of such

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<sup>56</sup> See El Malak (2006) p.181.

<sup>57</sup> Cited in Human Development Center, 2007 The Legal Status of the Palestine Refugees in Lebanon and the Demands for Adjustment, El- Natour, Suhail, Dalal Yassine 2007p.14-15.

<sup>58</sup> <http://www.un.org/unrwa/refugees/whois.html>

<sup>59</sup> See discussion in Malak (2006) 168, and the discussion on UNCCP pp.185 – 188.

<sup>60</sup> See El-Malak (2006) p.188

<sup>61</sup> Human Development Center, 2007, The Legal Status of the Palestine Refugees in Lebanon and the Demands for Adjustment, El- Natour, Suhail and Dalal Yassine 2007p.15.

entitlements is the International Covenant on Economic, Social and Cultural Rights of 1966<sup>62</sup> which Lebanon acceded to in 1976<sup>63</sup>.

The authors add, *"The confusion and ambiguity surrounding what is meant by the Palestine refugee becomes clearly evident when the subject of referral authority is approached. Some consider it the position that decides on any particular matter, such as health or education, by which they mean UNRWA or some combination of UNRWA's role and responsibility with the role of the Lebanese State through the Ministry of Education and Higher Education. Others see it as a party that holds the public decision on matters Palestinian, meaning the PLO. Still others reduce it to the level of camp committees and the like.*

*This vague way of dealing with the matter of referral authority returns to the latter's split between several sources of jurisdiction impacting on the lives of the Palestine refugees. When it is a matter of identity papers and travel documents, it is the Lebanese State; when it is a matter of social, health and education services, it is the Refugee Relief and Works Agency (UNRWA). When it relates to political developments and representation, then it is the PLO and political factions. And when it concerns areas under the latter, then it is the popular federations, unions and NGOs. Lebanon's Palestinians have been living under such a split ever which way for some time. And they have adjusted to it, despite the resultant tangle of issues, prerogatives and interests.*

Natour and Yassine also noted the ambiguity of the status vis-à-vis international and regional instruments as follows: *"The international community, in relation to the Convention relating to the Status of Refugees (1951), refused extension of the clauses of this Convention to the Palestine refugees under its jurisdiction.<sup>i</sup> Arab reservations to the protocol on treatment of the Palestinians in the League of Arab States allowed vacating it of its content. The legal standing of the Palestine refugees in Lebanon varied by imposing restrictions on it; sometimes they were considered stateless foreigners, at other times there was amelioration of some legal restrictions or their enforcement. But in general the refugees' legal status remained void of any clear and binding framework for availing them protection."*<sup>64</sup> This ambiguity is reiterated by a recent Suleiman (2008) in his synthesis of the situation of Palestinian refugees in Lebanon.<sup>65</sup>

El Malak presents an analysis and recommendations to remedy the gap of protection for Palestinian refugees globally and proposes context based

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<sup>62</sup> See, International Covenant on Economic, Social and Cultural Rights, International Covenant on Civil and Political Rights and Optional Protocol to the International Covenant on Civil and Political Rights. General Assembly 21<sup>st</sup> session, 1496 plenary meeting, 16 December 1966, 2200 (XXI), pp 49-52. (Articles 7 to 11)

<sup>63</sup> Source: Office of the United Nations High Commissioner for Human Rights, Status of Ratifications of the Principal International Human Rights Treaties, as of 09 June 2004, p.6

<sup>64</sup> Human Development Center, 2007 The Legal Status of the Palestine Refugees in Lebanon and the Demands for Adjustment, El- Natour, Suhail, Dalal Yassine 2007p. 15.

<sup>65</sup> Suleiman, J. 2008, op. cit.

solutions that suit local realities. The author analyses the possibility of application of the Article 1D relating to the 1951 Convention Relating to the Status of Refugees with the interpretation that allows ipso facto application of UNHCR protection mechanism to Palestinian refugees, and notes the multiplicity of interpretations by local legal bodies. The author overviews several solutions by having UNHCR lobby Arab countries (including Lebanon) to apply The Protocol of the Treatment of Palestinians in the Arab States, September 11, 1965 known as Casablanca protocol where Palestinians would be treated on equal footing with the citizens in matters of employment and movement.

The second, less ideal but considered to be a more feasible solution is to apply a temporary protection. Such has been raised by Akram 2000<sup>66</sup>. The outcome is similar to that of the Casablanca protocol but it is subject to periodic revision. It has the potential to be applied internationally as well as in Arab countries. It is pertinent to the context of Palestinian refugees of Lebanon since it has the potential to overcome the intricacies of local politics that inhibits a formal long term commitment. It is also relevant to those who seek asylum internationally.

#### **Box 2 Temporary Protection**

'Temporary protection would provide Palestinian refugees in Arab states, as well as other states of the Palestinian diaspora, a recognized legal status. Consistent with the parameters of temporary protection in Europe, or TPS in the United States, temporary protection for Palestinian refugees should afford them the basic protection rights of other persons who are granted such status when fleeing emergency situations, whether Convention defined refugees or not. Temporary protection specifically addresses the real needs of Palestinian refugees: the need to work, to travel freely, to live where s/he chose within the temporary protection state, to reunite with family members, and to travel outside and return with special permission. Temporary protection also specifically addresses the fears of both the Arab and other states that they would either have to grant asylum or some more permanent type of status to the refugees, or expel them. Finally, it addresses the ongoing concern of Palestinian refugees and the PLO that the post-Oslo process might subvert the international consensus that the durable solution for Palestinian refugees is repatriation to their place of origin and compensation, as embodied in UN General Assembly Resolution 194.'<sup>67</sup>

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<sup>66</sup> S Akram, 'Temporary Protection and its Applicability to the Palestinian Refugee Case', *Badil Information & Discussion Brief, Issue No 4, June 2000*, <http://www.badil.org/Publications/Briefs/Brief-No-04.html> (last accessed on 17 May 2009) also cited by El-Malak (2006).

<sup>67</sup> S Akram, 'Temporary Protection and its Applicability to the Palestinian Refugee Case', *Badil Information & Discussion Brief, Issue No 4, June 2000*, <http://www.badil.org/Publications/Briefs/Brief-No-04.html> (last accessed on 17 May 2009) also cited by El-Malak (2006) footnote 104 p. 105.

## **Current information on Contributions of Palestinian refugees to the Lebanese economy**

More than two generations of Palestinian refugees have since the Nakba of 1948 been born and raised in Lebanon. They resided in the country, received education, worked, and spent their incomes and their lives in Lebanon. Some emigrated and sent income back to their relatives in refugee camps and gatherings in Lebanon. Such a dynamic necessitated a unique interaction with the Lebanese economy similar but not identical with that of the Lebanese with their own economy. The basic difference is that Palestinians are refugees and there are legal barriers to their work and other civil liberties that do not exist for other refugees. Such barriers constitute an infringement on their human rights and are associated with a substandard living. It is summarized by the title of Fafo survey conducted in 1999 by 'Difficult Past and an Uncertain Future'. Such a state of affairs has been the material of several publications - legal treatises<sup>68</sup>; living conditions surveys<sup>69</sup> and political and intellectual discourse as well as advocacy campaigns.

### **Box 1- Contributions of Palestinians to Lebanese Economy – Synthesis of available information**

- Participated in the growth of the agricultural sector especially the citrus agriculture, as well as in manufacture.
- Provision of a trained labor force capable of working in agricultural, industrial as well as in the service sector.
- Contributions to big companies and the banking sector in terms of capital and high profile executives
- Contribution to the volume of remittances that is pumped into the

There is emerging evidence that documents the Palestinian contribution to the Lebanese economy directly or indirectly along several channels: general reviews, labor history, legal studies, and living conditions survey.

Legal conditions of Palestinian refugees in Lebanon were discussed extensively in Natour and Yassin's book published in 2007. The publication focuses on lack of protection of the Palestinian labor and the major legal impediment of fulfilling their potential contribution in the form of the legal restriction on the work of Palestinians.<sup>70</sup>

The Fafo survey on living conditions for Palestinian Refugees in Lebanon survey (LIPRIL) conducted in 1999 and published in 2003 has a section on labor force. That survey demonstrates statistical evidence of the challenging conditions that the Palestinian

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<sup>68</sup> Natour, Yassin 2007

<sup>69</sup> Difficult Past, Uncertain Future, Fafo Survey, 2003

<sup>70</sup> More details will be presented in the section on legal challenges

labor force is enduring. It presents a baseline which will be drawn upon in the analysis of the study findings.

Another Fafo survey was conducted on the employability of Palestinian Refugees in Lebanon. Finding indicated 37 percent labor force participation (63 percent among men and 13 percent among women), and 3 out of 4 individuals have less than secondary education, have long work hours and low pay. Unemployment rate by ILO definition is 10 percent while it is 25 percent according to a more relaxed definition which includes discouraged workers<sup>71</sup>.

Ali Mahmoud Ali (2004) presents a detailed multidisciplinary analysis that combines historiographic analysis with advocacy. He addresses trends in the Palestinian labor syndicate movement in Lebanon during the period from 1948 to 2004. The book contains an account of contributions to Lebanese economy as well as challenges facing the movement, coping mechanisms as well as recommendations for further action.

Ali identified the main contributions of Palestinian refugee labor in Lebanon at the onset of Nakba / catastrophe (1948) in the agricultural and construction sectors since those two sectors had the least legal hurdles in employment and were not sought by Lebanese labor because of their strenuous nature. Palestinian refugee labor was originally peasants engaged in crafts but jobs were not permanent. They had to have multiple skills in order to counteract the seasonality and temporary nature of the work in these two sectors. In the industrial and service sectors, women and youth were preferred by employers and were provided with lower wages and longer hours of work. Palestinian labor Ali concludes that Palestinian refugee labor does not compete with Lebanese labor but provides a value added component complement labor force with low wage with skills. The root causes of unemployment in Lebanon in his view do not lie with the Palestinian labor rather in the unbalanced sectoral development that undermines agriculture and manufacturing sectors of the country.

From an economic perspective, a review article by the Palestinian economist Dr. Hussein Abounamel (2008) addresses the economic contribution of Palestinians with a broader view that counted Palestinian big business who may not be de jure refugees (either naturalized Lebanese, or Jordanians or other nationalities). The author presents a historical overview and addresses the relationship between Palestinian economy pre and post Nakba with the Lebanese economy. The basic thesis is that Palestinians have contributed significantly to the Lebanese economy. The year 1948 marked the flow of money and trained people to Lebanon among other countries. Abounamel also alluded to the interaction in the field of money transfer between the Gaza economic system prior to 1967 with the informal economic sector in Lebanon. The late sixties and seventies marked an influx of political money to Lebanon with the coming of the PLO. In addition, Palestinians according to Abounamel have contributed to the banking sector such as The Arab Bank, Intra Bank, Bank Lubnani Littijara, and First National. He also cited several businesses owned or co-owned by Palestinians such as the CCC – a

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<sup>71</sup> See Tiltne, A. "Characteristics of the Palestinian Labor Force in Lebanon" Some findings from Fafo's 2006 Study of the Employability of Palestinian Refugees in Lebanon, A Presentation at Mapping Palestinian Refugee Employment FCEP Workshop, Beirut, 2 March 2007.

Palestinian venture in the construction sector and Khatib & Alami - a Lebanese Palestinian partnership construction company. Palestinian labor in Lebanon just after the Nakba of 1948 was estimated to be 40 thousand with a 3.5 percent annual rate of natural increase. According to Abounamel, agricultural skills and low wages of Palestinian refugee labor vitalized the growing citrus agricultural sector. The Palestinian labor force in contrast to other migrant labor consumes or saves inside Lebanon (thus presenting savings to the balance of payment).<sup>72</sup> He also indicates that the pattern of migration and flow of remittances of Palestinians in Lebanon are similar to those of the Lebanese<sup>73</sup>. The estimated number of "Palestinian – Lebanese" (i.e. Palestinian refugees with Lebanese refugee documentation) who are outside Lebanon is one million and 160 thousand individuals.<sup>74</sup> According to Abounamel, for each Palestinian currently residing in Lebanon there are 1.9 individuals who are either holders of Lebanese citizenship, or living outside Lebanon either for reasons of work, study, or emigration in countries like Germany, Sweden, Denmark, Norway Canada or Australia.

### **Human capital**

Although Lebanon is already rich in human capacities, Palestinian refugees in Lebanon have enriched the country with a wealth of human capital that has supported the country historically<sup>75</sup> and has the capacity to sustain itself given the fact that it is not as mobile as the Lebanese in view of restrictions of mobility due to their refugee status. Being long term residents pending repatriation, Palestinian refugees have adjusted in varying degrees to realities of the market.

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<sup>72</sup> Abu Namel (2008) in *Awraq Filistiniya wa Arabia* (Palestinian and Arab Papers), Anis Sayigh (Ed.) Arab Scientific Publishers Inc. p.144 – in Arabic

<sup>73</sup> Abu Namel(2008) *ibid* p. 145.

<sup>74</sup> This is based on the estimated total size of Palestinians outside Palestine as 8.9 times their number in May 15<sup>th</sup> 1948. The estimate for the Palestinian population in Lebanon which was 130 thousand on 1948 should be 1 million and 160 thousand with an estimated increase of 760 thousand of the remaining Palestinians in Lebanon estimated as 400 thousand according to official Lebanese sources.

<sup>75</sup> See (Ali Mahmoud Ali, 2004), (Hussein Abou Namel, 2007), and (Jaber Suleiman 2008).

## Current information on Challenges affecting optimal contribution of Palestinian refugees to the Lebanese economy

### Box 2 - Challenges facing Palestinian refugee labor in Lebanon – Synthesis of available information

- Overcoming legal barriers to work
  - Limiting of jobs available for Palestinian refugees
  - Inability to benefit from NSSF
- Financial burden of work permits fees
- Over coming legal restrictions of ownership especially for purchasing apartments using funds from remittances
- Strengthening the Union of Palestinian Labor Syndicates
- Surviving difficult living conditions
  - Barriers to housing rehabilitation
  - Challenging environmental conditions in the camps
  - Increasing trend of unemployment and poverty
  - Increasing trend of child labor
  - High cost of university education

Ali addresses work conditions and the emergence of legal impediment as early as 1951. The major gaps in the Lebanese labor law are summarized by Ali in terms of 7 points as follows:

1. “The right to work and equal pay for equal work;
2. Fair wages and protection from unemployment;
3. The right to organize or enroll or enlist in syndicates to protect the interest of the workers and the rights of the syndicates to form unions;
4. A reasonable delimitation of the duration of work and vacations paid or unpaid;
5. The right to provide livelihood in cases of unemployment, disability, old age, widowhood, and other situations of loss of means of livelihood due to factors beyond the will of the worker;
6. Obtaining fair bonuses and remunerations, and equal bonuses for work of equal value;
7. Nondiscrimination of any kind and especially against women as far as equality of labor conditions as that of men with equal pay for equal work, and in the domain of civil and political rights, the right of every individual residing legally within a

given state for freedom of movement and choice of the place of residence within the state."<sup>76</sup>

The seventh conference of the Palestinian labor union in 1981 summarized challenges facing Palestinian labor in Lebanon as follows:

- Shrinking of work opportunities,
- Seasonal and intermittent work,
- Long working hours (more than 8 hours per day),
- Indiscriminate work termination practices,
- Low wages,
- Lack of security,
- Steady elevation of prices and cost of living,

The author underscored the following chronic challenges facing the Palestinian labor:

- Lack of access to work permit,
- Discrimination in pay,
- Lack of access to National Social Security Fund benefits for those who have the work permit.

After 1982 challenges facing Palestinian labor in Lebanon were presented as legal barriers to work and declining work opportunities because of sectoral decline in the service sector, in manufacture as well as in agriculture, and the downsizing of PLO institutions with the consequent internal wars that disassembled what remained from the achievements of the Palestinian labor movement in terms of cooperatives in several camps such as the destruction of Dalal Moghrabi cooperative in Sabra during the war of the camps in 1985. Coping mechanisms mentioned by Ali were the reinvigoration of the labor union and rebuilding coalitions with the Lebanese unions and economically influential personality, NGOs activities financed by donor money in vocational training and preschool were also positive factors that ameliorated the grim realities. Vocational training allowed acquiring multiple skills to cope with transitory jobs, and preschools facilitated the entry of women into the job market.

A workshop conducted by UNRWA, the Lebanese Government, in May 2006<sup>77</sup> to address the issue of employability of Palestinian refugees in Lebanon, had the following recommendations

- "Conducting a study on current laws, regulations and procedures
- Proposing improvements to these laws, regulations and procedures
- Mapping of the Palestinian Labor Force

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<sup>76</sup> Ali Mahmoud Ali (2004) pages 39-40. (in Arabic, translated by author).

<sup>77</sup> See Beginning of A Dialogue, 2006. A UNRWA Lebanese Governmental Initiative Funded by the Swiss Agency for Development and Cooperation. It was attended by NGOs and activists working with Palestinian refugees in Lebanon.

- Conducting need surveys for the Lebanese Labor market
- Exploring means to increase job availability
- Ensuring high quality education is made available for Palestinian refugees in addition to training and developing need-responsive skills
- Modifying negative perceptions between Palestinians and Lebanese communities and creating more bridges between the two”.

The above recommendations indicate the magnitude of the problem in terms of laws, negative perceptions and the challenge of increasing aggregate knowledge.

### ***Organization of the report***

The following chapters consist of presentation and discussion of study findings. Chapters 2 to 5 consist of an elaboration of study findings: Chapter 2 starts with a preview of the socio-demographic features of the study population. Chapter 3 consists of study findings pertaining to the contribution of refugees to the Lebanese economy. Chapter 4 presents challenges barring their optimal contribution to the Lebanese economy. Chapter 5 consists of a synthesis and detailed recommendations. The report ends a set of annexes: technical, and statistical.

## 2 Population

Introductory Note

2.1 Age sex distribution

2.2 Household size and family structure

2.3 Age dependency rate

2.4 Housing ownership

2.5 Camps & gatherings

### ***Introductory Note***

This chapter on population presents a socio-demographic profile of the survey population, followed by a section on needs represented by the reported prevalence of chronic illnesses and disabilities, needs for health services and age dependency rate as a summary measure of needs and challenges facing the Palestinian refugees who are working or aspiring to work.

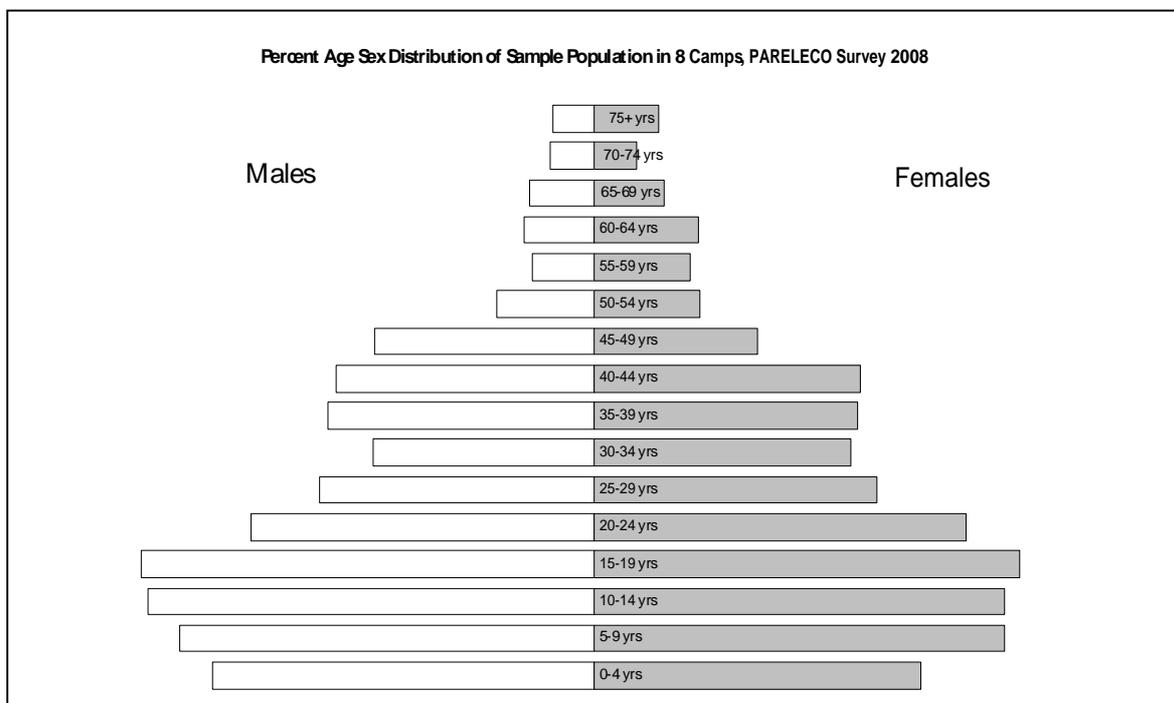
## Population profile

The study population profile consists of findings from the survey on the age sex distribution, and household size and family structure, and housing.

### 2.1 Age sex distribution

The age sex distribution shows a young population in the sample. One third of the population is less than 14 years of age: Boys 14 years and less constitute 34 percent of the male population, while girls 14 years and less constitute 31 percent approximately. Boys 14 years and less are present in around half of the households (46.6 percent), while girls 14 years and less are present in around a similar proportion of households (45.5 percent).

Figure 1 Percent Age Sex Distribution of Individuals, Eight Camps, PARELECO Survey, 2008



### 2.2 Household size / Family structure

The average household size is found to be 4.56 individuals. This average is lower than that reported by the Fafo survey of 1999 where the figure was 5.3 individuals<sup>78</sup>. It is slightly higher than the figure for Lebanon in 2004 which is 4.3 individuals<sup>79</sup>. However, the

<sup>78</sup> See Difficult Past, Uncertain Future, 2003 p. 45.

<sup>79</sup> See MOSA, CAS, UNDP, 2004 p.26

median household size (of 50 percent of households) is 5 individuals indicating that half the households have households of 5 or more members.

The nuclear family is the most prevalent family structure, 95 percent of respondent households are nuclear families. The median number of children<sup>80</sup> 14 years or less in households is one per household while 60 percent of households have more than one child 14 years of age or less. In addition, around one quarter of households has elderly – 22.3 percent of households have an individual 60+ years. This indicates the burden of dependency on the part of household financial provider.

## 2.3 Age Dependency Rate

The previous section indicated that vulnerable populations (children and elderly) are found in sizeable proportions of households. Half of households have children 14 years or less, and around a quarter have elderly (60 + years) in the households. Age dependency rate presents another measure of needs for the refugee population based on demographic attributes. The rate of dependents or individuals less than 15 and over 64 to the working age population in the survey was found to be 59 percent. The figure for Lebanon 2004 is of the same order of magnitude namely 53.3 percent<sup>81</sup>. Survey findings marked a decline from the figure found by Fafos almost a decade ago which was 72 percent and which was also found to be similar to the rate in Lebanon that was 65 percent at the time.<sup>82</sup>

## 2.4 Housing

Most of the houses are one storey residences (53.6 percent) which are the traditional housing in the camps, the rest are either one storey in a building or apartments. Most of them consist of 2 or three rooms (42.3 and 40.4 percent respectively), 98 households or 7.1 percent live in a one room residence.

## Ownership

Most of the residences (80 percent) in camps are 'owned' which is defined in this survey as not paying rent on them. The camps have a special system of ownership where residences are bought and sold contractually but it is not part of the formal system in Lebanon given the transient circumstances (despite their chronic status) of refugees where residences are formally considered as temporary refugee shelters. Thus the ownership status is not used in this study as an indicator of wealth<sup>83</sup>. A relatively high proportion of renting is found in Nahr el Bared peripheral area and Baddawi camp (See table 1).

**Table 1 "Ownership" of Residence (Percent within Camp) by Camp - Survey on Palestinian Labor & Contribution to Lebanese Economy 2008**

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<sup>80</sup> In 50 percent of households.

<sup>81</sup> See MOSA, CAS, UNDP p.34.

<sup>82</sup> See Difficult Past, Uncertain Future p. 129.

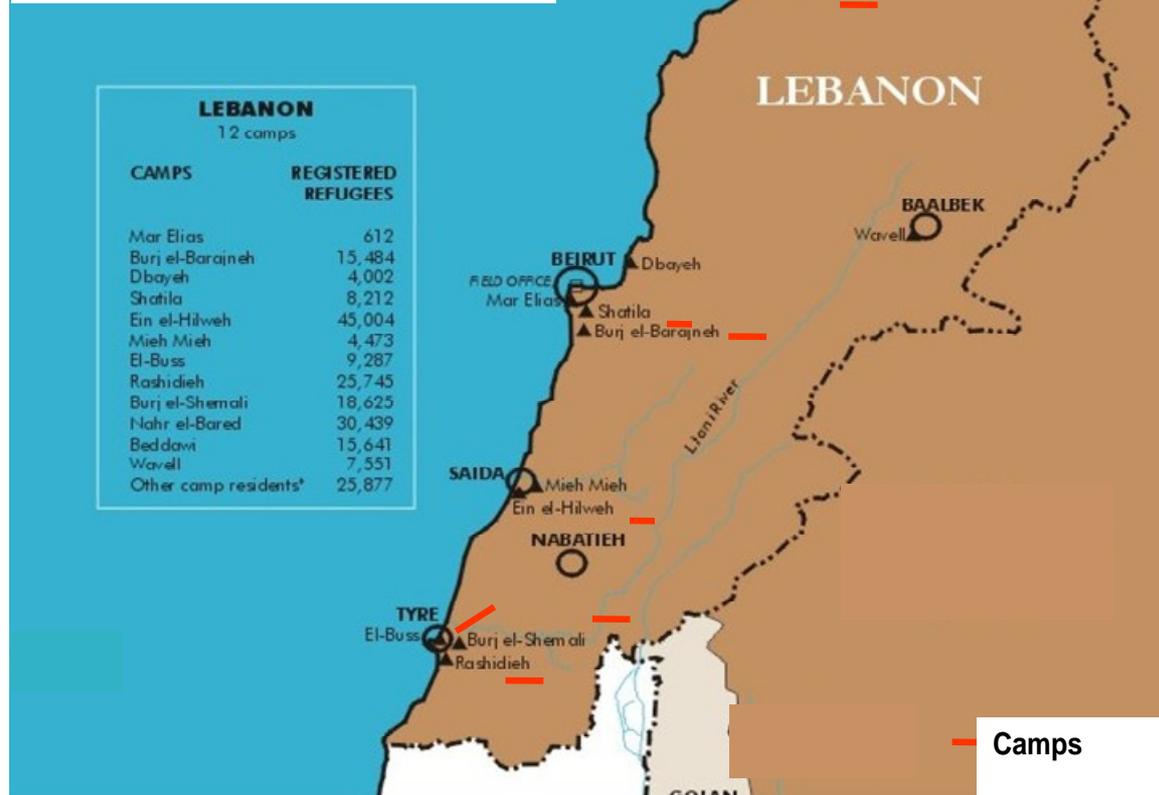
<sup>83</sup> See Difficult Past, Uncertain Future, 2003 p. 190, for a similar discussion on the complexities in the definition of ownership of dwellings for Palestinian refugees.

	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh	Total
"Owned"	93.8	95.4	82.4	77.3	87.7	54.0	45.1	87.7	80.2
Rented	3.1	3.1	11.8	11.4	6.2	42.5	49.0	9.0	15.4
Gratis/ free	3.1	1.5	5.9	11.4	6.2	3.4	5.9	3.3	4.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Responses	130	65	136	44	211	174	102	489	1351
Pearson Chi Square 299.008(a) df=28, P-Value=0.0									

## 2.5 Camps & gatherings

Figure 2 Geographical Distribution of Survey Population Quantitative Component

## Geographical Distribution of Survey Population Quantitative Component



Source: [www.un.org/unrwa](http://www.un.org/unrwa)

A total of 24 thousand households were estimated in the eight camps studied in the survey as indicated in table 2.

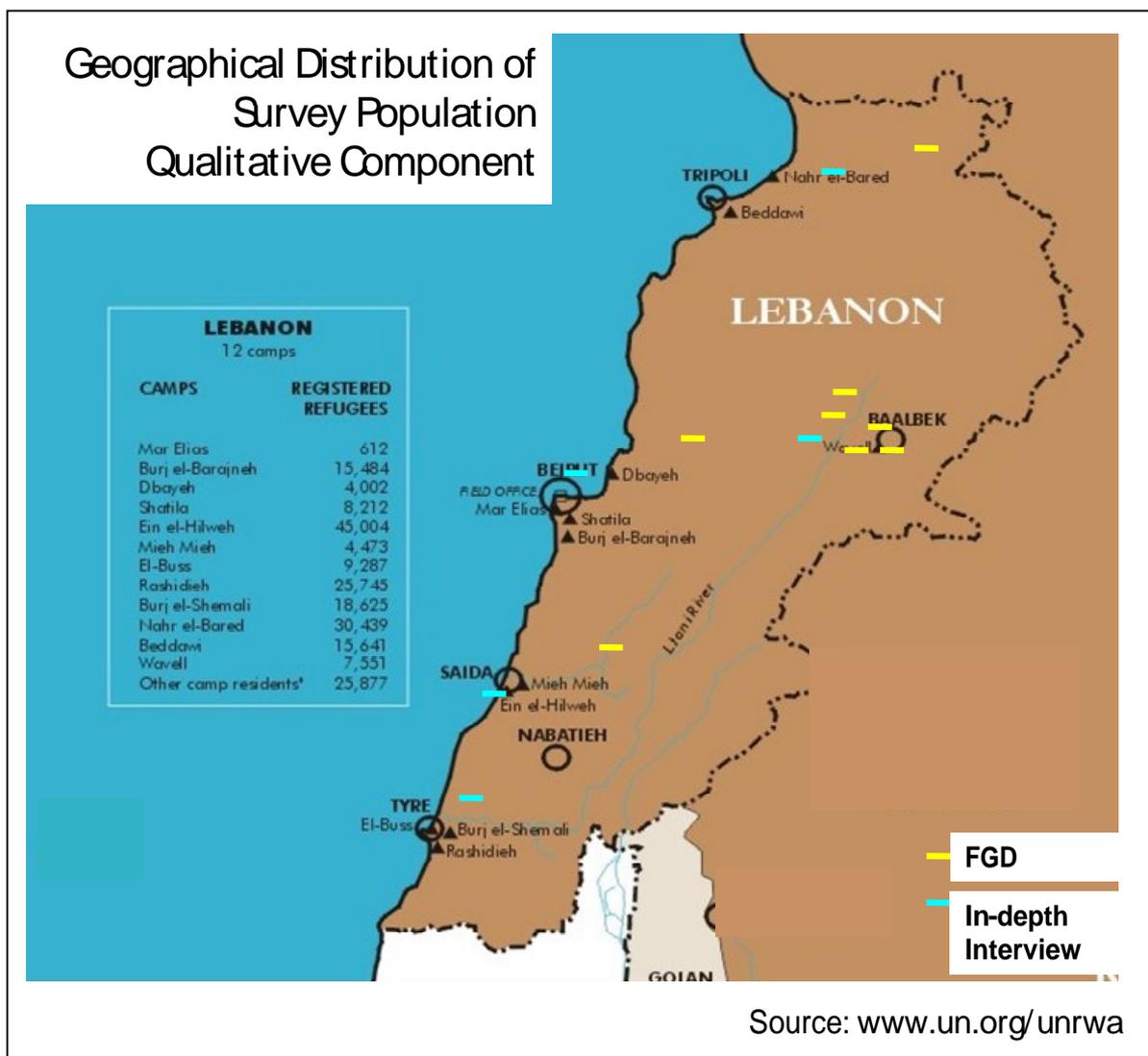
**Table 2 Distribution of households by camp, PARELECO Survey, 2008**

Camp	Estimated number of Households
Ein el Hilweh	9000
Rashidieh	2300
Bass	1100
Burj Shamali	2134
Bared (area surrounding old camp)	1900 <sup>84</sup>

Baddawi	3149
Shatila	800
Burj Barajneh	3659
<b>Total</b>	<b>24042</b>

Source: Data submitted by Najdeh community staff who collected population data from UNRWA sources in the camps and divided by 5 as the average family size.

Figure 3 Geographical Distribution of Survey Population – Qualitative Component



# **3** Contribution to the Lebanese Economy

Introductory Note

3.1 Conceptual Frameworks

3.2 Consumption

3.3 Participation in the labor force

3.4 Entrepreneurship

3.5 Emigration and remittances

3.6 Capacity building

## ***Introductory note***

This chapter starts with conceptual frameworks on household economic processes and their interface with the Lebanese economy. This chapter proceeds with study findings pertaining to their major elements as follows: consumption, participation in the labor force, entrepreneurship, emigration and remittances, and building capacities.

### ***3.1 Conceptual Frameworks on household economic processes and interface with the Lebanese economy***

The premise upon which the following two conceptual frameworks are based is that refugees in general and Palestinian refugees in particular would behave as assets to the host economy if the host economy manages their capabilities in an optimal manner. This has been demonstrated by evidence from the general literature on refugees and their contributions to host economy as well as indications in the previous historical reviews on the contributions of Palestinians who took refuge to Lebanon following the catastrophe of 1948 to the Lebanese economy. Refugee status has the potential of bringing up struggle for survival with dignity that is manifested in entrepreneurship and quest for learning.

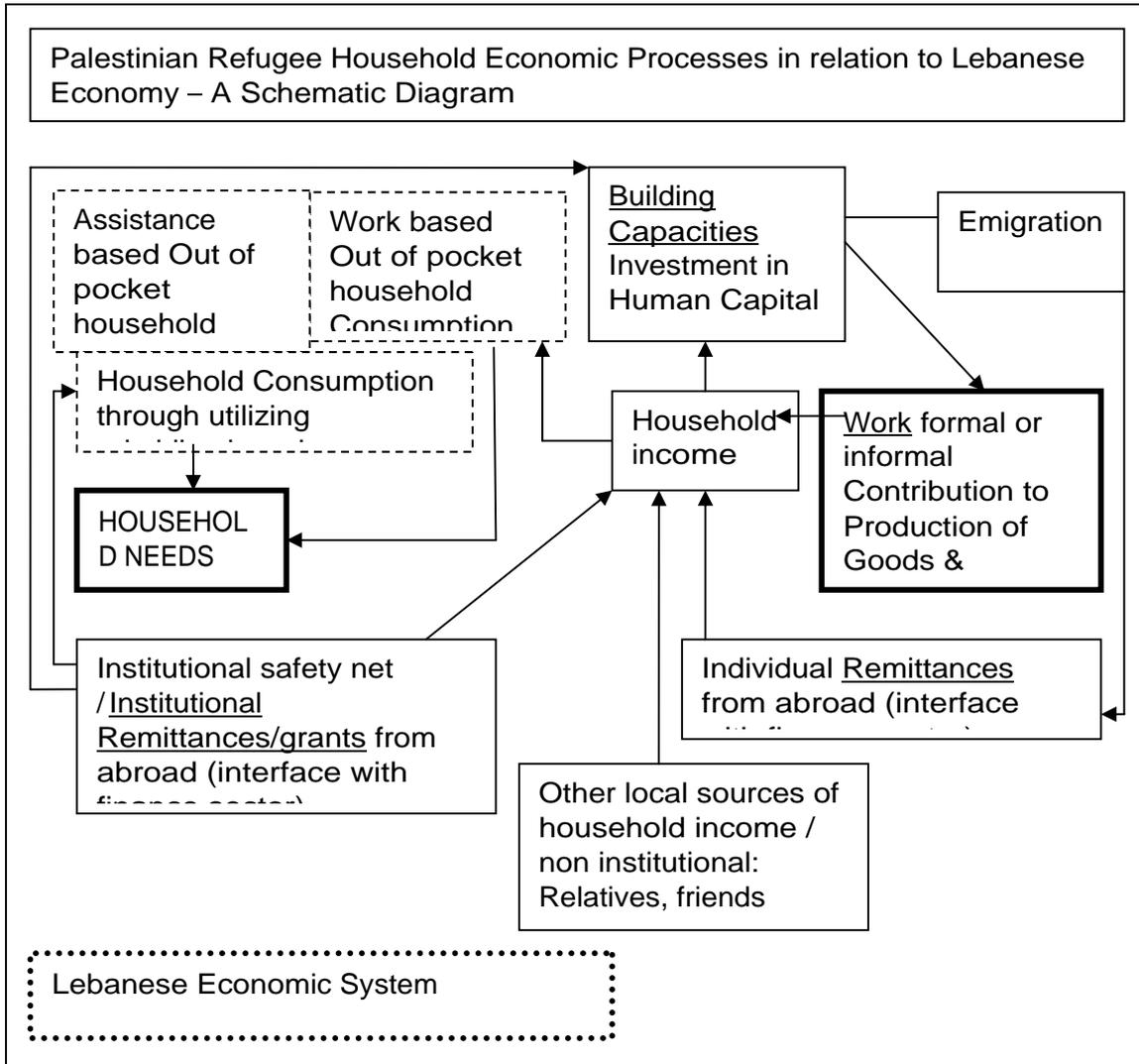
The two frameworks are dynamic by design; figures 1 and 2 illustrate pathways of interfacing of Palestinian refugees in camps and gatherings with the Lebanese economic system. These frameworks represent the fact that the Palestinian community itself despite limited income is managing to consume goods and services in the country. In addition, the Palestinian refugee community manages to export knowledge and skills through emigration which is either temporary or final. Finally the Palestinian refugee population is engaged in entrepreneurial activities which offer goods and services to clients (Palestinian refugees as well as Lebanese). These two frameworks demonstrate the structural integration of Palestinian refugees in the Lebanese economy. The key to such integration is the presence of an informal economic system in the country where businesses can be opened in camps with minimal regulation, and clandestine employment of skilled professionals albeit at a risk to both parties concerned at a lower cost to the employer. The safety net available primarily through UNRWA supports Palestinian refugees with education and health services as well as employment at reasonable wages and with insurance. UNRWA nevertheless is operating under strict budgetary constraints.

The first framework (Figure 4) summarizes the activities that center about the household, and its needs: The household consumes based on its multiple sources of income that it gets directly in terms of income from work or from institutional assistance or from remittances. The household invests primarily in human capital given the paucity of income. That human capital transforms either into the local workforce or emigrates. The first framework alludes to safety nets which come from institutions or from remittances which serve a dual purpose of income plus a safety net.

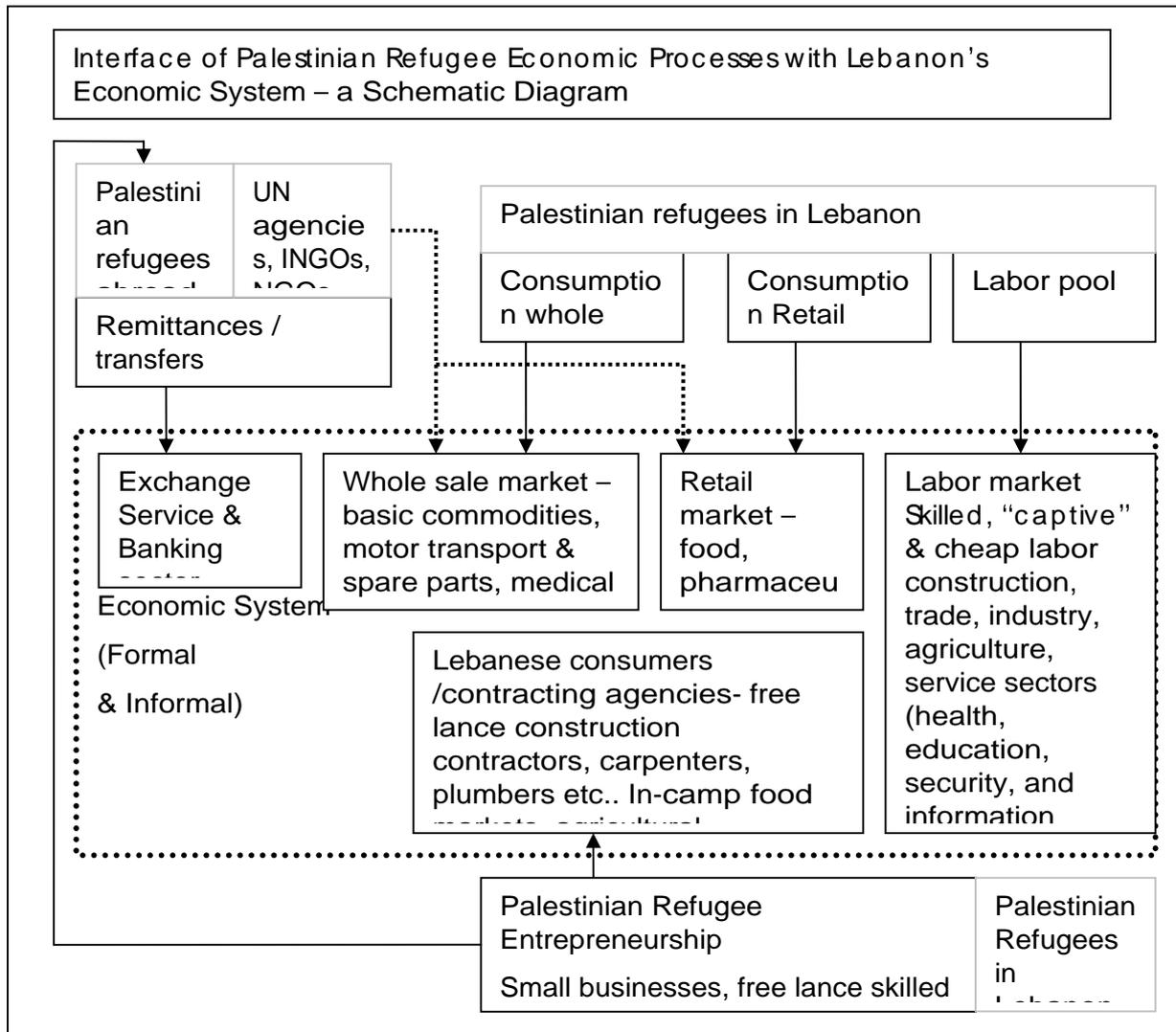
The second framework (Figure 5) focuses on the interface of the Palestinian refugee related economic activities with the Lebanese economic system through the following: 1. contributions to exchange services and banking sector, 2. participation in the

wholesale market, 3. participation in the retail market, 4. participation in the labor market, and 5. providing goods and services through entrepreneurship.

Figure 4 Household Economic Processes - Analytical Framework, PARELECO Survey, 2008



**Figure 5 – Specific Interfaces between Palestinian Refugees Economic Processes with the Lebanese Economy based on Evidence from PARELECO Survey, 2008**



## **3.2 Consumption**

### **Spending priorities**

For purposes of this study, the term spending priorities was explained as the items of spending regarded to be the most important to disburse funds for. Study findings indicate that food, medical care, housing, and education appear to be the most important priority of spending of responding households in the survey (80.3, 10, 5.1 and 2.8 percent respectively). "What is the first priority of household spending?"

The findings are relatively similar among the camps.

Regarding the question on the second priority of spending, food also ranked most prominent (77.4 percent) followed by medical care (62.3 percent) followed by housing (with 56.7 percent of households choosing it). Then came education comes gaining 30.3 percent of responding households.

As for the perceived third priority in household spending, clothing and education were even gaining 43 percent each of responding households. This relatively low ranking of education as a spending priority, given the cost of private education in Lebanon, is an indication of the enrollment of student in UNRWA educational system as evidence from the previous living conditions surveys.

### **Expenditures**

Expenditures reflect the actual demand for goods and services. Food is the item most mentioned (all households mentioned it) followed by health care (mentioned by 70.8 percent of households) followed by clothing (mentioned by 55 percent of households) then education (mentioned by 30 percent of households).<sup>85</sup> They reflect to a large extent the spending priorities discerned in an earlier section from the responses of households.

Examining variations by camps, food remains the number one item of expenditure in all eight camps included in the study. Health care ranks second in six out of eight camps. This is consistent with the survey findings of low income.

In Bared and in Rashidieh camps, clothing came second. Housing had the highest camp wide share of expenditure in Bared and Baddawi Camps (17.8 and 13.1 respectively).

### **Contributing to the Lebanese private consumption – Aggregate consumption**

The following paragraphs present an estimate of Palestinian Refugees consumption in relation to the official figure on private consumption in Lebanon.

Table 3 presents an estimate of the ratio of the estimated private consumption of Palestinian refugees relating to 2008 to the private consumption in 2003 as published by the Lebanese government.<sup>86</sup>

The estimate of private consumption of Palestinian refugees consists of estimated expenditures of households based on statistics of PARELECO Survey statistics based on reported household incomes assuming zero savings and UNRWA's budget appropriations for the Lebanon field for 2008/2009 fiscal year assuming it is consumed in the Lebanese market directly or indirectly through services rendered to refugees.

The estimate shows that the Palestinian refugees through their income and UNRWA's appropriation amount to 352 million USD or approximately 10.35 percent in relation to the private consumption figure in Lebanon 3.4 billion USD.

**Table 3 Estimating contribution of Palestinian refugees Consumption to the private consumption in Lebanon<sup>87</sup>**

	Palestinian Refugees in Lebanon*	Lebanon **	Percent Contribution
	Millions USD		Percent
Private consumption	352	3400	10.35

Sources:

\*Survey estimate of income and UNRWA data ([www.un.org/unrwa](http://www.un.org/unrwa)) \*\* private consumption in Goods and services accounts 2002- 2003 in Table 1 p. 11 (Lebanese Republic Presidency of the Council of Ministers, Economic Accounts of Lebanon 2003 compiled and published under the direction of Robert Kasparian, May 2006). Source of GDP figures used for adjustment of the Lebanese private consumption figure is the CIA World Fact Book in [http://www.indexmundi.com/lebanon/gdp\\_real\\_growth\\_rate.html](http://www.indexmundi.com/lebanon/gdp_real_growth_rate.html)

### **3.3 Contributing to the labor force**

One third of the total study population was found to be currently working<sup>88</sup> and almost three quarters (73.4 percent) of individuals of working age are engaged in gainful employment. The term "currently working", implies what the community considers to be a form of gainful employment – mainly permanent, seasonal or part time employment<sup>89</sup>. The majority (91.1 percent) of households reported income from the work of a household member<sup>90</sup>.

**Table 4 Economic activity among men and women by age groups, PARELECO, 2008 & Lebanon 2004**

Men			Women		
Age group	Proportion working Palestinian	Economic activity rate (Lebanon) <sup>91</sup>	Age group	Proportion working Palestinian	Economic activity rate (Lebanon) <sup>92</sup>
15-19 yrs	24.4	<b>25.4</b>	15-19 yrs	5.4	<b>7.0</b>
20-24 yrs	57.8	<b>60.4</b>	20-24 yrs	15.4	<b>29.2</b>
25-29 yrs	79.6	<b>87.5</b>	25-29 yrs	17.1	<b>37.3</b>
30-34 yrs	84.6	<b>93.0</b>	30-34 yrs	17.5	<b>29.0</b>
35-39 yrs	87.2	<b>94.3</b>	35-39 yrs	17.5	<b>23.5</b>
40-44 yrs	85.3	<b>92.2</b>	40-44 yrs	24.0	<b>23.9</b>
45-49 yrs	87.4	<b>91.3</b>	45-49 yrs	27.5	<b>22.3</b>
50-54 yrs	85.2	<b>85.8</b>	50-54 yrs	16.7	<b>17.7</b>
55-59 yrs	67.3	<b>77.8</b>	55-59 yrs	18.5	<b>11.6</b>
60-64 yrs	30.4	<b>65.9</b>	60-64 yrs	16.3	<b>7.6</b>
15-64	68.7	<b>73.4</b>	15-64	16.8	<b>47.1</b>
Proportion not working of the total working age population	31.3 ( compared to 26.6 % "economic inactivity rate" for Lebanon)		Proportion not working of the total working age population	83.2 (compared to 52.9 % "economic inactivity rate" for Lebanon)	
Proportion not working both sexes 57.7 percent					

Men constitute 80 percent of the working population and women 20 percent. The labor force participation rate is similar to that reported in the Fafo survey 1999<sup>93</sup> - 16 percent among women and 69 percent among men. However, in view of measurement differences, such a conclusion is quite conservative; a possible trend is a slight increase in the labor force participation given the Lebanese figures of 2004 which adopted a similar measurement yardstick (See table 3).

Survey findings indicate that males start enrollment in the labor force earlier than females as shown in table 3. Age groups with the highest proportion working among men range from 35 to 39 years (15.2 percent) as shown in table 6. For women the peaks lay in the age groups 20 to 24 (13.4 percent) and 40 to 44 years (17.2 percent). This may be attributable to the traditional gender roles, for men – income generation, and for women, withdrawal from the labor force during the child rearing period and return in

the forties when children grow up, or in view of widowhood or separation where women are pushed by economic constraints to the labor force.

Comparing findings with the Lebanese population (see table 3), the proportion working – an estimate of economic activity rates for the Palestinian refugees- reaches a peak of 87% for men between 35 to 39 and 45 -49 years, compared to the peak for Lebanese males which reaches as high as 94.3 percent at the age group of 35-39. For women it reaches a peak of 27 percent between 40 to 49 years of age. It is lower than that of the Lebanese which reaches 37 percent at a younger age group (25-29). Moreover, the proportion working at older ages is lower for Palestinian refugees compared to the Lebanese (30.4 percent for men 60 to 64 years compared to 65.9 percent for the same age group. " In general, economic activity rates rise with the rise of residents' age, and reach their peak of 61.4% for either sex for the age group (25-29), and then start to gradually decline to reach a minimum of 13.3% at the age of 70 years and above for either sex. The economic activity rate for males reaches its maximum of 94.3% for the age group (35-39); interestingly, for males aged (15-19), the economic activity rate is only 25.4%. For women, the economic activity rates are much lower than those for men, and reach their maximum with the age group (25-29) to become 37.3%. " <sup>94</sup>

Such a differential between the study figures and the Lebanese figures may be attributed to measurement. Since the Lebanese figures adopted the ILO figures they are expected to be inflated. So for the purpose of this study figures are considered to be similar for both populations.

Table 3 shows that a higher proportion of Lebanese women work at younger ages (20 to 40s) while a higher proportion of Palestinian women are economically active at older age groups. This may be attributed to varying life styles. It is worth further investigation.

### **Multiplicity of Jobs:**

Most individuals who were currently working during the survey reported to have a single job. Only a minority of 1.1 percent reported multiple jobs. However there is camp variation: Rashidieh camp has the highest proportion of multiple jobs almost 5 times the average for all camps. Agricultural seasonal labor may be a contributing factor. Shatila and Bared camps did not report any individual with multiple jobs. This may be an aberration of the sample or may reflect the limited job opportunities in surrounding areas. Ein el Hilweh has a lower proportion of Individuals reporting multiple jobs than the average for all camps (0.6 compared to 1.1 percent). This may be attributable to the special security situation in the camp that may be impeding job generation within the camp or may be due to the situation in the labor market in the surrounding camp that may not be offering ample opportunities.

**Table 5 Single or Multiple Jobs by Camp - Survey on Palestinian Labor & Contribution to Lebanese Economy 2008**

	Burj Shamali	Al Bass	Rashidie h	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh
Single job	98.4	98.6	95.2	100.0	99.2	98.8	100.0	99.4
Multiple	1.6	1.4	4.8	0	0.8	1.2	0	0.6

jobs

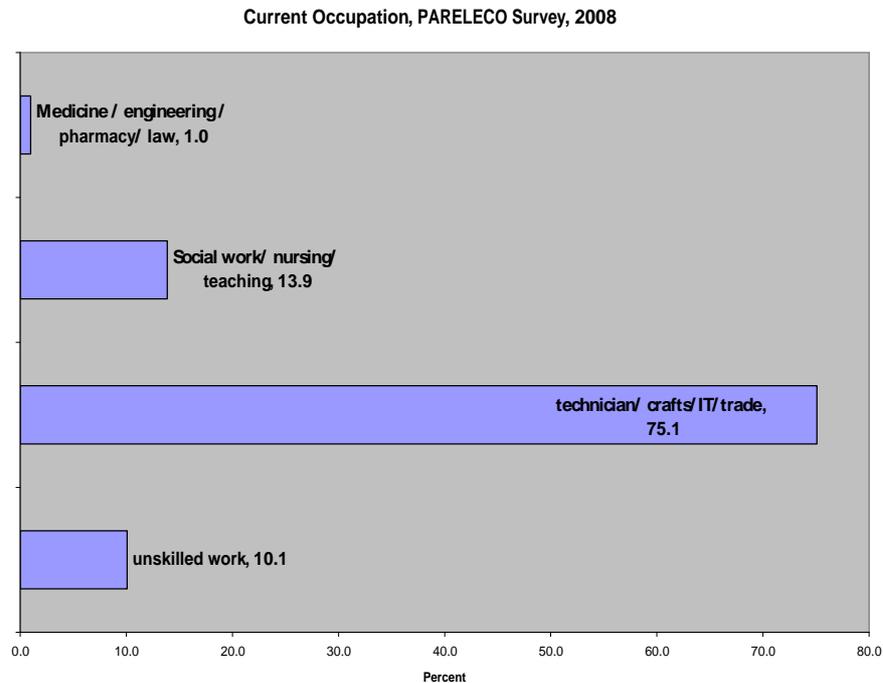
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Responses	183	74	145	47	245	173	98	532

Pearson Chi Square 121.503(a) df=21, P-Value=0.0

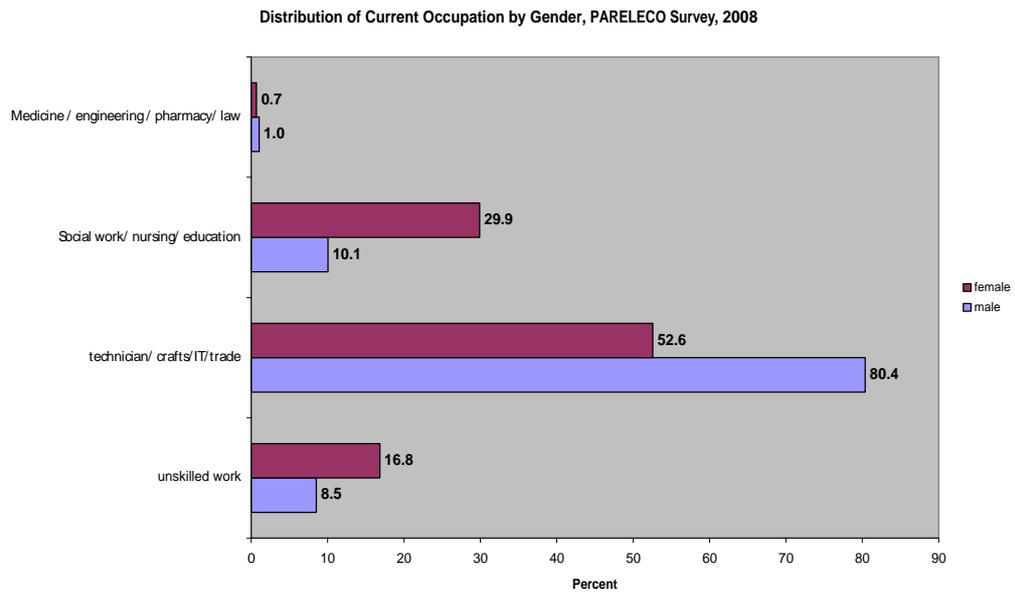
### Features of Main Current Occupation:

Figure 3 illustrates that most of the current occupations are in crafts and technician jobs, and trade (employees in shops). Middle level occupations such as teaching social work and nursing constitute around 14 percent of main current occupations, while higher level professions such as physicians and engineers constitute only 1 percent. Unskilled work considered in this study as laborers and domestic workers constitute 10 percent<sup>95</sup>. Technician, trade and crafts are predominant among both sexes with a higher proportion among males. Middle level occupations have a higher proportion among women compared to men. Unskilled laborers have a higher proportion among women who are involved in janitorial work mainly in the homes compared to men who report their occupation as laborers<sup>96</sup>.

Figure 6 Current occupation both sexes, PARELECO Survey, 2008



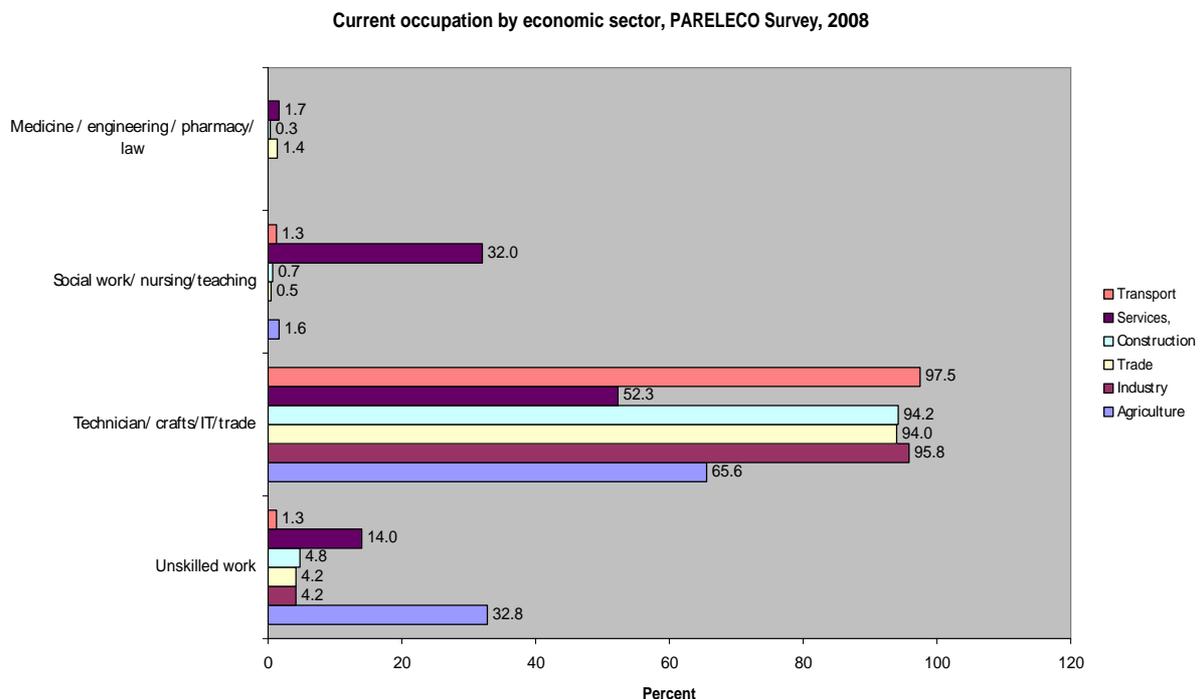
**Figure 7 Distribution of current occupation by gender, PARELECO Survey, 2008**



## Current occupation & Economic Sectors:

The major feature of the distribution of current occupations by economic sectors is illustrated by Figure 8 which indicates that the technical / crafts and trade professions are distributed among all sectors (transport, services, construction, trade, industry and agriculture). Middle level professions (social work, nursing and teaching) are concentrated mainly in the service sector. Unskilled work is mainly in the agricultural and the services sectors.

**Figure 8 Current occupation by economic sector, PARELECO Survey, 2008**

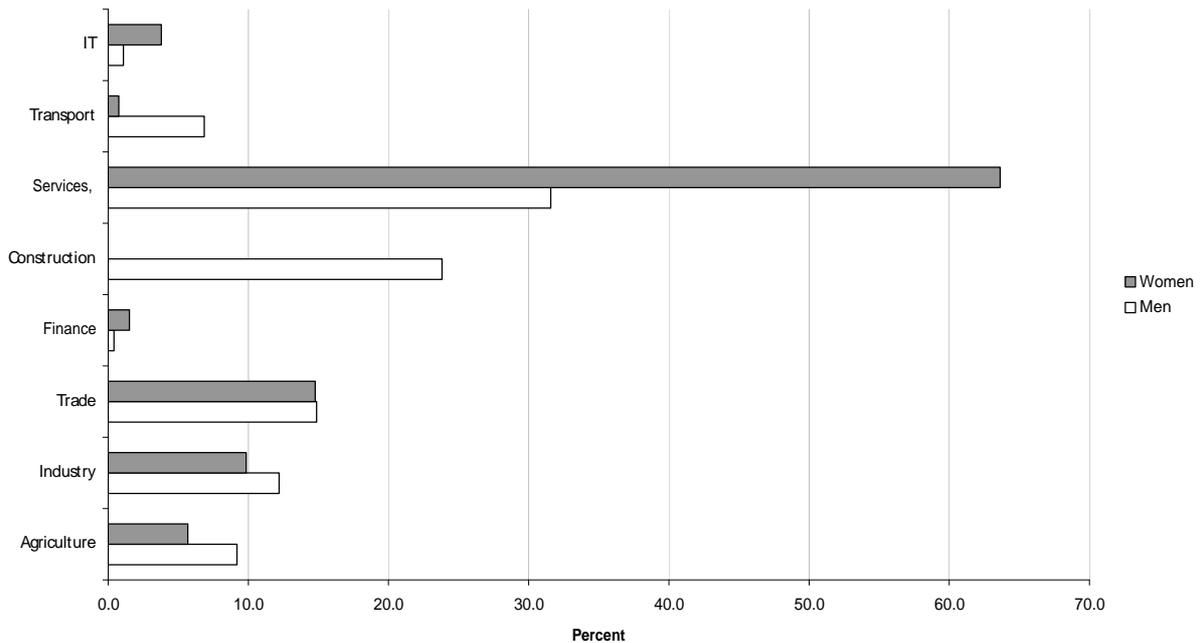


Most individuals work in the services sector (includes education, health, and social services) (37.1 percent), followed by construction and trade 20.1 and 14.8 respectively.

The service sector is the predominant sector of work for both sexes and there is a slight variation of the mix of economic sectors by gender. Men work in services, construction, trade, industry, and transport, while women work in services, trade, industry, agriculture. A higher proportion of women than men work in information technology (IT) related occupations. (See figure 9).

**Figure 9 Economic Sector of work by gender, PARELECO Survey, 2008**

Economic Sector of work (Percent) by Gender, PARELECO Survey, 2008



However, there is wide variation by camps. The largest proportion involved in the agricultural sector is in Burj Shamali followed by Al Bass and Rashidieh – all three are in the south of Lebanon and are located in agricultural areas.

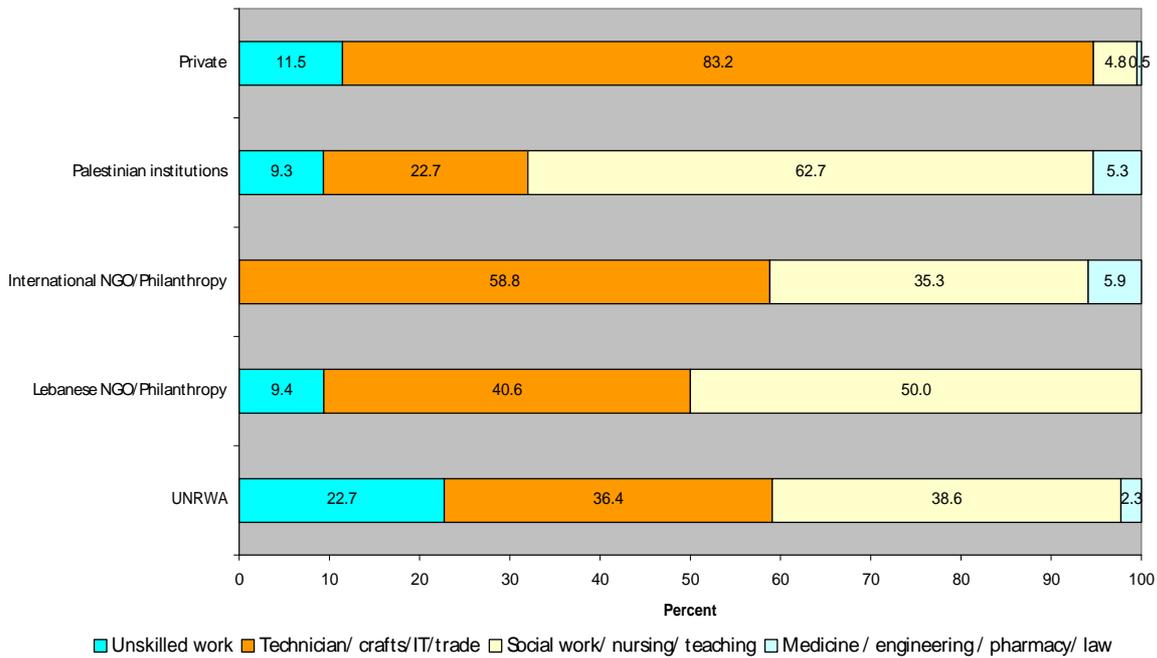
Highest proportion of individuals reporting to be working in manufacturing reside in Ein el Hilweh (18.3 percent) followed by Burj Shamali (14.2 percent). Rashidieh and Shatila camps have the lowest proportions working in those sectors (2.8 and 5 percent respectively). This may be attributable to the availability of work opportunities in the respective areas.

### ***Institutional Sectors of Current occupation***

Examining the distribution of current occupations by institutional sector indicates that the private sector is the main employer of the category of technicians and crafts while the NGOs and UNRWA are the main employers of the middle level professionals. Unskilled work is distributed across most institutional sectors<sup>97</sup>. (See figure 7).

Figure 10 Current occupation by institutional sector, PARELECO Survey, 2008

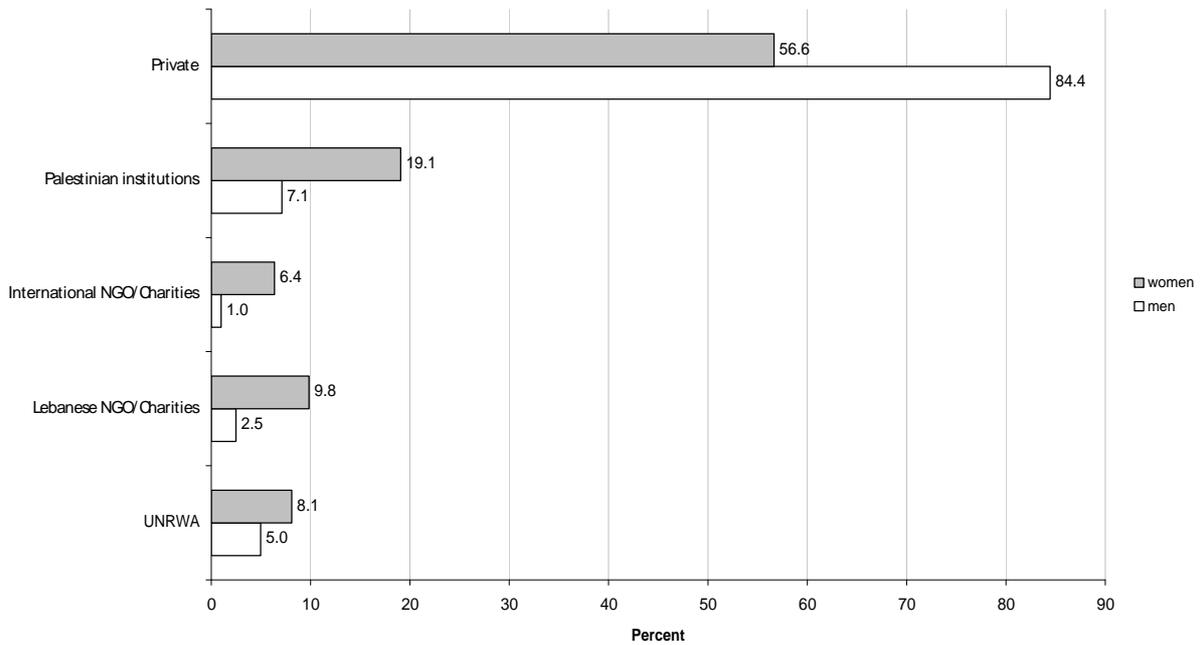
Current occupation by institutional sector, PARELECO Survey, 2008



Most individuals (78.3 percent) work in the private sector compared to quasi-public (UNRWA) and NGOs. It is noteworthy that the highest proportion of Individuals reporting being employed in Palestinian institutions is in Rashidieh. Shatila camp reports the highest proportion in the private sector (90 percent). Examining employment by type of remuneration, most (73.9 percent) are wage earners in private institutions and 7.1 percent report owning their business. The highest percentage of business owners (employers) are in Bass Camp followed by Bared Camp.

Figure 11 Institutional sector of work by gender, PARELECO Survey, 2008

Institutional Sector of Work by Gender, PARELECO Survey 2008



A higher proportion of women work in UNRWA & NGOs local and international compared to men. However both have a higher proportion currently working in the private sector compared to UNRWA and NGOs.

The above results in general are consistent with the Fafu survey of 1999 indicating relatively little change in the pattern of employment and the sectors involved.

### ***Regional Distribution of Working Population***

Examining the location by governorate of current occupation of Individuals, the majority of working population resides in the South governorate (61.5 percent)<sup>98</sup> which is the residence of the majority of the study population. It is noteworthy that a proportion work outside the governorate where their camp is located. This is most evident in Burj Barajneh camp which lies in Mount Lebanon governorate and where 28 percent of Individuals currently working report working in Beirut. In Shatila which lies in Beirut city, 10 percent report working in Mount Lebanon. For Burj Shamali, Ein el Hilweh and Baddawi the proportions are (3.7, 1.3 and 1.1 percent respectively). Such a low level of commuting to the hub of economic activity in Lebanon is another indicator of the paucity of job opportunities for Palestinian refugees, or may be a reflection of the cost of transportation which may deter seekers of unskilled low paying jobs.

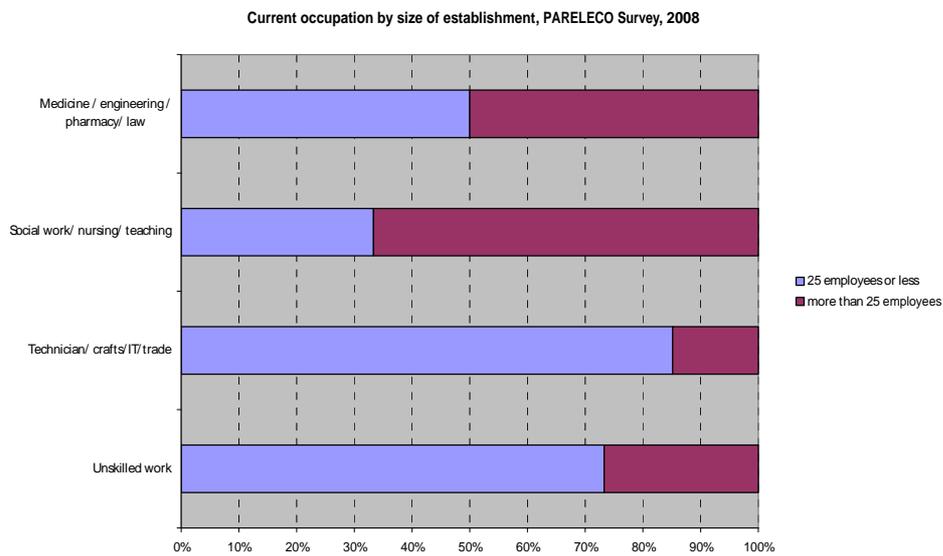
### ***Size of establishment of current occupation<sup>99</sup>***

Most Individuals - 74.8 percent - work in small establishments, 25 employees or less. However, there is variation by occupational categories where most of the technicians and craftsmen and unskilled workers work in smaller establishments while the middle level and higher level professionals work mostly in larger establishment (See figure 10 ).

The highest proportion working in such establishments reside in Baddawi camp where they reach 91.4 percent and the lowest is in Burj Barajneh camp (66.1 percent). As for larger establishments the highest proportion working in such establishments are in Burj Barajneh (33.9 percent) and the lowest are in Baddawi (8.6 percent).

The proportion of women working in larger establishments is more than twice that of men: 44 percent for women vs. 20 percent for men. This may be related to the type of jobs of women in comparison to men, or the fact women favor more 'protected' work environments irrespective of their educational credentials in order to protect their social status and threats to reputation.

**Figure 12 Current occupation and size of establishments, PARELECO, 2008**



### **Time on the current job:**

In addition, the survey indicates that the median time spent on the current job for currently working men ranges between 5.9 years, while it ranges between 4.9 years for currently working women. The mean or average time spent on the job for men and women is 8.8 years and 8.5 years respectively.<sup>100</sup> The duration of time in the current job for men ranges from 6 months to 69 years, whereas the duration for women at the current job ranges from 6 months to 43 years.

### ***Type of employer for the currently working***<sup>101</sup>:

Approaching half (46.4 percent) of individuals currently working are employed by an individual employer. Slightly more than a quarter works for an establishment and the other quarter is self employed. This pattern persists in Ein el Hilweh and Burj Shamali camps to an extent. In the other camps however, there are variations: Burj Barajneh camp for example has one third of those who work working for individual employer and another one third for an establishment and one third reported being self employed. In Shatila, half of those currently working are self employed and one third works for an individual employer while 14.6 percent work for an establishment.

Stratifying by gender, a higher proportion of women compared to men are found to be employed by establishments in contrast to an individual employer. In contrast, a higher proportion of men are reported to be employed by an individual employer. This is consistent with the prior finding regarding employment of women in larger establishments and may be related to the protective nature of the larger institution and the gender related concern about women who are working outside the home regarding the reputation. Also it may be related to the credentials of women, or a mix of the two preceding reasons.

### **Features of Previous Work for Individuals Currently Not Working**<sup>102</sup>:

This section includes an overview of features of previous work for individuals who are not currently employed. This covers the sectors both economic and institutional, location, size of establishment, previous work by permanence, duration of unemployment.

### ***Economic & Institutional Sector of previous work:***

Most of individuals who stopped work followed the general sectoral pattern of those currently working. They mostly worked in services and construction (33.9 and 21.5 percent respectively). The remaining respondents report primarily being engaged in agriculture, manufacturing and trade. It is worth noting that six individuals who previously worked in information technology are not working despite the assumed market demand for this sector. Variations by camps echo the pattern for the currently working with a sizeable proportion in the south camps of Burj Shamali, Rashidieh, Al Bass and Ein el Hilweh working in agriculture which is consistent with the prominence of that sector in that area in Lebanon. Highest proportion of Individuals who reported working in construction was in Bared and Shatila followed by Baddawi and Burj Barajneh. It is noteworthy that 9.1 percent of those who stopped work in Bared work in information technology followed by 4.4 percent in Burj Shamali. As indicated earlier, this is

unexpected given the assumed global demand for information technology skilled professionals. However, the peripheral location of those camps with respect to the capital may account for the lower demand, another explanation may be that the level of training may not be high; a third possible reason is limited skills of those professionals to market themselves effectively.

Again, institutional sectors of previous work mirrored those of current occupation. The majority (73.3 percent) who stopped work were working in the private sector. The highest proportion of Individuals previously working in the private sector is in Al Bass Camp. No Individuals who stopped working in Bared camp reported being in the private sector. It is also noteworthy that in Ein el Hilweh Camp, about 20 percent of Individuals who stopped working were working with the civil society including local and international in addition to UNRWA. Also in Rashidieh Camp 28 percent of Individuals who stopped working were working with Palestinian institutions.

### ***Location of previous work:***

Almost all last jobs held by Individuals who stopped working were in Lebanon. Only 12 individuals (3.3 percent) were outside Lebanon. The location of the previous job in relation to governorate and camp also mirrors the respect patterns of the current job location. Most (65 percent) are located in the south (expected by the demographic center of gravity). They were located within or close to the camps.

### ***Size of establishment of previous work:***

Most Individuals who stopped work had previously worked in small organizations 25 employees or less, following the pattern of those currently working. The highest proportion is in Al Bass and in Bared Camps (85.7 and 80 percent respectively). The highest proportion of Individuals working in larger establishment is in Shatila, and Burj Barajneh camps (45.5 and 32.3 percent respectively).

### ***Previous work by permanence***

Almost half (48.6 percent) of Individuals who stopped working worked in permanent jobs more than 32 hours per week. This may be reflective of the impact of the general economic conditions in the country represented by downsizing or institutional closures. Slightly more than a quarter (27.6 percent) worked in a seasonal job. Most of those reporting working in seasonal job are in Bared followed by Burj Barajneh Camps (46 percent and 43.9 percent of Individuals who stopped working respectively).

## ***3.4 Entrepreneurship***

Self employment and those employing others are taken as indicators of entrepreneurship in this study. Around a quarter of individuals currently working are self employed or employers. Self employment is the second most prevalent type of employment (16.8 percent) following wage employment which covers almost three quarters of those who are employed (73.9 percent). Burj Barajneh and Rashidieh camps have the highest proportion of the self employed (24.7 and 20.8 percent respectively).

Employers constitute 7.1 percent of those currently working and the largest proportions are at al Bass and Nahr el Bared (21.6 percent, and 14 percent respectively). Al Bass camp is in the middle of an urban area Tyre, and Nahr el Bared is a recovering economic hub for Akkar. Ein el Hilweh and Baddawi camps trail behind (7.6 and 7.1 percent respectively).

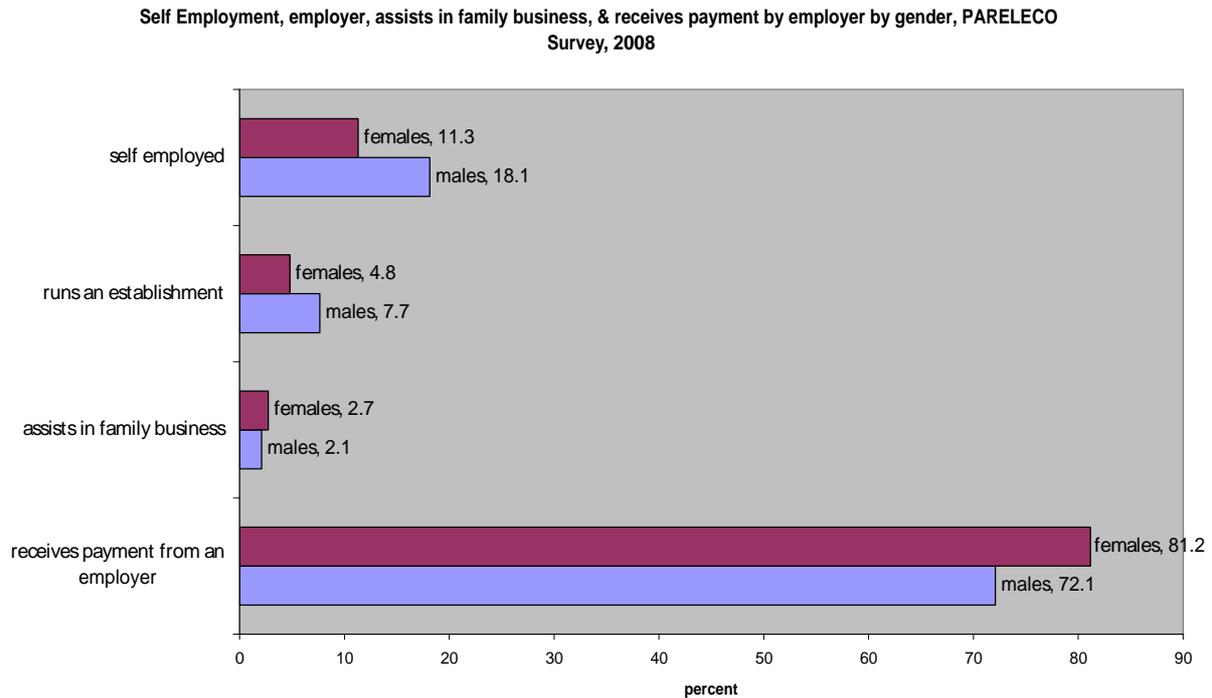
In contrast, wage employment, it is most prevalent in Shatila, Burj Shamali and Ein el Hilweh camp (93.8, 79 and 74 percent respectively)<sup>103</sup>. This indicates a relatively high job opportunities with respect to other camps. This is logical for Shatila camp since it is within the Beirut metropolitan area, and Burj Shamali has a significant portion of individuals (29.1 percent) have dual documentation refugee plus Lebanese citizenship. Ein el Hilweh has 44 percent of working individuals working outside the camp.

**Table 6 Employment Status by Remuneration for Currently Working (Percent within Camp) by Camp - Survey on Palestinian Labor & Contribution to Lebanese Economy 2008**

	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh	Total
Paid wages	79.0	66.2	73.0	93.8	69.5	74.3	67.0	74.8	73.9
Self employed	17.2	12.2	20.8	2.1	24.7	10.9	10.0	17.0	16.8
Employer	3.8	21.6	5.1	0	4.2	7.1	14	7.6	7.1
Assists in family business	0.0	0.0	1.1	4.2	1.7	7.7	9.0	0.6	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Responses	186	74	178	48	239	183	100	528	1536
Pearson Chi Square 249.165(a) df=63, P-Value=0.0									

Figure 13 indicates that slight gender variations are found in indicators of entrepreneurship among men and women with a slightly higher pattern among men. This may reflect an achievement among refugee women. This is explained by the mushrooming of cosmetic enterprises, hairstyling, and may reflect inclusion of women in vocational training programs of NGOs in the camps.

**Figure 13 Work by source of remuneration - Self employment, runs an establishment, assists in family business, and paid work (other than family business) - by gender, PARELECO Survey, 2008**



### 3.5 Target of remittances

Nearly one quarter (21.6 percent) of households in all eight camps report the presence of a direct family member outside Lebanon<sup>104</sup>. Europe and the Gulf states are the main countries of destination<sup>105</sup>.

Al Bass has the highest within camp ratio: more than half of households in Al Bass (55.4 percent) report a direct family member outside Lebanon.

Burj Shamali households report the least within camp percentage (14 percent). Half reside in Europe, and 35 percent, report travelling to the Gulf States.

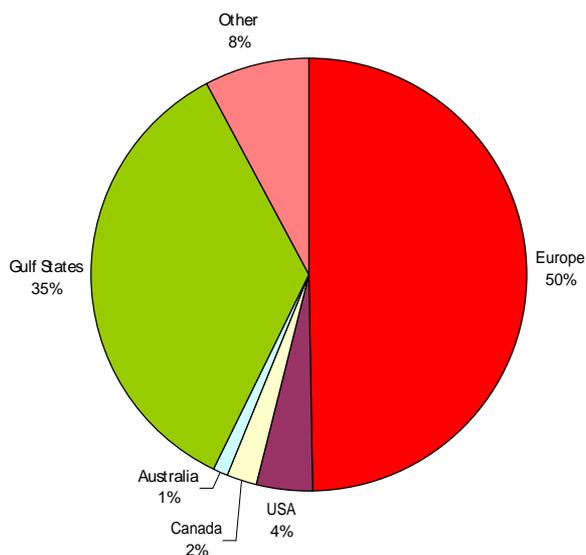
The highest proportion migrating to Europe is in Burj Shamali where 84 percent of those who migrated reside.

Ein el Hilweh and Al Bass camp households report migration to the USA (10.3 and 9.1 percent respectively).

Ein el Hilweh and Burj Barajneh report the highest proportions migrating to the Gulf States.

**Figure 14 Place of Residence of Direct Family Members outside Lebanon, PARELECO Survey, 2008**

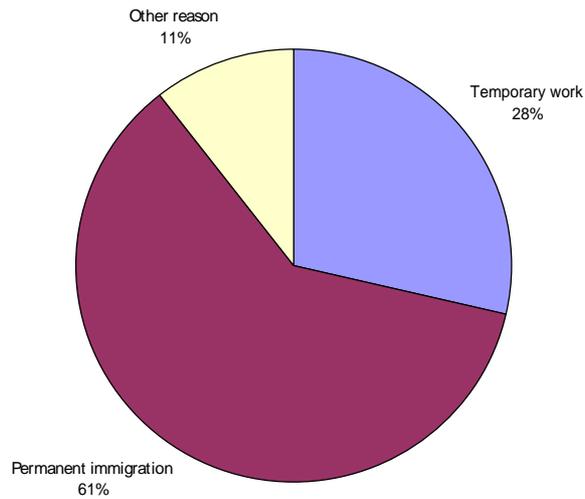
Place of Residence of Direct Family Members Outside Lebanon



**Permanence of migration:** Regarding the permanence of the migration, most households (66.6 percent) report the migration to be for permanent residence, about one third (31 percent) report the migration to be temporary for reasons of work. Shatila and Burj Shamali Camps households report the highest within camp proportions of permanent migration (80 percent). Bared camp households report the highest (52.9 percent) within camp proportion of emigration for temporary work.

**Figure 15 Reason for Immigration of direct family members outside Lebanon, PARELECO Survey, 2008**

Reason for Immigrating of Direct Family Member Outside Lebanon



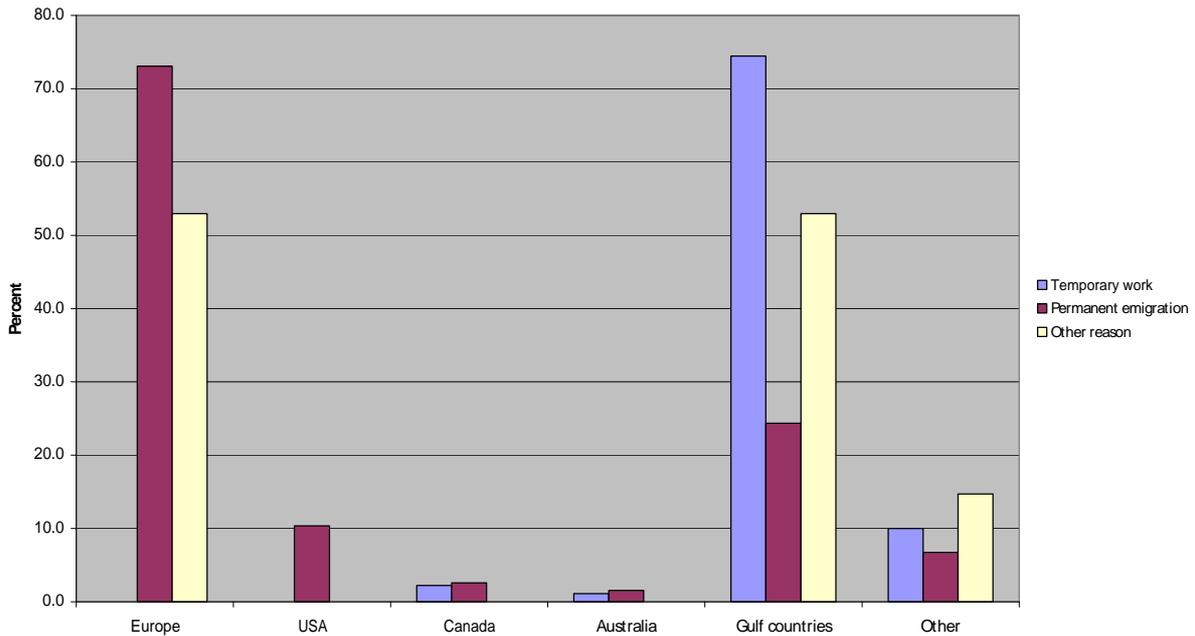
**Permanence of emigration by country of destination:** Emigration to Europe is permanent while that to the Gulf States is temporary for reasons of work.

**Table 7** Countries of Destination and reason for emigration. PARELECO Survey, 2008

	Temporary work	Permanent emigration	Other reason
Europe	0.0	73.1	52.9
USA	0.0	10.4	0.0
Canada	2.2	2.6	0.0
Australia	1.1	1.6	0.0
Gulf countries	74.4	24.4	52.9
Other	10.0	6.7	14.7
Total	100.0	100.0	100.0
Responses	90.0	193.0	34.0

multiple responses

Emigration Destinations by Reason for Emigration, PARELECO Survey, 2008



### Financial Support - Remittances<sup>106</sup>:

Half of the households (54.9 percent) report the presence of financial support from immigrants. There is variation by camps; 70.6 percent of Ein el Hilweh households report presence of financial support from emigrants. The lowest is Baddawi where only 36.6 percent of households report presence of financial support from emigrants. However, most of such support 57.7 percent is intermittent. There are variations among camps in the periodicity of support, for example intermittent support ranges from 79.2 for Baddawi households to 37.5 in Rashidieh households. Periodic support is highest in proportion for Rashidieh camp (62.5 percent), followed by Bared and Ein el Hilweh households (50 percent each).

When examining financial support by country of immigration, most of the support comes from Europe (51.7 percent) followed by the Gulf States (35 percent). As for the pattern of flow of support, financial support from Europe although it is the bulk reported but most of it is intermittent (52.8 percent) whereas in Gulf countries, around half of financial contributions (44.1 percent) are periodic.

### Estimating Remittances:

Remittances are defined mathematically as the average value of remittances of an economically active person working abroad multiplied by number working abroad<sup>107</sup>. Based on the preceding definition, the estimated value of remittances is 62 million USD of remittances per year. It is the average of 2007 & 2008 estimates.<sup>108</sup>

### Encouraging the Next Generation to Emigrate<sup>109</sup>

Slightly more than half (51 percent) of households encourage their children to migrate outside Lebanon to seek work. Highest proportions are in Shatila and Burj Barajneh camps (65.9 and 62.9 percent respectively).

### **3.6 Contributing Human Capital**

The following paragraphs show how the Palestinian refugee population in the camps has adjusted to the legal barricades to access to work by diverting the educational thrust towards professions with a good chance of employability formally or mostly informally. This movement of education to work was a societal response demanded by necessities.

#### **Current capacities**

More than three quarters of professions are those of technicians, crafts, low level IT, and commerce. (See figure 15) Technicians represent a quarter of professions of initial training. An estimated prevalence of professionals per 1000 population is the following: 6 physicians, 49 nurses, 8 pharmacists, 23 engineers, and 77 education professionals. The category of 'Other professions' includes mostly craftspeople, mostly in construction, butchers, bakers. In addition there are 16 computer specialists, one writer, one musician, one economist, a psychologist, and five graphic designers<sup>110</sup> in the population sampled.

When over viewing the general pattern of distribution of professions of initial training, the layer of higher level professionals is small compared to other professions. This is consistent with the findings from the Fafo survey of 1999. This feature was identified as a distinguishing difference between the Palestinian and the Lebanese labor force.

“In general, we can say that the labor force participation among Palestinian refugees in the camps and gatherings of Lebanon shares many of the characteristics of the labor force in Lebanon at large, and typical to other countries in the region. A major difference as compared to the Lebanese workforce seems to be the general absence of a higher stratum of an upper-middle and high-level professionals.”<sup>111</sup>

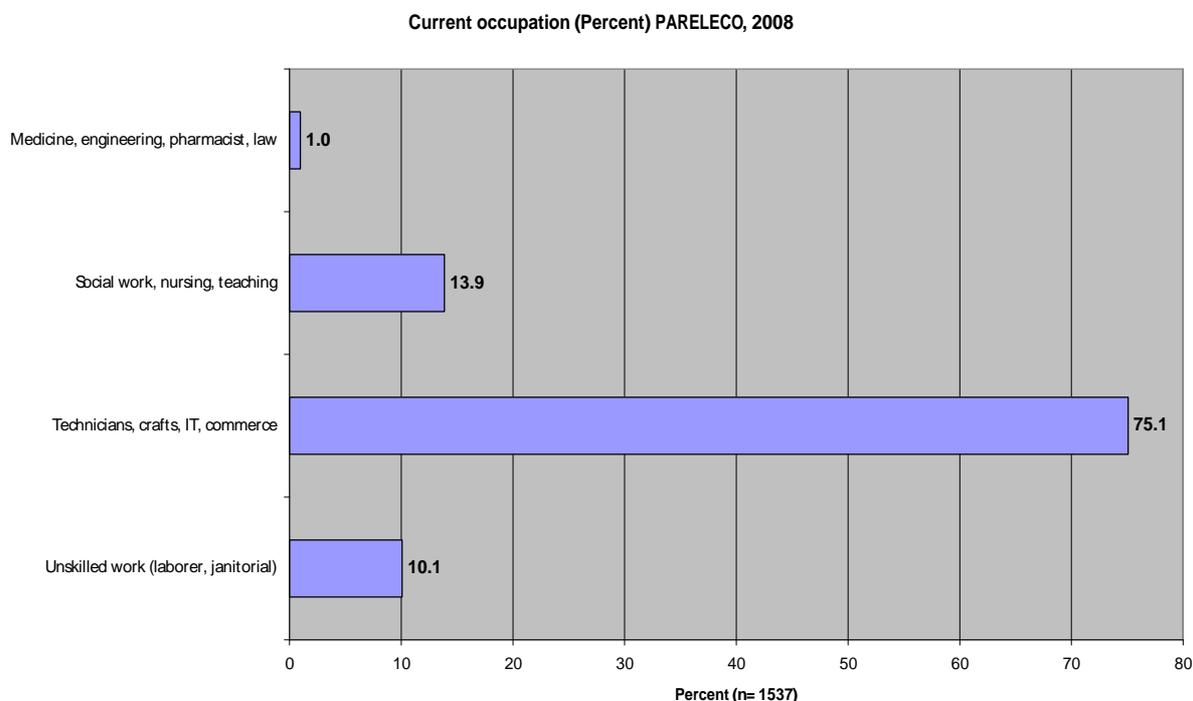
Nearly one third of Palestinian refugee professionals prepared by training to enter the labor market are not currently working (37.8 percent) according to study findings. Two out of eight medical doctors are not currently working, and 11 out of 24 engineers are not working either. Nursing – a profession high in demand 42 percent are not working, and more than half social work professionals are not working. It is noteworthy that one third of education professionals are not currently working. The picture is clarified when stratifying by gender. It turns out that a higher proportion of women than men are not currently working in general (65 percent for women compared to 24.2 percent for men) as well as across professions. (See tables 8 to 10).

**Table 8 Looking for work by profession of initial training**

Profession of initial training			
Technicians, crafts, IT, small business	Social work, nursing, teaching	Medicine, engineering, pharmacist, law	Total

Currently looking for work	24.4	24.0	21.1	24.2
Not currently looking for work	75.6	76.0	78.9	75.8
Total	100.0	100.0	100.0	100.0
Respondents	299	75	19	393

**Figure 16 Distribution of working individuals by Current Occupation (Percent), PARELECO Survey, 2008**



**Table 9 Work Status by Profession of Initial Training, PARELECO Survey, 2008**

	Works (Percent)	Does not work (Percent)	Percent not currently working within profession
Technician	28.6	15.2	24.5
Business	9.4	14.1	47.7
Education	8.2	6.9	34.1
Nursing	4.5	5.4	42.1

Engineering		1.8	2.5	45.8
Social work		1.5	2.9	54.2
Medicine		0.8	0.4	25.0
Pharmacist		0.8	0.9	40.0
Law		0.1	0.2	50.0
Other profession		44.3	51.5	41.4
Total	100.0	100.0	37.8	
Responses	734	447	1181	

**Table 10 Work Status for Men by Profession of Initial Training, PARELECO Survey, 2008**

Men	Works (Percent)	Does not work (Percent)	Percent not working within profession
Technician	34.2	23.2	17.7
Business	7.7	9.5	28.1
Social work	0.8	1.1	28.6
Nursing	3.7	4.2	26.7
Pharmacist	1.0	0.5	14.3
Medicine	0.8	0.5	16.7
Engineering	1.8	5.3	47.6
Education	5.0	4.2	21.1
Law	0.2	0.0	0.0
other profession	44.6	51.6	26.9
Total	100.0	100.0	24.2
Responses	596	190	786

**Table 11 Work Status for Women by Profession of Initial Training, PARELECO Survey, 2008**

Women	Works (Percent)	Does not work (Percent)	Percent not working within profession
Technician	4.3	9.3	80.0
Business	16.7	17.5	66.2
Social work	4.3	4.3	64.7
Nursing	8.0	6.2	59.3
Pharmacist	0.0	1.2	100.0
Medicine	0.7	0.4	50.0
Engineering	1.4	0.4	33.3
Education	21.7	8.9	43.4
Law	0.0	0.4	100.0
other profession	42.8	51.4	69.1
Total	100.0	100.0	65.1
Responses	138	257	395

A Consensus of statements in FGD participants from Beqaa, Beirut and the North reiterates the above mentioned discrepancies between professions of initial training

and occupation. Indeed one of the study team, an engineer of medical equipments is currently working as an instructor in a vocational training center affiliated to an NGO.

### Future Capacities

Net enrollment ratios<sup>112</sup> were calculated for elementary level students. Findings show that the ratio for all students - boys and girls - age 6 to 11 is 97 percent. The ratio for girls was found to be higher than that for boys 98.9 versus 95.6 percent respectively. This is consistent with findings from Fafo survey of 1999 where young women were found to be more likely to complete elementary education than young men<sup>113</sup>. This differential may be related to the early attrition of boys from the school system to enroll in the labor force. This ratio is higher than that calculated for Lebanon. Barring sampling error, one possible reason is the higher accessibility of the elementary school system provided to Palestinian refugees by one institution UNRWA compared to the Lebanese public and private school systems.

**Table 12 Net enrollment ratios (elementary education) for girls and boys with comparison to Lebanon - PARELECO Survey 2008**

	Boys		Girls		Girls and boys	
Total number of students age 6 to 11 yrs registered in elementary level		348		351		699
Total number of students age 6 to 11 yrs		364		355		719
Net enrollment ratio for elementary level students (percent)	95.6	(92.7 for Lebanon) <sup>114</sup>	98.9	(92.7 for Lebanon) <sup>115</sup>	97.2	(92.7 for Lebanon) <sup>116</sup>

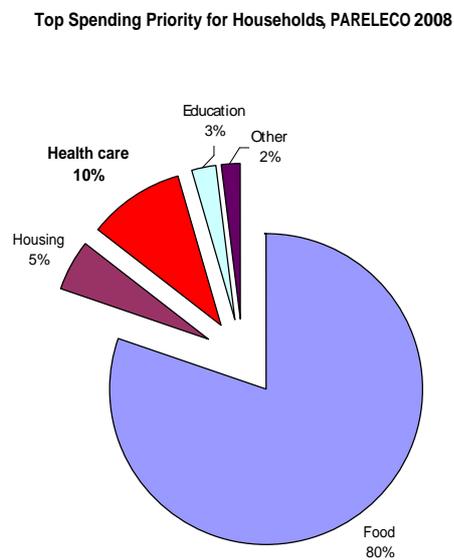
Around one third of the members of the household (37.8 percent) are reported to be currently enrolled in educational institutions. Most of them are enrolled in basic education. Enrollment in vocational training is mostly at the intermediate level and it is of a similar order of magnitude to that of university enrollment. Rashidieh and Burj Shamali camps in South of Lebanon (Tyre area) have the highest reported enrollment in vocational training at the intermediate level (14.5 and 7.3 percent respectively compared to 5.5 percent among all camps). Burj Shamali, Baddawi and Bared camps have the highest proportions enrolled in universities (8.9, 8.7 and 7.4 percent respectively) compared to the aggregate level 5.6 percent. Ein el Hilweh followed by Rashidieh camps have lowest proportions (3.7 and 3.3 percent respectively) and are lower than the above-mentioned aggregate level of 5.6 percent.

### 3.7 Autonomous safety net

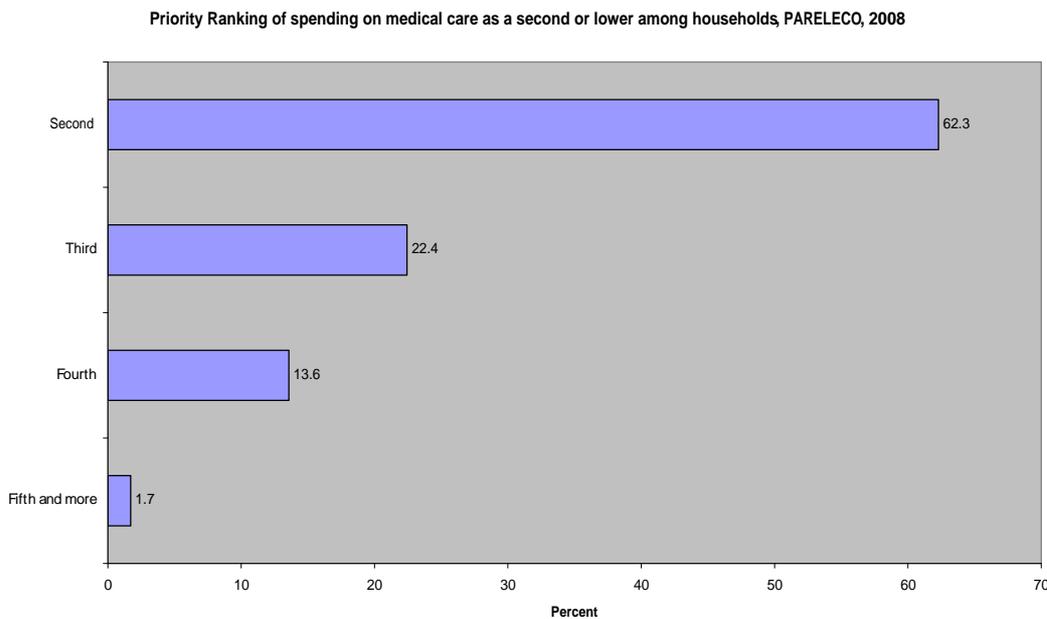
UNRWA has a mandate to provide assistance to Palestinian refugee population. Ten percent of households regard medical care as a top spending priority, while 62.8 percent regard it as the second most important spending priority. (See figures 16 and 17). Moreover study findings show that 70 percent of households reported expenditures on health during the six months preceding the survey compared to 30 percent on education. This indicates a more encompassing safety net for education and more vulnerability with respect to health.

Given its import to the population and share of household expenditures, expenditures on health care will be used as an illustration of the structure of the health care safety net available for Palestinian refugees as well as its scope.

**Figure 17 Top spending priority for households, PARELECO Survey, 2008**



**Figure 18 Priority ranking of spending on medical care as second or lower among households**

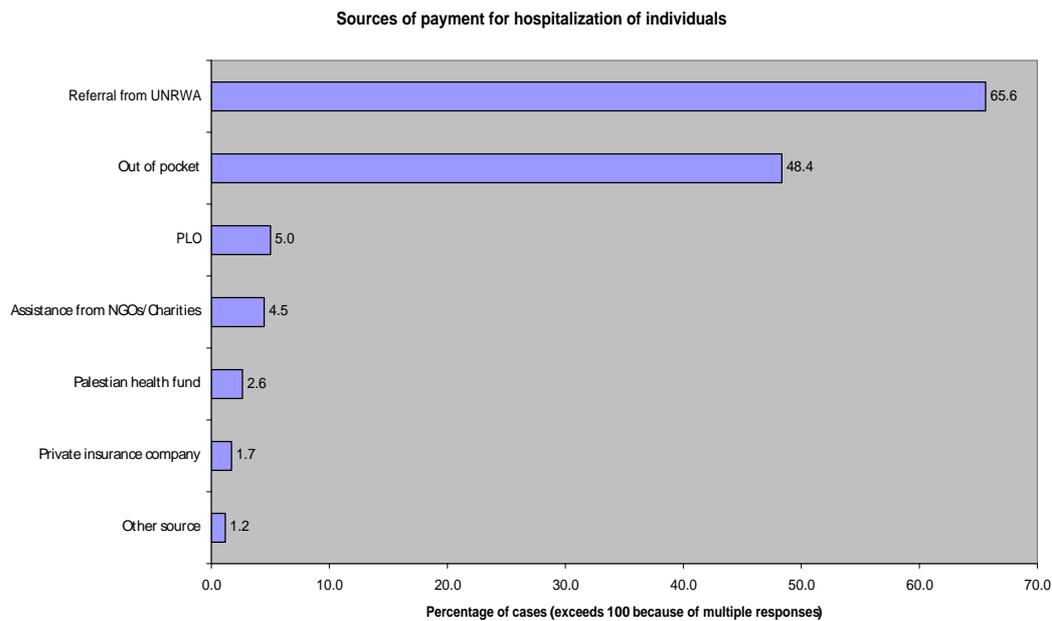


In general, UNRWA is the principal health care safety net / guarantor for the Palestinian refugees in Lebanon. Palestinian refugees, Similar to the Lebanese<sup>117</sup> population, resort to out of pocket payment to cover the gap between the cost of medical care of their choice and the support from the available safety net. The following findings demonstrate that Palestinian refugees in Lebanon rely on UNRWA and their own resources for health care. Sources of payment for hospitalization, for medication both acute and chronic, as well as methods of payment for physicians' visits will be explored in the following paragraphs.

### **Sources of payment for Hospitalization**

In general, referral from UNRWA is the method reported by 65 percent of members of households. However, out of pocket payment was reported in 48 percent of members of households.<sup>118</sup>

**Figure 19 Sources of payment for hospitalization**

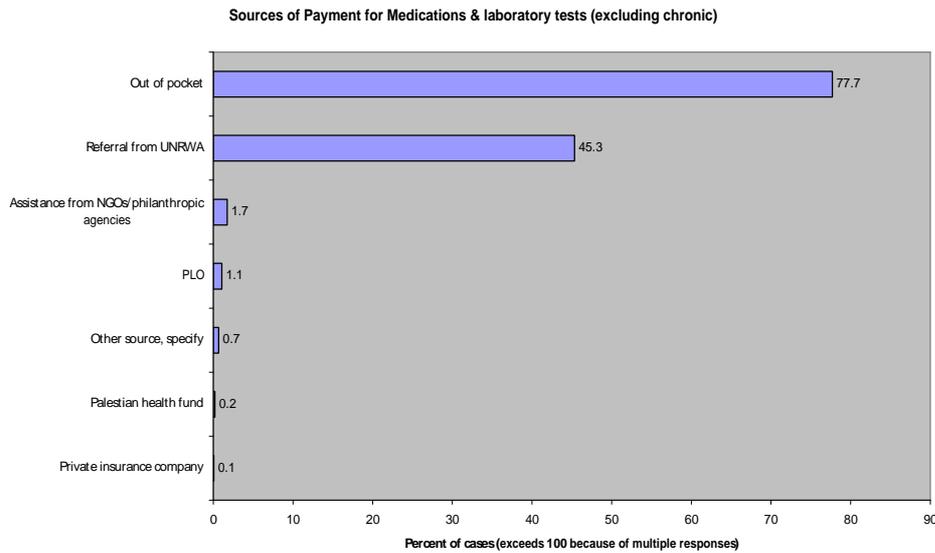


However there are variations across camps. Al Bass camp reported 63.5 percent of responses to be out of pocket compared to only 26.4 percent of responses as referrals from UNRWA while Ein el Hilweh camp had the lowest reported proportion of out of pocket payment (29.6 percent of responses) compared to the other seven camps. Referral by UNRWA was most reported in Bared Camp (60 percent of responses).

**Sources of payment for Medications (excluding chronic) & emergency tests**

In general, the predominant method of payment for medications other than chronic and emergency tests is out of pocket (77.7 percent of individuals in households) followed by referral from UNRWA in 45.3 percent of individuals households<sup>119</sup>.

**Figure 20 Sources of payment for medications and laboratory tests (excluding chronic) for individuals**

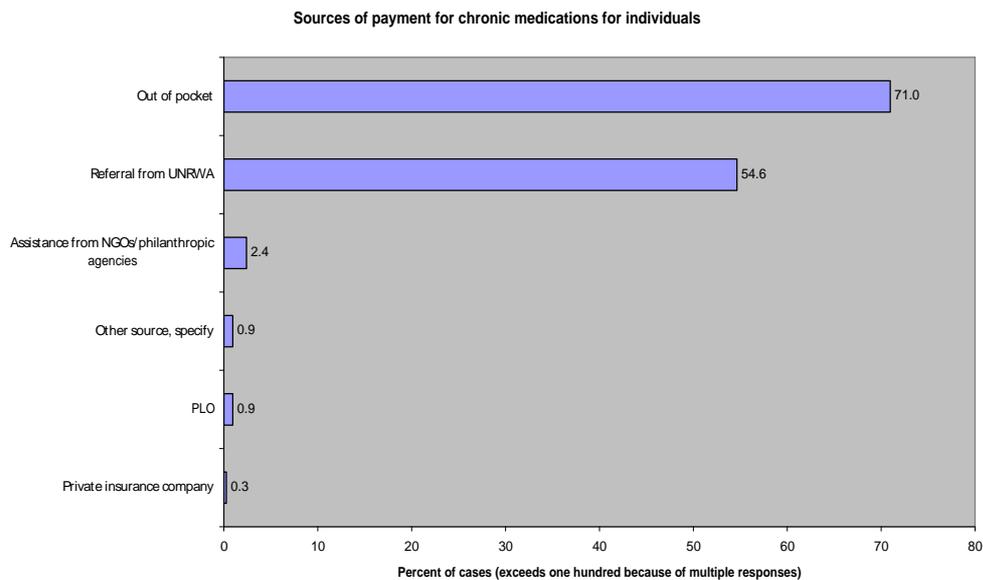


A similar pattern appears when comparing across camps with the exception of Baddawi and Bared where there was a similar share between out of pocket payment (ranging from 40.6 percent of responses in Bared to 80.2 percent of responses in Rashidieh camp) and referral from UNRWA (14.3 percent of responses in Bass to 54.9 in Bared).

### **Sources of Payment for Chronic Medications**

Chronic medication payment in general is primarily out of pocket (71 percent of individuals in households). However, UNRWA is the prime support agency (54.6 percent of individuals in households).

**Figure 21 Sources of payment for chronic medications**

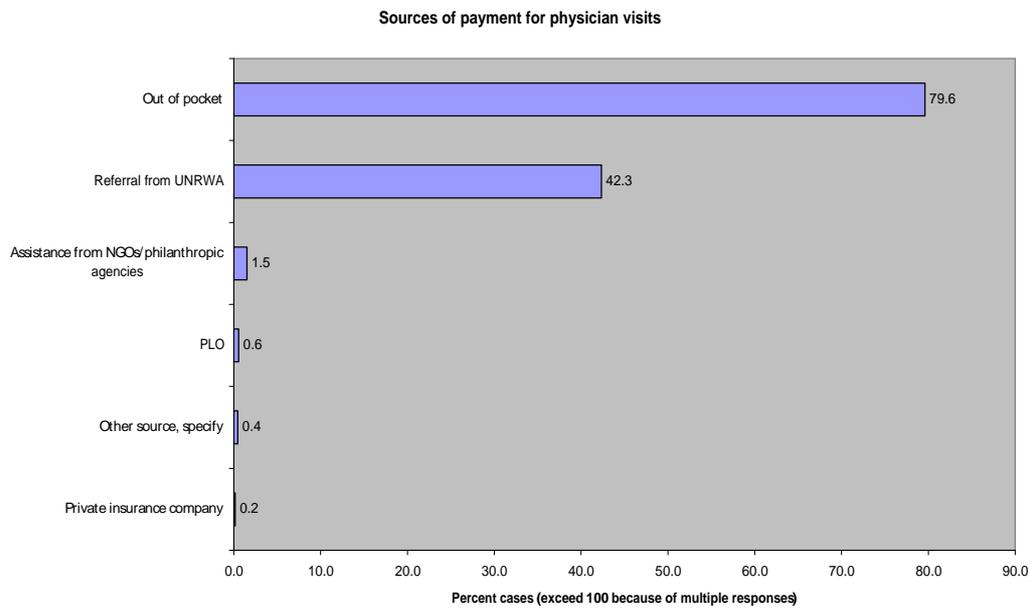


Variations are apparent among camps, Al Bass is followed by Burj Barajneh and Shatila have the highest out of pocket payment share (72.7, 70.6 and 68.6 percent of responses respectively). Bared, Ein el Hilweh and Baddawi have the highest proportions of UNRWA referrals (50.7, 49.7 and 49.4 percent of responses respectively).

### **Sources of Payment for Physician Visits**

In general physicians' visits are paid out of pocket (79.6 percent of responding individuals in households) followed by referral from UNRWA (42.3 percent of responding individuals in households).

**Figure 22 Sources of payment for physician visits for individuals**



Camp variations abound, where in Al Bass Camp 91.9 percent of responses report out of pocket payment whereas the lowest proportion is in Bared with 46.3 percent of responses. Nahr el Bared camp has the highest proportion referrals from UNRWA (50.6 percent of responses while al Bass followed by Shatila then Rashidieh Camp have the lowest proportions of UNRWA referrals (zero, 13.5 and 15.9 percent of responses respectively).

# 4 Challenges

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4.2 Legal restrictions to work & consequences in work patterns capacities and aspirations

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- Low future aspirations

4.3 Poverty

- Perceived financial difficulty

- Low wages and incomes

- Limited financial protection at work

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Absence of financial safety net

4.4 Nahr el Bared Catastrophe

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4.6 Conditions of the Lebanese economy

## ***Introductory Note***

This chapter starts with a conceptual framework that identifies the components of work related challenges facing Palestinian refugee population and their interrelations. These components are the following: legal restrictions, poverty, Nahr el Bared Catastrophe, lack of safety at work, and conditions of the Lebanese economy. Poverty will be given a separate section despite its interrelation with legal restrictions given its import as a global indicator of socioeconomic challenges. Nahr el Bared catastrophe will be highlighted as a separate challenge in view of its scope and its traumatic consequences on the Palestinian refugee communities primarily those residing in camps. In the conclusion of this chapter, conditions of the Lebanese economy will be identified in view of its contextual influence.

## ***4.1 Conceptual Framework***

Three sets of challenges facing the Palestinian refugee micro-economy were identified in the survey. Foremost are the legal restrictions on the work of Palestinian refugees in Lebanon. The second challenge is the destruction of Nahr el Bared camp which was a major economic hub for the Palestinian refugees in the North of Lebanon as well as in its surrounding region. The third but equally pressing challenge is safety at work which is in two components the first relates working in a hazardous work environment, and the second relates to working without a financial safety net.

A conceptual framework was constructed to describe the interrelation among the above three challenges and related factors. The framework consists of five components: legal restrictions to work, work related direct consequences of legal restrictions, poverty,

**Legal restrictions:** Available information indicates that legal restrictions have played a significant role in shaping the current socio-economic situation of the Palestinian refugees in Lebanon<sup>120</sup>. Despite arguments to the contrary that are embodied in the rationale for the regulations, the fact that the restrictions became tighter for Palestinian refugees shortly after the exit of PLO as a major political player in the Lebanese scene during the civil war period adds to the arguments regarding the political dimension of such restrictions<sup>121</sup>. The framework distinguishes between the economic situation in Lebanon and the legal restriction to the work of Palestinian refugees which has political underpinnings.

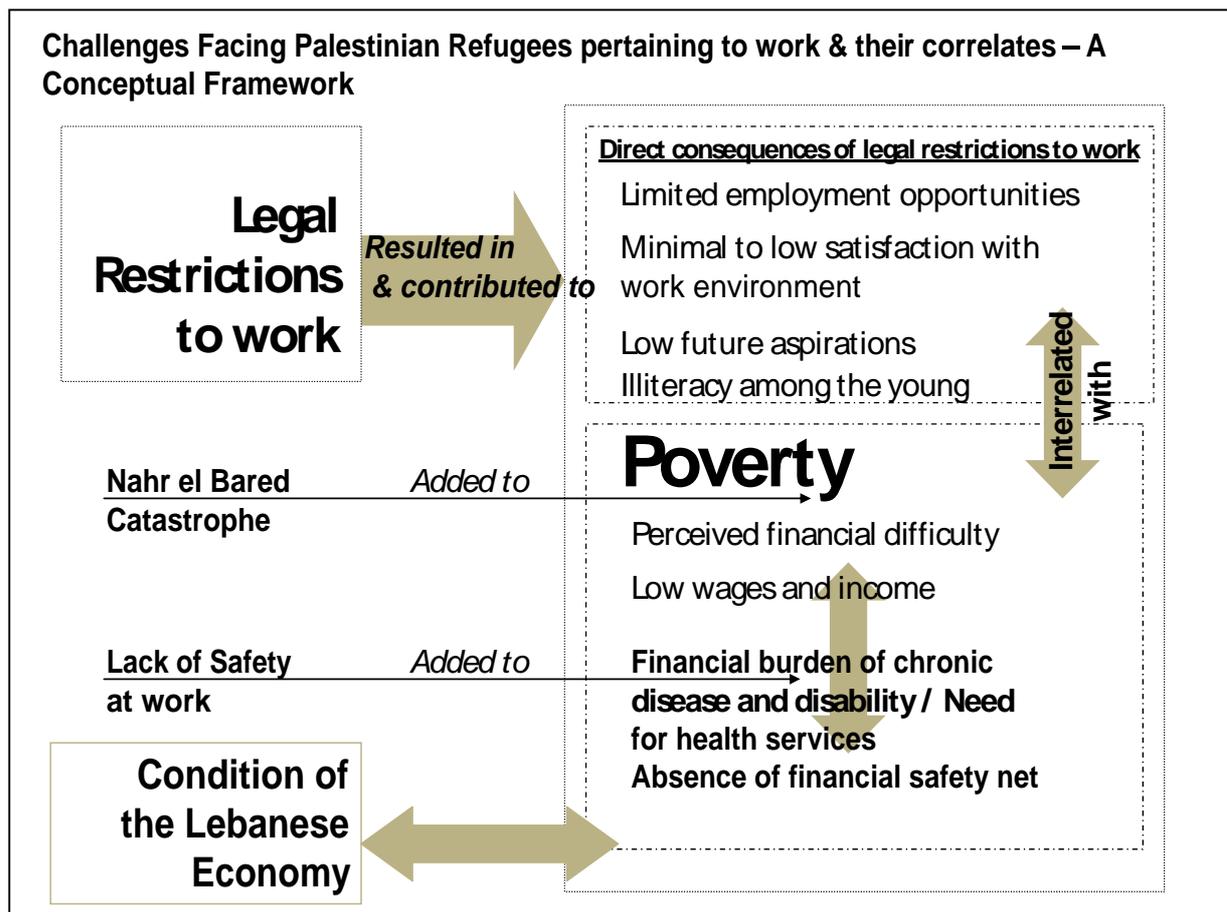
**Direct consequences of legal restrictions:** Direct consequences of the legal restrictions are presented in the framework to consist of limited employment opportunities which is the logical outcome of restrictions, minimal to low level satisfaction with work conditions since most refugees work without work permits which makes them vulnerable to suboptimal treatment at work. Other consequences are low future aspirations which follow logically from legal restriction similar to the limited employment opportunities. The last consequence which is articulated in this framework is increase illiteracy that is related to disincentives to pursue education in view of the limited work opportunities available for those with higher level of education.

**Poverty:** In addition to and interrelated with legal restrictions to work, poverty is considered to be a key challenge and consequently a component of the framework. It is the socioeconomic outcome of legal restrictions at work along with its direct consequences as well as the economic situation facing the country. Though a consequence, of other challenges it is of import to justify focusing on it as a measurable socioeconomic phenomenon. This is supported by the abundance of information generated in previous studies about living conditions of Palestinian refugees<sup>122</sup>.

**Nahr el Bared Catastrophe:** A fourth element in the framework of challenges is the Nahr el Bared catastrophe which resulted in the collapse of what was regarded by the Palestinian refugee community and other sources as a successful economic system with a large segment of small medium and large business enterprises. Though Nahr el Bared catastrophe is a security set of events, however, its main consequences are impoverishment of the population, and dislocation of social networks among Palestinian refugees residents of the camp and as well as their Lebanese neighbors which in turn accentuates the cycle of poverty for the Palestinian refugee population through hindering economic interaction.

**Lack of Safety at work:** Safety at work is a fifth element in the framework. This has two components, the financial safety net and the occupational health and safety conditions. The lack of financial safety net aggravated by a low occupational health and safety conditions contribute to increasing the financial burden on households consequently intensifying the level of poverty.

**Conditions of the Lebanese economy:** Finally, the conditions of the Lebanese economy act as a contextual set of determinants that influences the above mentioned challenges; a challenged economy is expected to amplify negative consequences of the challenges facing the Palestinian refugee population.



#### **4.2 Legal restrictions to work & consequences in work patterns capacities and aspirations**

The regulation attempting at loosening the restriction on job opportunities for Palestinian refugees Memorandum 67/1 issued June 2005 known as the Trad Hamadeh's regulation<sup>123</sup> did not seem to be well known to the majority of the RSIs surveyed.

Around a quarter (22.2 percent) of the randomly selected individuals indicated their prior knowledge. Their primary source of information was television (80 percent). Regarding impact of such a regulation on their lives and that of their acquaintances, a few perceived that it impacted their work situation or that of their acquaintances (7 and 4 percent respectively);<sup>124</sup> of those who did, the impact was mixed both positive and negative.

Qualitative evidence in the following paragraphs was generated primarily through in-depth interviews and FGDs. However, the statistical survey generated some data which are regarded as small number statistically but have special relevance because they shed light on relatively unexplored or sensitive areas. Most participants in the FGDs conducted did not hear about the regulation and those that heard were pessimistic

about its prospects for implementation. One response in Bared FGD indicated that ..."this regulation does not imply a change in the labor law, many have not heard about it because it was not implemented."

One woman in Debayeh camp related that when her daughter heard about the regulation, she referred to it as she was applying for a job and when asked about the source of information her answer was the radio so the response was let the 'radio' give you a job!!

Impacts of Trad Hamadeh's regulation listed included the ability to work outside the camp and the ability to work in places not previously being able to work in. However, in general, findings from the survey indicate that the attempt at reform had very limited impact on the majority of the population surveyed.

From the few responses from those who have work permits, twelve out of twenty three who responded to the question on type of work permit, reported being in category 2. Regarding the source of payment it was either the individual or the employer<sup>125</sup>. When inquiring about the special work license, 6.5 percent of Individuals currently working reported having the special license. Those amounted to 81 individuals. A slightly higher proportion of women compared to men have work permits. This evidence is to be regarded as preliminary.

Impact of Trad Hamadeh's regulation listed in by respondents in the survey included the ability to work outside the camp and the ability to work in places not previously being able to work in. However, in general, findings from the survey indicate that the attempt at reform had very limited impact on the majority of the population surveyed.

This is consistent with Suleiman's analysis where he considered "it is no more than a ministerial decision to organize by law the work of thousands of Palestinians who are illegally working in these manual and clerical jobs. This move has economic motives, as it was assumed that Palestinians would fill the cheap-labour vacuum left by the withdrawal of the Syrian labour force in April 2005 in the aftermath of Al-Hariri assassination." (See Suleiman, 2008, p.106)

### **Limited legal employment opportunities**

There are general labor restrictions on foreigners that cover wage employment as well as areas of entrepreneurship. The scope of areas where employment is permitted for Palestinian refugees in Lebanon lies primarily at the discretion of the Minister of Labor<sup>126</sup>. The memo issued by the Minister of labor in 2005 does not bind subsequent ministers.

### **Unemployment – scope & duration**

Unemployment rate is defined by the International Labor Organization as "the share of the labor force that is without work but available for and seeking employment."<sup>127</sup>

The proportion of individuals 15 to 64 years of age who are reported as not working is 31.3 percent for men and 83.2 percent for women <sup>128</sup> and for both sexes the proportion is 57.7 percent who reported being not working.

A proportion of 13.3 percent among individuals of the working age (15 to 64 years) of both sexes who are not working are looking for work. There are marked gender differences: almost a quarter of the economically inactive men of working age (24.4

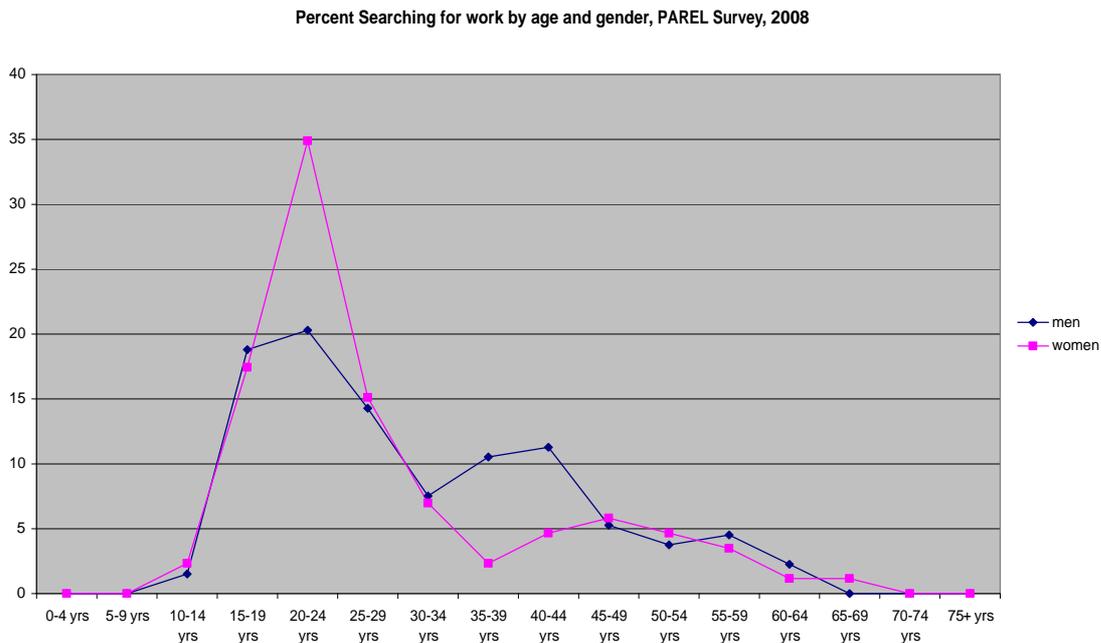
percent) are searching for work compared with 6.4 percent among women of working age implying a form of unemployment by choice.

Search for work varies by gender across age groups: figure 22 illustrates the gender related age peaks for looking for work. Women's peak age for looking for work is between 20 and 24 years while men have a broader age range between 20 to 25 and 35 to 44 years.

**Table 13 Search for work by profession of initial training, PARELECO Survey, 2008**

Search for work	Profession of initial training			Total
	Technicians, crafts, IT, trade	Social work, nursing, teaching	Medicine, engineering, pharmacist, law	
Currently looking for work	24.4	24.0	21.1	24.2
Not currently looking for work	75.6	76.0	78.9	75.8
Total	100.0	100.0	100.0	100.0
Respondents	299	75	19	393

**Figure 23 Percent looking for work by age and gender, PARELECO Survey, 2008**



***Reasons for never working & for stopping work***

For the total population, being a student or a home maker are the prime reasons for Individuals not being engaged in work (41.2 and 28.9 percent respectively). In addition 14.8 percent are reported as children under school age. The pattern was similar in general among camps with some variations. Ein el Hilweh, Burj Shamali and Baddawi had the highest proportion of home making almost twice the general pattern (32.2, 32, and 30 percent respectively). There is a gender variation among men and boys and women and girls. Most of the reasons for men and boys are full time students (54.7 percent) followed by child under school age (21.2 percent) whereas the highest proportion among women and girls is full time home maker (44.1 percent) followed by being a full time student (33.8 percent). This is consistent with the low level of women's participation in the labor force.

For the prospective labor force or population of working age 15 to 64 years, lack of work opportunities accounted for 22 percent of responses regarding reasons for never working among men and 5 percent among women. (See figure 11). A recurring theme among other reasons for never working for women is being not allowed to work by fiancé or father or brother or parents.

**Figure 24 Reasons for never working for individuals between 15 and 64 years by gender, PARELECO Survey, 2008**

Reason for never working among individuals between 15 to 64 years by gender, PARELECO Survey, 2008

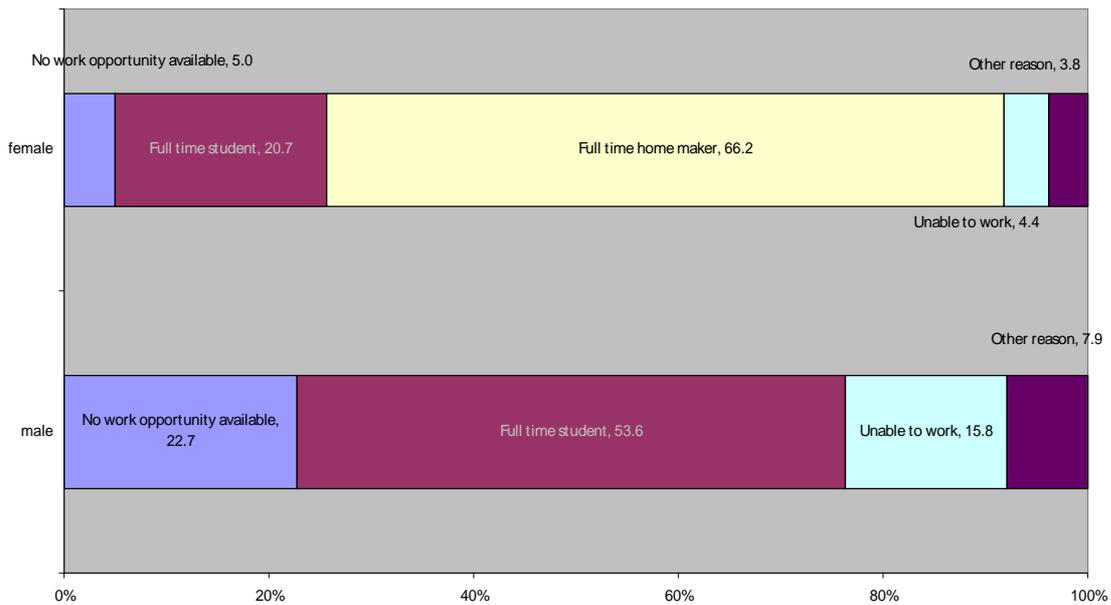
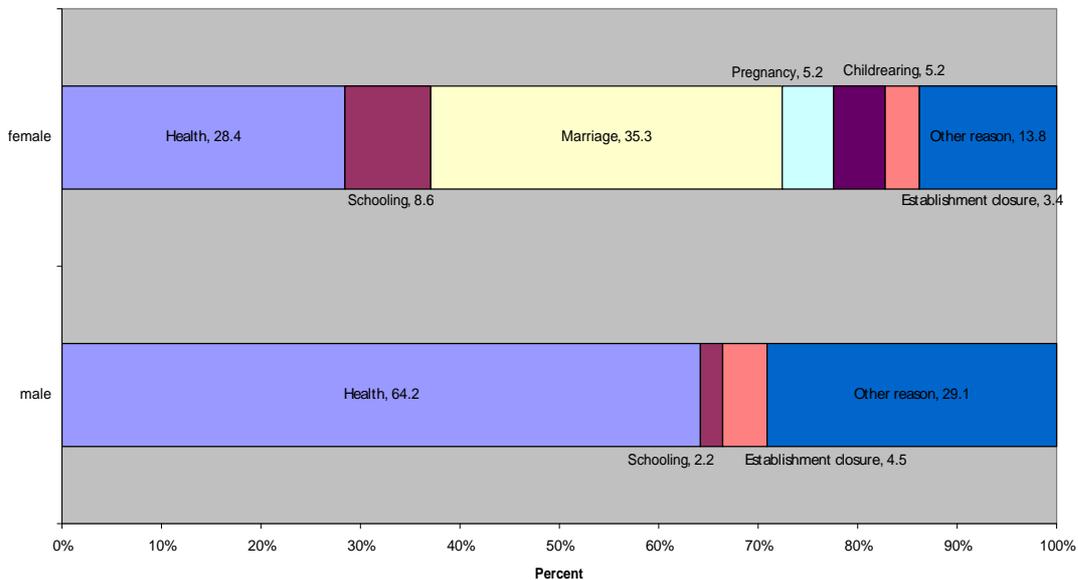


Figure 25 Reasons for stopping work among individuals from 15 to 64 years by gender, PARELECO Survey, 2008

Reasons for stopping work among individuals from 15 to 64 years by gender, PARELECO Survey, 2008



Reasons for stopping work among individuals between 15 to 64 years vary markedly by gender. Health is the prime reason for men followed by schooling and company

closure, while marriage and childrearing are the prime reasons for women (See figure 12). Other reasons include end of the work assignment / season, problems with employer, and security.

The above reasons for never working or for stopping work are consistent with those provided by the Fafo survey of 1999 for not being economically active<sup>129,130</sup>. A conservative conclusion would be that there is no change in the work patterns in the two decades (the nineties and the first decade of the new millennium).

### ***Duration of unemployment among individuals – women stop work for longer durations:***

The median duration since stopping employment for men is 2.7 years. For women, the median duration since stopping employment is 4.5 years. Women in the study sample have stayed out of work for a longer duration. This is consistent with the gender specific pattern for women of leaving work during child rearing period.

### ***Unemployment rate estimate on the basis of search for work:***

The age specific unemployment rate was calculated as the proportion of those who are not working but looking for work between ages 15 to 64 years in relation to the population of the same age group. The overall rate for the study population is 5.4 percent. However, there are variations by gender: For men, the unemployment rate is 6.9 percent, while for women it is 4.0 percent<sup>131</sup>.

### ***Unemployment rate estimate based on reasons for not working:***

Another method of calculating unemployment rate focused on reasons for not working. Unemployed were defined as those who never worked due to lack of work opportunity and due to other reasons. Full time students and home making and health were excluded. For those who stopped working unemployed were defined as those who stopped working due to institutional closure and due to other reasons. Reasons such as schooling, pregnancy, childrearing, and health were excluded from the calculation. This measure reflects a focus on the availability of individuals for work. Higher rates were obtained compared to the search for work based estimate as follows: 9.8 percent for males, 6.8 percent for women, and 8.2 percent for both.

### ***Unemployment rate estimate based on reasons for not working and permanence of work:***

A third method built on the prior method but considered those with non permanent employment as unemployed. The logic of this method focuses on the concept of decent work, and job security. So the unemployed according to this method are men and women age 15 to 64 who are not working or stopped work due to lack of work opportunity AND those men and women age 15 -64 whose work is NOT permanent. Higher rates of unemployment were obtained compared to the previous methods of estimation: 29.8 percent for men, 19.5 percent for women, and 24.5 percent for both.

This estimate is higher than that found by the Fafo survey 1999 where the unemployment rate was found to be 17 percent which was considered at the time higher than expected but consistent with regional figures.<sup>132</sup> Such an increasing trend may as well

reflect reality in view of the increasing political instability and vulnerability among Palestinians in Lebanon. The survey figure primarily reflects the situation of the camps. Palestinian refugees living outside camps may have different situation.

### ***Employment Rates – general, permanent, and underemployment***

Employment rates are now used as a more stable indicator of unemployment<sup>133</sup>. Proportion working men and women 15 to 64 years was found in the survey to be 42.3 percent with 16.8 percent for women and 68.7 percent for men 15 – 64 years.<sup>134</sup> The overall rate is lower than the Middle East for 2008 where the estimate is 46 percent for both sexes<sup>135</sup>.

For Lebanon, the employment rate<sup>136</sup> in 2004 was 47.1 percent overall, 22.3 percent for women and 73.4 percent for men.<sup>137</sup> In the West Bank and Gaza between 2003 and 2006, the rate was 10 and 50 percent for women and men respectively.

The employment rate for Palestinian refugees in Lebanon in 2008 appears to be of the same order of magnitude as that of the Lebanese – assuming minimal net changes in the 4 year period.

**Employment rate for permanent jobs:** Findings on another estimate of the employment rate restricted to permanent jobs (excluding intermittent and seasonal jobs) indicate that the overall employment rate drops to 26 percent while the employment rate for men drops to 42 percent and for women to 11.4 percent. This is comparable a 40 percent overall fulltime (or permanent) employment in the West Bank & Gaza in 2006<sup>138</sup>. This underscores the lack of job security among the Palestinian refugees in Lebanon.

### **Minimal to low satisfaction with work environment**

RSIs were asked a set of questions on satisfaction with various aspects of their work: in general, with regard to health and safety and regarding current pay.

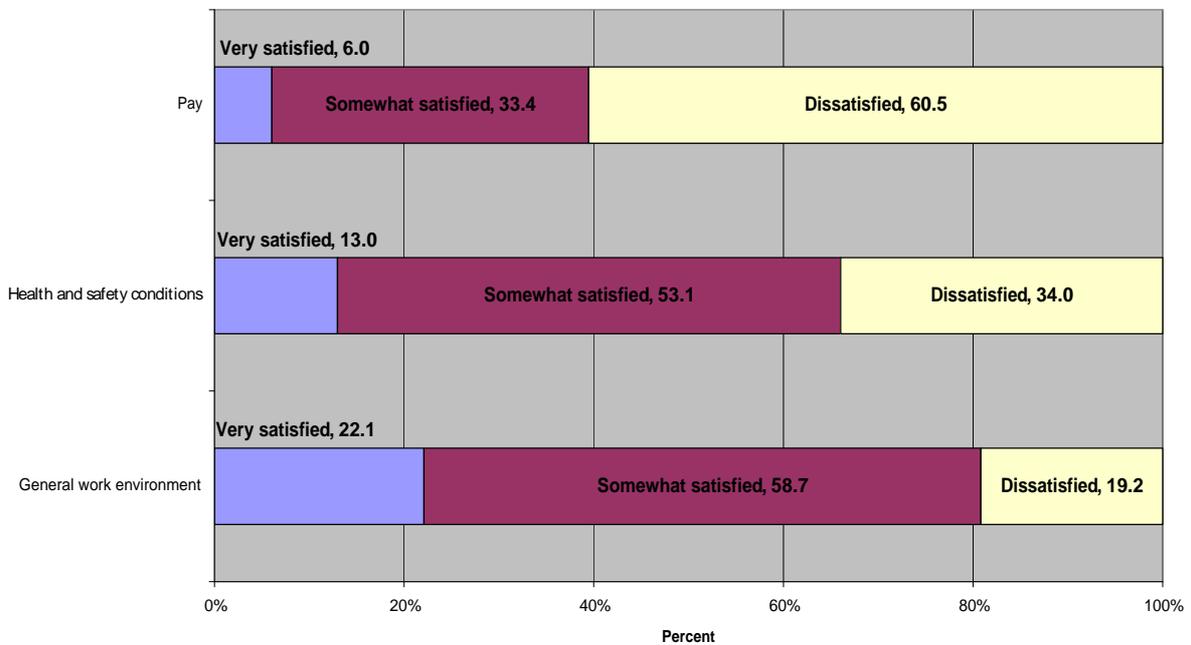
Regarding the current occupational environment - such as the dealing with the supervisor and coworkers - 58.7 percent of RSIs reported being minimally satisfied or 'some what' satisfied. A quarter expressed that they are very satisfied. Variations are wide across camps: the most dissatisfied RSIs are in Baddawi (29.8 percent) followed by Burj Shamali (24.5 percent). The highest proportion of 'very satisfied' RSIs are in Rashidieh (52.4 percent) followed by Al Bass and Ein el Hilweh (28.8 and 27.4 percent respectively). This may be related to the higher proportion working with UNRWA and Palestinian institutions compared with other camps.

Regarding the work health and safety conditions such as exposure to illnesses or occupational hazards, a general pattern was observed similar to that of the work environment with 53.1 percent of respondents expressing minimal or 'some what' level of satisfaction. Also variations within camps were observed: Rashidieh, Burj Shamali and Al Bass RSIs expressed the highest proportion of dissatisfaction with health and safety conditions of the work (56.4, 45.1, and 36.8 percent respectively). This may be related to the hazards associated with agricultural labor which is reported in that area. Ein el Hilweh RSIs, on the other hand, expressed the highest proportion 'very satisfied' (19.2 percent).

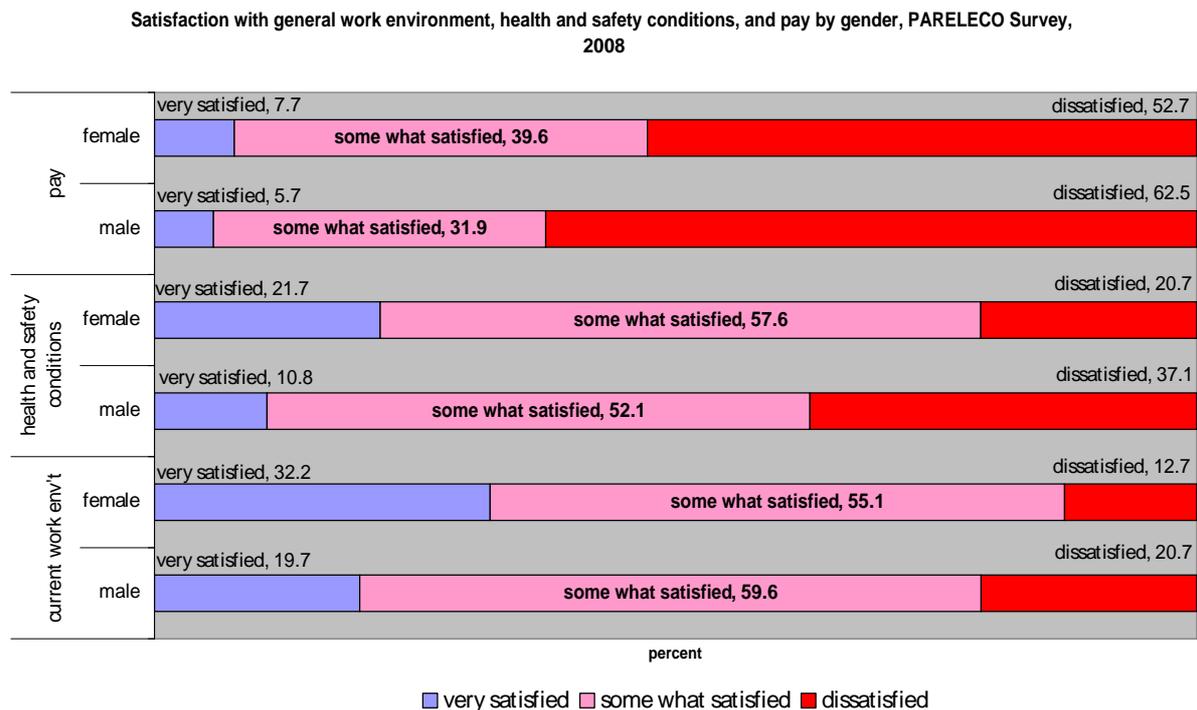
Again as in other aspects of work, there were variations among the 8 camps. Al Bass RSIs expressed the highest proportion of 'very satisfied' (12.1 percent or twice the aggregate proportion). Ein el Hilweh and Rashidieh RSIs expressed the highest proportion (68.7 and 68.5 percent respectively) of being 'dissatisfied' with their current pay. This may be a function of the type of work and some elements of the socioeconomic profile of RSIs in those camps.

Current pay had the highest dissatisfaction among RSIs compared to other aspects of work. More than half (60.5 percent) of RSIs were dissatisfied while only 6 percent reported being 'very satisfied'. More among men are dissatisfied with general work environment and the health and safety conditions compared to women as demonstrated by figure 25, pay on the other hand exhibits uniform pattern among men and women.

**Figure 26 Satisfaction with general work environment, health and safety conditions and pay**



**Figure 27 Satisfaction with general work environment, health and safety conditions and pay by gender, PARELECO Survey, 2008**



### Illiteracy among the young

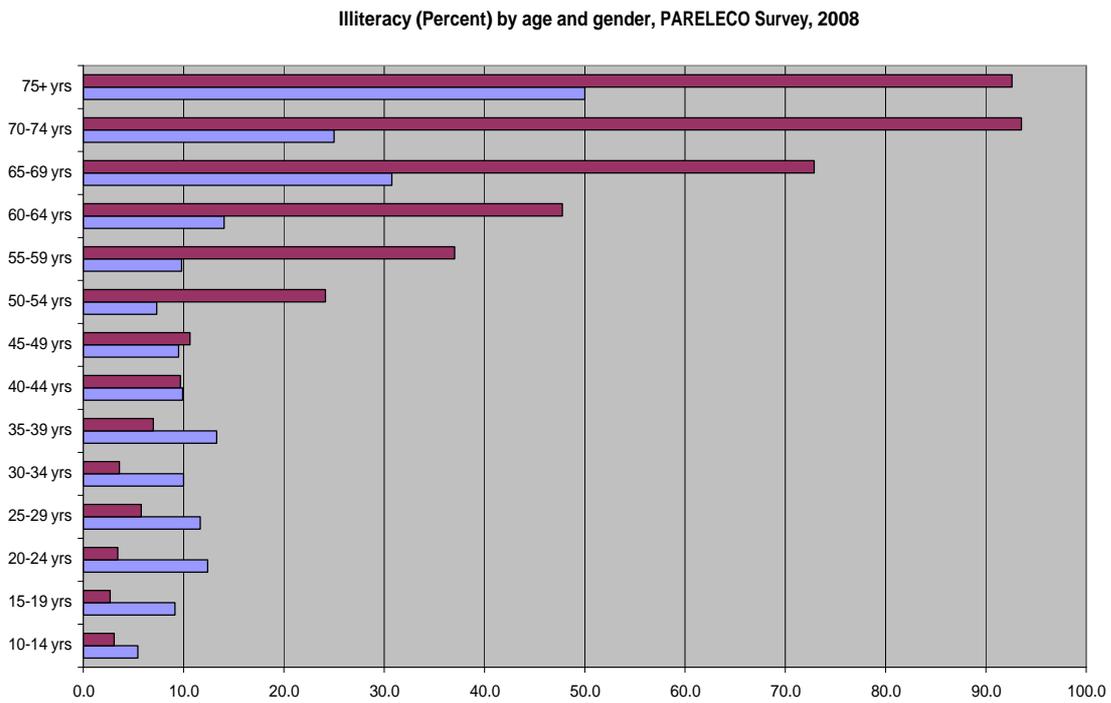
Illiteracy among the study population males and females ages 10 and above is 12 percent compared to 8.8 among Lebanese of similar age group. Illiteracy among males is 11.1 percent compared to 11.8 percent among the Lebanese, while among females 10 years and above, the rate is 12.9 percent compared to 5.6 percent among Lebanese women.

Further clarification is made when stratifying by age groups. Two patterns emerge: for the older population (fifty years and over), illiteracy among women is higher; while for younger ages (less than 50 years) illiteracy is higher among men and boys. Illiteracy is also noted during the age where girls and boys should be attending basic education.

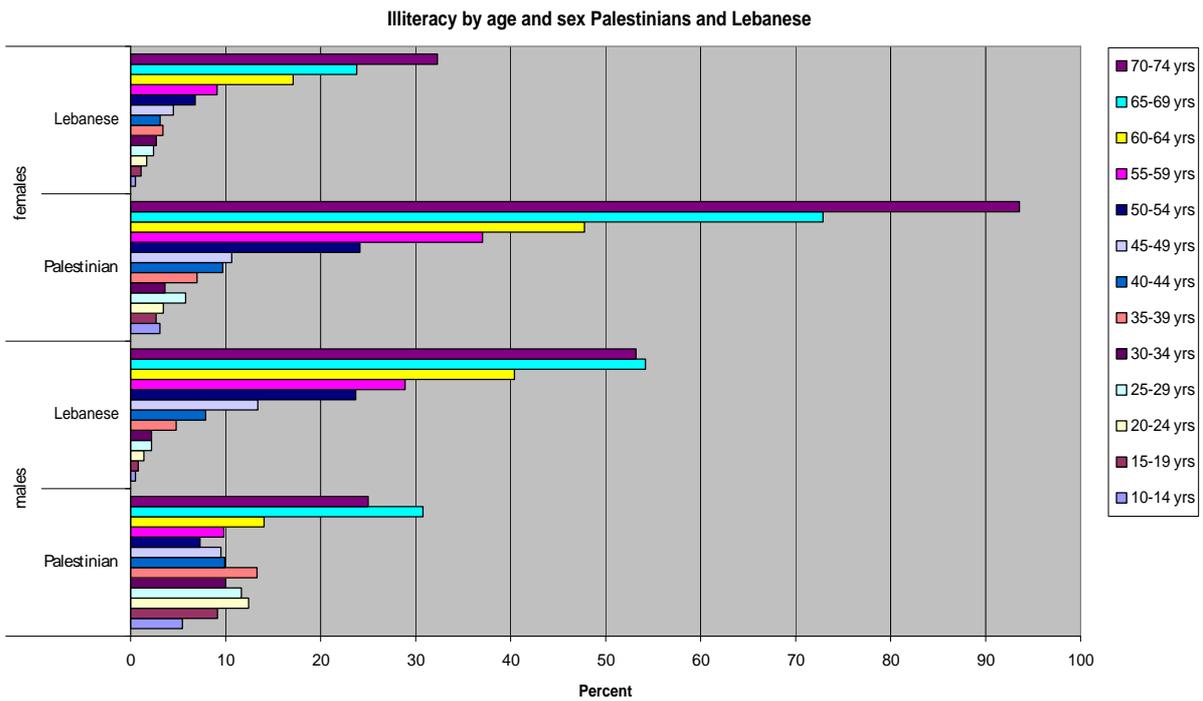
Most of illiterate men of working age (66.7 percent) are working, whereas among women only 39.9 percent work. This is consistent with the high illiteracy rate among older age groups among women.

Comparing illiteracy by age and sex with the Lebanese statistics of 2004<sup>139</sup>, a marked pattern is shown between Palestinian and Lebanese males. Palestinian males across age groups especially younger ages report a higher illiteracy rate, and the rates are similar among Palestinian males across age groups. However, among Palestinian females, the pattern is similar to that of Lebanese women but Palestinians have a higher rate.

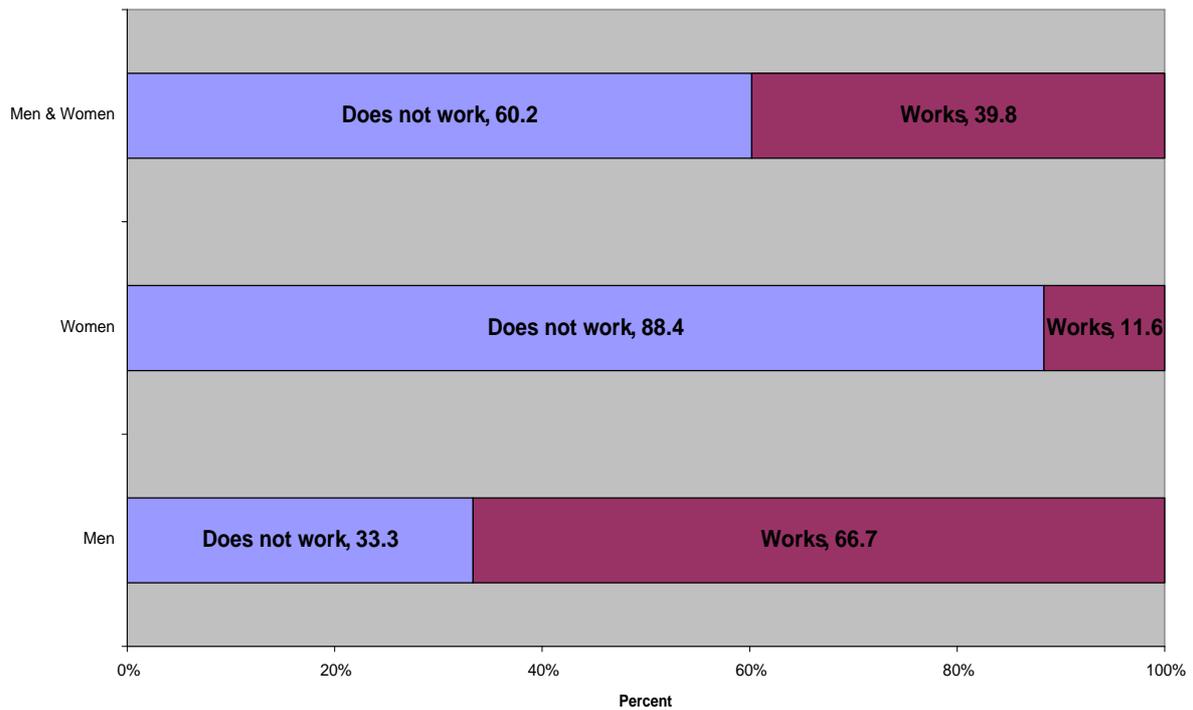
**Figure 28 Illiteracy, (Percent) by Age and Gender, PARELECO Survey, 2008**



**Figure 29 Illiteracy within age groups by gender Palestinians and Lebanese**



**Figure 30 Illiteracy and work status by gender among individuals 15 to 64 years, PARELECO Survey, 2008**

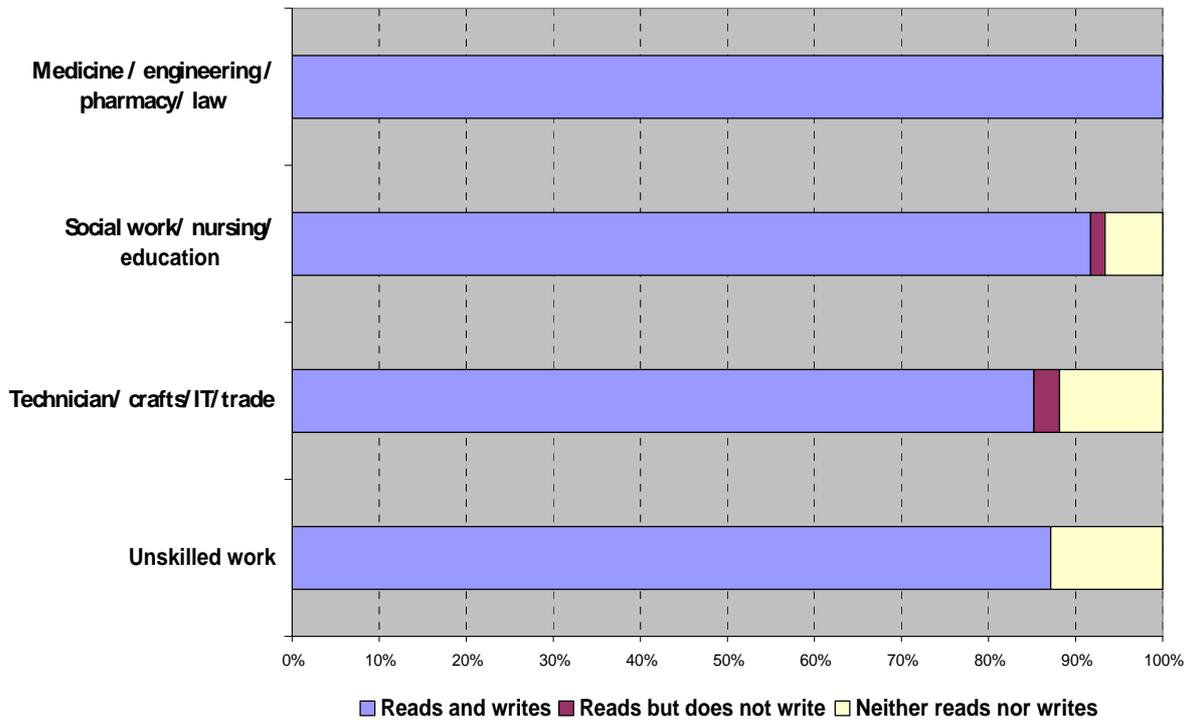


Findings from tables relating illiteracy to gender and school enrollment, data for age groups 19 years and less indicated current enrollment in an educational institution coupled with illiteracy. Moreover, there are some illiterates who work at an early age as well as at old age for both sexes. The age spectrum of work among the illiterate mirrors the age pattern of the general study population.

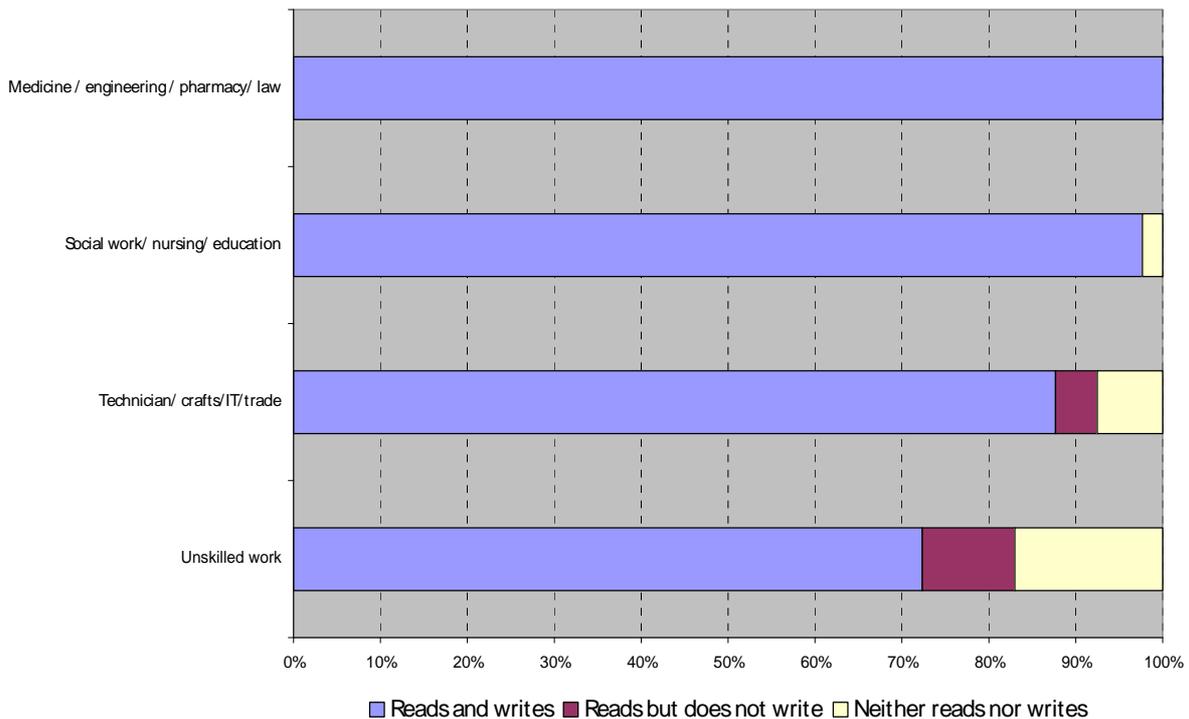
### ***Current occupation & Literacy***

Illiteracy is found among males enrolled in unskilled work, technical and crafts and medium skilled work .See figure 6). Among women, most of illiteracy is found in unskilled work (around 30 percent), to a lesser extent in technical & crafts category and minimal in social work and nursing. Illiteracy in the latter category among both sexes may be attributed to auxiliary workers.

**Figure 31 Current occupation categories and illiteracy – Men age 15 to 64 years – PARELECO Survey, 2008**



**Figure 32 Current occupation categories and literacy – women age 15 to 64 years - PARELECO Survey, 2008**



### Low future aspirations

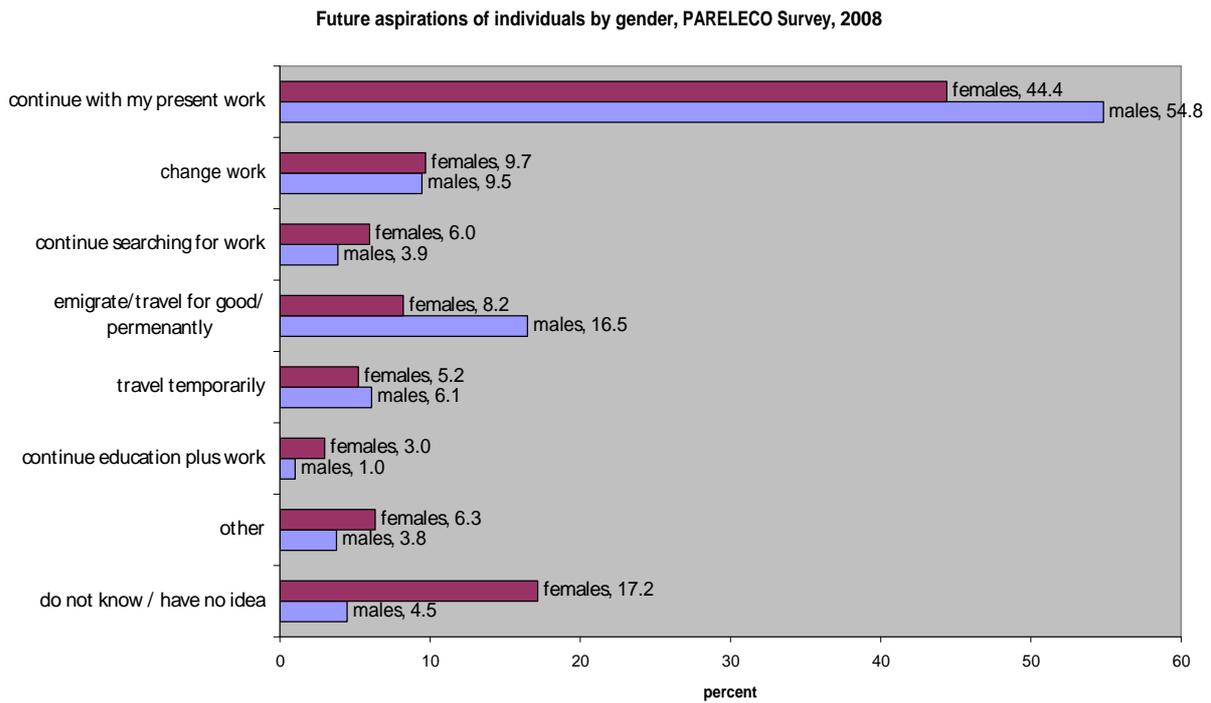
**Perception of Limited Work Opportunities for the future generation:** A sizeable majority of responding households (84 percent) indicate that they do not see work opportunities for their children in the future (virtually non-existent). Respondents from Ein el Hilweh camp exhibit the highest (within camp) proportion (90 percent).

**Low Individual Aspirations:** Aspirations of randomly selected individuals serve as indicator of challenges currently faced. In general, aspirations of randomly selected individuals appear to be pragmatic. More than half of the RSIs (56.9 percent) focus on continuing with the present work possibly reflecting the limited alternatives. However, the second most recurrent aspiration is to emigrate for good. This is expressed by 19.1 percent of RSIs. The lowest recurring aspiration was to enhance current capacities through work and study (2.1 percent of RSIs).<sup>140</sup> Most of those who expressed the aspiration to emigrate for good are those residing in Rashidieh camp (in the south) followed by individuals residing in Shatila and Burj Barajneh camps in Beirut then Burj Shamali (in the south). It is noteworthy that Ein el Hilweh – the largest camp - has the lowest percentage of responses regarding emigration on a permanent basis (6.4 percent of responses compared to the aggregate proportion for the eight camps of 16.6 percent of responses).

The general patterns are in general similar by gender. However, a higher proportion of men opted for staying in the same job (58.4 percent among men and 44.4 percent among women), while a higher proportion of women exhibited lack of future aspiration

(17 percent among women, compared to 4 percent among men). The latter option among women is a potential source of concern pending further research.

**Figure 33 Future aspirations of individuals by gender, PARELECO Survey, 2008**



### 4.3 Poverty

Poverty as a challenge involves presenting findings relating to perceived financial difficulty and low income both subjective and objective indicators respectively.

#### Perceived financial difficulty

Most households (72 percent) reported presence of financial difficulties (inability to meet basic living expenses) during the six months preceding the survey. This majority prevailed across all eight camps.

When assessing financial status with respect to those around them (neighbors), the majority of respondents (67.9 percent) indicated similarity; and that pattern prevailed about the eight camps.

#### Low income

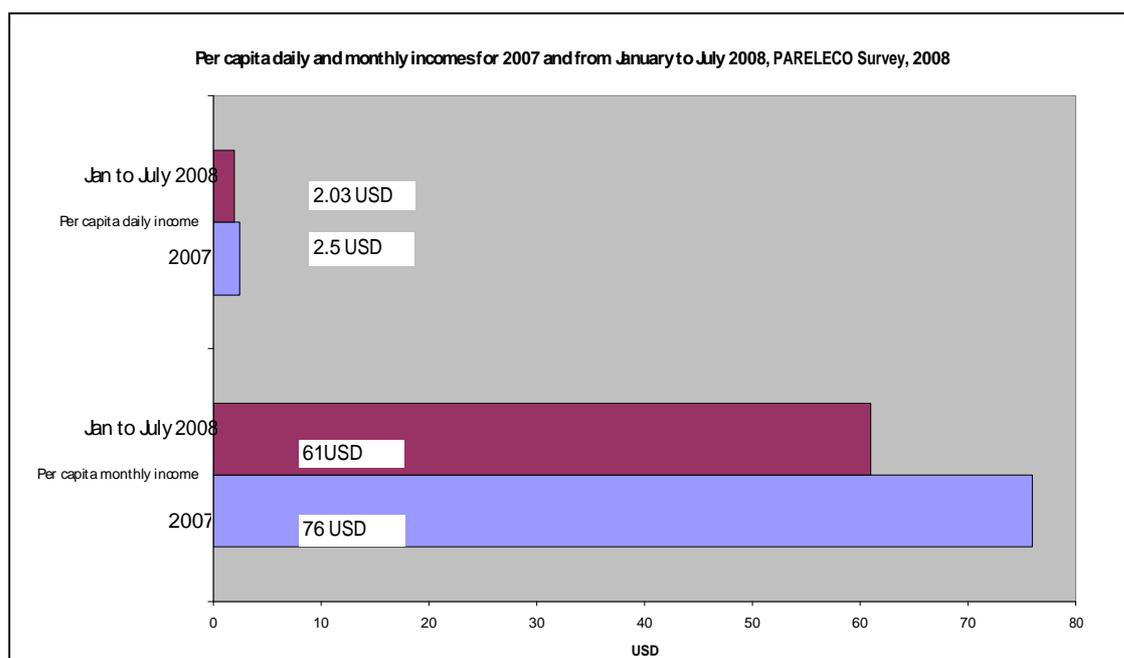
##### Income

Income is determinant and indicator of the capacity to consume. Table 14 indicates a decline in income between the years 2007 and 2008. The per capita daily income approaches the international poverty threshold<sup>141</sup>.

**Table 14 Income figures during 2007 and for Period from January to July 2008 –PARELECO Survey, 2008**

	2007 (USD)	from January to July 2008 (USD)
Aggregate income, all sources	5,785,151	2,678,256
Household members (responding to question on relationship with Head of Household)	6308	6308
Median aggregate household income, all sources	3160	1336.5
Mean aggregate household income, all sources	4711	2174
Median monthly aggregate household income, all sources	263.3	108.9
Mean monthly aggregate household income, all sources	392.6	181
Per capita aggregate income	917	425
Per capita monthly income	76	61
Per capita daily income	2.5	2.03

**Figure 34 Per capita daily and monthly incomes for 2007 and from January to July 2008, PARELECO Survey, 2008**



**Income and household size:**

There are different patterns of income by household size when comparing the 2007 and the first six months of 2008. (See table 13). Economies of scale are evident by the plateau of mean and median incomes of households with 2 members and over compared with single member households. During the first half of 2008 a steady rise in mean and median monthly incomes is observed as the household size increases which may reflect a diminishing ability on the part of the household to economize. Moreover, a differential is evident between mean and median values. Median incomes are consistently less than mean incomes. This reflects a scejwness in the income distribution that was caused by few who reported higher incomes.

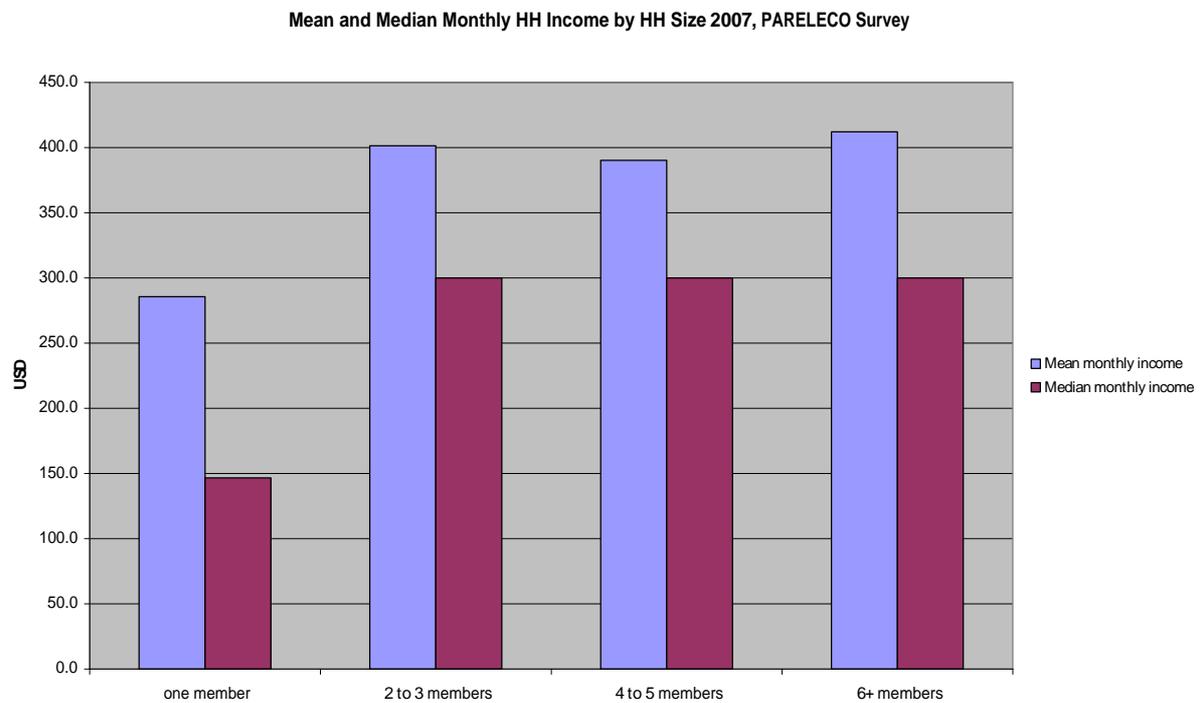
**Table 15 Measures of Income by household size 2007 and January to June 2008, PARELECO Survey, 2008**

	2007				January to June 2008			
	Households with one member	Households with 2 to 3 members	Households with 4 to 5 members	Households with 6+ members	Households with one member	Households with 2 to 3 members	Households with 4 to 5 members	Households with 6+ members
Total aggregate	553466.0	7995847.0	3814283.7	4199787.3	123149.3	619855.3	1021812.7	116397

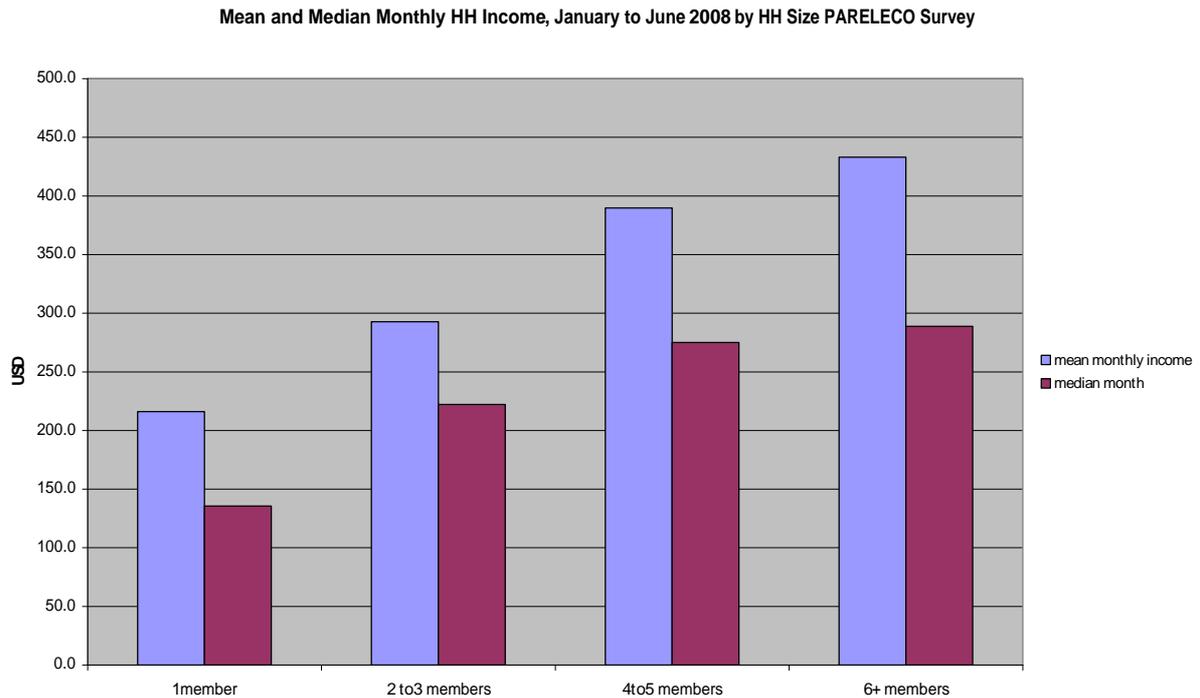
income

Mean aggregate income	6918.3	9645.2	9394.8	9928.6	1296.3	1756.0	2338.2	259
Mean monthly income	576.5	803.8	782.9	827.4	216.1	292.7	389.7	43
Median aggregate income	1760.0	3600.0	3600.0	3600.0	813.0	1333.3	1650.0	173
Median monthly income	146.7	300.0	300.0	300.0	135.5	222.2	275.0	28

**Figure 35 Mean and Median Monthly Household Income by Household Size, 2007 PARELECO Survey**



**Figure 36 Mean and Median Monthly Household Income, January to June 2008 by Household Size, PARELECO Survey, 2008**



### **Limited financial protection at work**

All responding Individuals who are very few in number - 25 individuals - who are currently working using a work permit, reported being enrolled in the National Social Security Fund (NSSF). However, by law non- Lebanese workers do not benefit from the NSSF.

### ***Work termination compensation***

Only 14 percent of all Individuals in all camps report receiving termination compensation upon closure of establishment. Shatila and Burj Barajneh camps have the largest proportions of Individuals reporting receiving work termination compensation (50 and 25.8 percent respectively). They are followed by Al Bass in the South governorate (20 percent). In general, a higher proportion of women reported receiving work termination benefits compared to men (18 percent for women compared to 12 percent for men). This may reflect on the size and management quality of the employing establishment, or may be most were 'under the rug employment' i.e. not formally recorded as employees therefore the establishments are not liable to give termination compensation.

### ***Private Insurance***

Private health insurance is minimal according to survey findings, only 7.3 percent of currently working individuals reported having health insurance. A larger proportion of women currently working are covered by private health insurance (9.4 percent

compared to 6.9 percent for men). This is consistent with the finding that a larger proportion of women work in larger establishments compared to men.

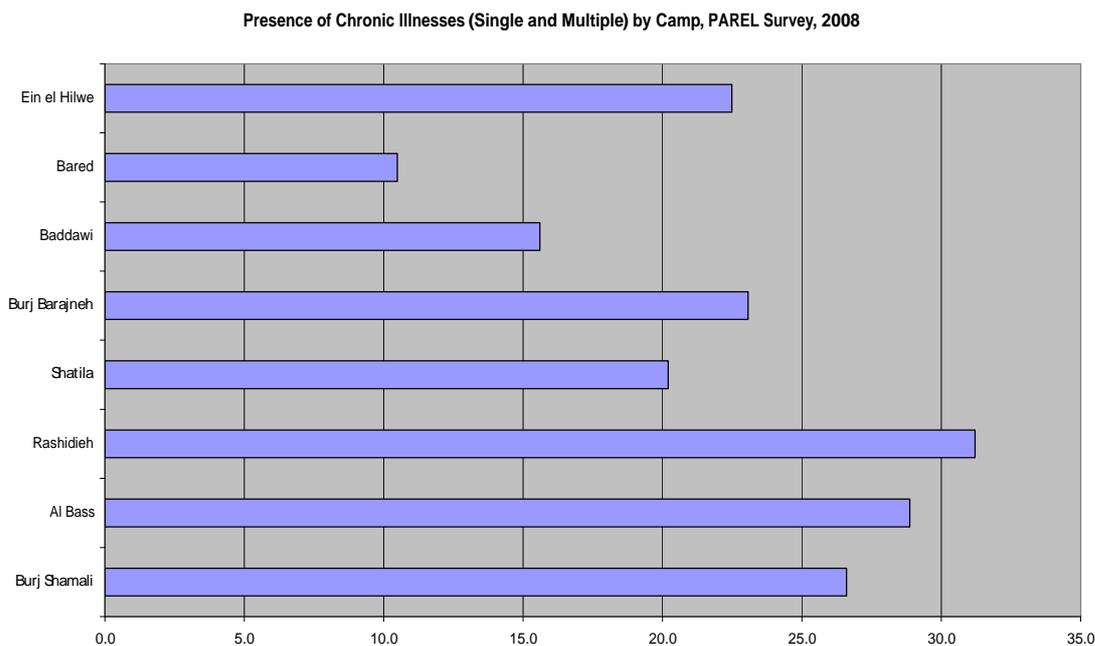
### **Financial burden of chronic disease and disability / need for health services – Absence of financial safety net**

A quarter of the households report chronic illnesses among their members -16 percent of which report illnesses they attributed to occupation. A proportion of 3.6 percent of respondents report disability; of those, 4 percent report disabilities attributable to occupation. This section covers reported prevalence of chronic illnesses & disabilities both general and those attributed to occupation.

#### **Chronic illnesses**

About one quarter of households report the presence of chronic illness, and there is a variation by camps. This is of the same order of magnitude as the figure that was found by the Fafo survey which was 19 percent who report 'some sort of a lasting health problem'<sup>142</sup>. The largest reported prevalence of chronic illnesses single and multiple is in Rashidieh, Al Bass and Burj Shamali – the three camps of the Tyre area in the south of Lebanon. Among Individuals reporting chronic illnesses 16 percent reported illnesses they attributed to occupation. Rashidieh camp has the largest proportion reporting chronic illnesses attributable to occupation.

**Figure 37 Presence of Chronic Illnesses (Single & Multiple) by Camp, PARELECO Survey, 2008**



**Table 16 Presence of Chronic Illness Attributed to Occupation among Individuals Reporting Chronic Illness (reporting chronic illness) by Camp-PARELECO Survey, 2008**

	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh	Total
Presence of Chronic Illness Attributed to Occupation	12.9	21.3	29.6	2.6	24.1	7.5	12.5	12.5	16.2
No Chronic illness attributed to occupation	87.1	78.7	70.4	97.4	75.9	92.5	87.5	87.5	83.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Respondents	70	61	54	38	112	80	32	104	551

Pearson Chi Square 261.836(a) df=35, P-Value=0.0

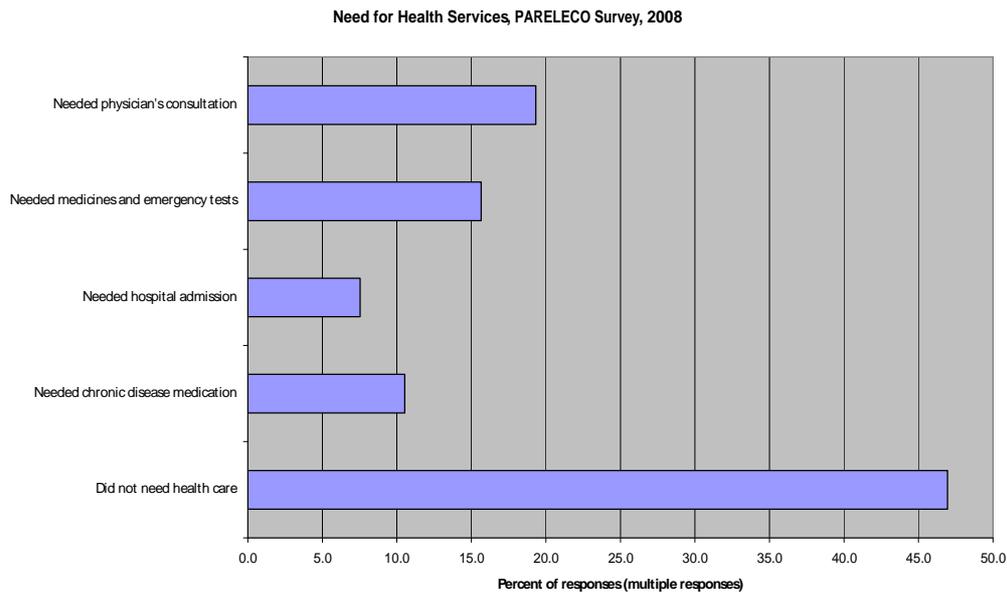
## Disabilities

Disability is reported to be present among 3.6 percent of the total study population. This figure is 1 percentage point higher than the prevalence reported for Lebanon 2 percent.<sup>143</sup> This varies from that reported in the Fafo survey which was 9 percent<sup>144</sup>. Definitional differences may account for the variation<sup>145</sup>. Finding from the study is closer to UNRWA figures on disability<sup>146</sup>. Shatila Camp has the highest reported (6.2 percent) and Baddawi camp the lowest (2.2 percent). Regarding disabilities attributed to occupations, these account for 4 percent of those with disabilities with Burj Barajneh camp reporting the highest proportion.

### Need for health services

A relatively high proportion of the population needed health care services (hospitalization, outpatient care, emergency tests and medication) during the six months preceding the survey. The highest proportion reported needing physician consultation followed by medications and emergency tests. The overall need expressed in terms of the sum of the proportions needing the services was 53 percent of responses. This ranged from 23.3 percent in Baddawi camp in the north to 75.7 percent in Rashidieh camp in the south of Lebanon.

**Figure 38 Need for Health Services during the six months preceding the survey, PARELECO Survey, 2008**



**Table 17 Need for Health Services among Individuals during the Six Months Preceding the Survey (Percent within Camp) by Camp - PARELECO Survey 2008**

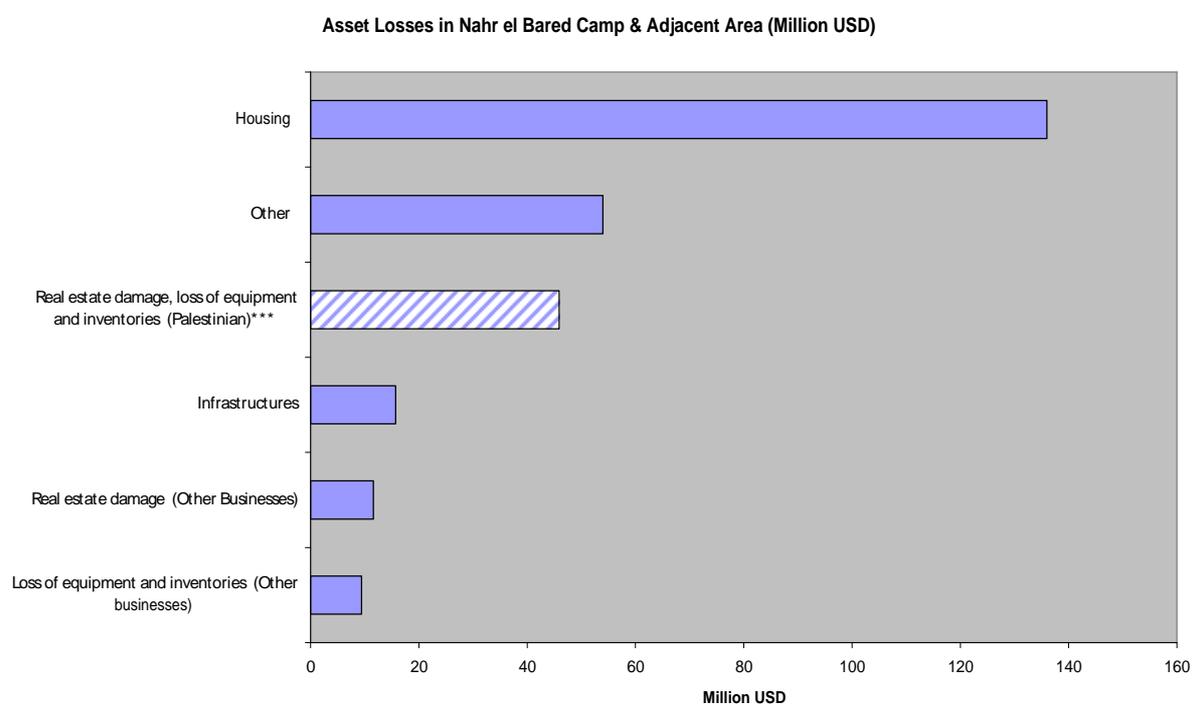
	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh
Needed hospital admission	5.8	15.0	7.2	7.6	9.7	9.4	9.5	5.5
Needed physician's consultation	14.2	10.2	20.3	11.2	21.5	7.4	13.2	25.3
Needed medicines and emergency tests	7.1	10.2	18.5	20.2	18.3	5.8	9.7	19.5
Needed chronic disease medication	12.2	16.5	11.6	14.8	10.3	0.7	1.3	13.5
Did not need health care	60.7	48.2	24.3	46.2	40.3	76.7	66.3	36.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>81.9</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Responses</b>	<b>590</b>	<b>334</b>	<b>1084</b>	<b>223</b>	<b>1139</b>	<b>891</b>	<b>555</b>	<b>3054</b>

(Multiple Responses - by responses)

#### 4.4 Nahr el Bared Catastrophe

Nahr el Bared camp was demolished following hostilities that took place in 2007. The result was that the camp population endured loss of lives, displacement, loss of property as well as losses in means of livelihood. The Nahr el Bared camp population before the destruction amounted to 27 thousand according to UNRWA estimates<sup>147</sup>. A census of organizations that were destroyed indicated that 1512 micro, small and medium scale business were destroyed. It also resulted in outstanding payments for loans acquired by the businesses. (See boxes 1-3 and the respective references for details).

**Figure 39 Asset Losses in Nahr el Bared Camp – Millions of USD**



Source: Figures based on data in Preliminary Economic Impact Assessment of the Conflict at Nahr el Bared, Nahr el Bared Crisis Appeal, Post Conflict Relief Recovery and Reconstruction, Lebanese Republic, Presidency of Council of Ministers 2007 p.2,

\*\*\* Real Estate damage & Loss of equipment (Palestinian) is based on data provided by Committee of Entrepreneurs of Nahr el Bared (Excel sheet from Association Najdeh)

### Box 3 Entrepreneurship of Nahr el Bared Camp

“A survey carried out by UNRWA’s Micro-credit Community Support Programme (MCSP) in December 2007 (“NBC Damaged/Destroyed Businesses Survey”), found that of the existing 1,512 entrepreneurs interviewed (who owned micro, small and medium-scale enterprises), more than half (approximately 900) had operated in the camp and one third (approximately 500) in the Adjacent Area. More than 140 business types distributed within various economic sectors (trade and services, manufacturing, agriculture, etc.) were reportedly operating in all areas of the camp prior to the conflict. Services and trade, for example grocery, clothing and hardware shops, accounted for 77% of the businesses; small manufacturing workshops, for example aluminum workshops and blacksmiths, made up 12%; agriculture 5%; medical services/technology (mainly clinics, pharmacies and medical centres) 4%; and transportation services 2%.

Of the entrepreneurs surveyed, 348 have since returned to the Adjacent Area (the remainder are displaced in and around Beddawi camp, or in Tripoli and other areas of Lebanon). By the end of December 2007, 362 enterprises had been reactivated by partially utilising the Saudi Arabian or PLO cash donations given to the refugees or with financial assistance from NGOs. These enterprises included 127 in the Adjacent Area providing basic food items and building materials for shelter repairs

Such calamity with its dimensions of loss of life and socioeconomic loss had negative repercussions on the neighboring communities as indicated by reports by Lebanese and international NGOs<sup>148</sup>.

### Box 4 Repercussion of Nahr el Bared Catastrophe

“The conflict in Nahr el Bared has resulted in more than 300 casualties. Hundreds of persons were wounded and many of them are partially or totally disabled. Beyond this human cost is the extensive destruction of houses, businesses, physical and social infrastructure. Preliminary estimations put the economic cost of the conflict at US\$320 million, including US\$180 million of losses in gross income and profits (value added).

The cost of reconstruction is estimated at US\$221 million and the fiscal cost of higher military expenditures at US\$140 million. Disbursed or identified relief expenditures amount to US\$27 million while other emergency expenditures could amount to US\$64 million. The reconstruction and the activity it would generate, projected over two years, would in total amount to US\$500 million and would help compensating for the negative effects of the conflict.”

Source: Lebanese Republic , Presidency of the Council of Ministers , Preliminary Economic

## Box 5 Impact of the Catastrophe of Nahr el Bared

**“The conflict in NBC is also likely to have a strong economic impact on the camp and the surrounding region.** The camp is economically integrated with the surrounding region in several respects. It has much trade and services activity and is a labor provider to the surrounding areas. It is close to a major transport network linking Tripoli to Syria and the coast to the hinterland of Akkar. Therefore, many of businesses at NBC are oriented toward: (i) servicing the transport sector (reparation and maintenance), (ii) servicing travelers and drivers (food and beverage), (iii) providing neighboring villages and Akkar with goods and services. The survey by UNRWA of businesses operating inside NBC allows an estimation of losses in activity for the region and sub-region. The labor survey conducted by UNRWA- ILO<sup>4</sup> and the socio-economic study of FAFO<sup>5</sup> provide the labor profile of the active population of NBC. Through this profile, we can assess the economic losses in sectors that have been affected by the interruption of activity and labor supply. We find that the value added (VA) that would have been generated over the second half of the year reaches US\$52 million. If we project gradual recovery of activity to 100 percent by end-2009, the forgone VA for the whole period would reach US\$100 million.”

### 4.5 Lack of safety at work

Regarding safety precautions, participants from a Bared FGD pointed out only “NGOs”<sup>149</sup> (versus individual employers) apply safety precautions for hazardous jobs. According to one participant in Mieh w Mieh camp, there is no culture of safety among Palestinians working in hazardous occupations. In Nahr el Bared FGD, safety was not even considered a priority despite a recent fatality from a fall from a construction site given the calamity that befell the whole camp economy.

Statistical evidence echoes qualitative information only 13 percent indicated that they are very satisfied with current occupational safety and health conditions. In general about one third of respondents (34 percent) expressed their dissatisfaction. The most dissatisfied are respondents in Burj Shamali and Rashidieh camps; this may be attributable to the safety conditions of agricultural work. (See tables 23 and 24).

**Table 18 Satisfaction with Current occupation Health & Safety Conditions - PARELECO Survey 2008**

	Percent
Very satisfied	13.0
Satisfied to an extent	53.1
Dissatisfied	34.0
Total	100.0
Responses	1134

**Table 19 Level of Satisfaction of RSI with Current occupation Health & Safety Conditions (Percent within Camp) by Camp -PARELECO Survey 2008**

	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh
Very satisfied	8.0	12.3	13.9	16.7	11.7	1.4	1.9	19.2
Some what satisfied	46.9	50.9	43.6	80.6	54.7	64.6	82.7	47.3
Dissatisfied	45.1	36.8	56.4	2.8	33.5	34.0	15.4	33.5
Total	100.0	100.0	113.8	100.0	100.0	100.0	100.0	100.0
Responses	113	57	101	36	179	144	52	433

Pearson Chi Square 150.286(a) df=28, P-Value=0.00

#### **4.6 Conditions of the Lebanese economy**

Conclusions from the National Accounts report for 2007<sup>150</sup>, included the following points: Limitation in production<sup>151</sup>, increase dependence on foreign transfers<sup>152</sup>, continuing burden of public debt <sup>153</sup>, and the influence of the behavior of investment and foreign demand on the role of private consumption in growth<sup>154</sup>. These indicate a close tie of the Lebanese economy with external economic influences. It is noteworthy that the Lebanese currency is pegged on the US Dollar<sup>155</sup>. Survey finding on reason for stopping work due to establishment closure is one indication of the influence of economic conditions. The low proportion of those stating that as a reason provides a rough indication of its relative importance compared to personal reasons such as health, schooling or marriage (for women)<sup>156</sup>.

# 5 Coping with Challenges

Introductory Note

5.1 Conceptual Framework

5.2 Coping with legal restrictions to work & its consequences

Adapting work patterns

Coping with poverty

5.3 Coping with Nahr el Bared Catastrophe

Return to outskirts of old camp

Re-establishing businesses and organizations

5.4 Coping with lack of safety at work

Out of pocket health care expenditure

Working despite the risks

## ***Introductory Note***

This chapter consists of an introductory section presenting a conceptual framework on coping with the challenges facing Palestinian refugees pertaining to work based on study findings. Presenting study findings follows on the elements of the framework namely coping with legal challenges, Nahr el Bared catastrophe and the challenges of safety at work. Findings on coping measures include indicators of adapting work patterns, coping with poverty, and working under hazardous conditions.

### ***5.1 Conceptual Framework***

A framework was constructed as an attempt at an integrated understanding of the processes of coping by Palestinian refugees with work related challenges. One set of strategies consists of adapting work patterns to the constraints of legal restriction. Another set involves strategies of coping with poverty itself described as deficiency of financial resources.

**Adapting work patterns to constraints of legal restrictions** involves work in low paying and intermittent or seasonal jobs, working in the informal sector, focusing on jobs that have short period of training, acquiring multiple skills through vocational training, working even when overqualified, working within and around camps, engaging in work early among males, and establishing entrepreneurial enterprises mostly small scale.

**Coping with poverty** includes cutting household expenses, prioritizing household expenditure, emigration, receiving remittances, and spending out of pocket on health care.

**Coping with lack of safety at work** involves the degree to which the culture of safety is adopted by employers in the workplace from the perspective of workers and by the persons at work, and the financial consequences of lack of safety on the individual and household.

**Coping with the Catastrophe of Nahr el Bared involves** relocation back to the outskirts of the camp and re-establishing enterprises and NGOs.

## Coping with Challenges Facing Palestinian Refugees pertaining to work

### Coping with Legal Restrictions to work

*includes*

- Work in low paying & intermittent/ seasonal jobs
- Work in the informal sector
- Focus on jobs that need short periods of training
- Adapting work patterns**
  - Acquire multiple skills through VT
  - Work even when overqualified
  - Work within and around camps
- Engaging in work earlier and for a longer time**
- Establish Entrepreneurial enterprises (mostly small scale)

### Coping with Nahr el Bared Catastrophe *includes*

- Return to the outskirts of the old camp
- Re-establish businesses & community NGOs

### Coping with Poverty

- Out household expenses
- Prioritize household expenditure
- Emigration
- Receive remittances

### Coping with Lack of Safety at work *includes*

- Precautionary measures minimal since access to work as a higher priority over culture of occupational safety.

**Spend out of pocket on health services – health as a spending priority**

## 5.2 Coping with legal restrictions to work and its consequences

### General patterns

Study findings indicate that legal restriction to work has furthered social marginalization of Palestinian refugees and has them like other refugees into the informal economic sector, working within the confines of camps or 'under the rug' in formal institutions like shops, factories, schools, and health services.

General responses of randomly selected individuals on their coping strategies with current work limitations, revolve on working only inside the camp (51.1 percent of responses), working in a private establishment outside the camp constituted only 16.3 percent of responses of RSI, working with Lebanese business partner

**Table 20 Coping Strategies of RSI with Current Work Limitations - PARELECO Survey, 2008**

	Responses		Percent of Cases
	Number	Percent	
Work only inside camp	432	51.1	53.1
Work in an international agency	19	2.2	2.3
Work in an NGO working with refugee community	32	3.8	3.9
Work in a private establishment outside camp	138	16.3	17.0
Work with a Lebanese business partner	23	2.7	2.8
Work in jobs not requiring a permit	48	5.7	5.9
Cope in another way, specify	154	18.2	18.9
Total	846	100.0	104.1
(Multiple Responses )			

### Adapting work patterns

#### *Work in low paying jobs*

Regarding patterns of remuneration for currently working, study findings indicate that slightly more than half of Individuals currently working receive monthly wages. Around one third (29.4 percent) receive daily wages and the rest receive weekly wages or work by piece.

Baddawi and Bared camps have highest proportion of Individuals currently receiving monthly wages (77 and 70 percent respectively). Individuals residing in Rashidieh and Al Bass camps report almost half of those currently working receive daily wages (45.2 and 45.3 percent respectively). More than one third of Individuals currently working in Ein el

Hilweh (37.2 percent) receive daily wages. Most of workers by the piece are located in Burj Barajneh and Burj Shamali. They constitute 5.2 and 2.1 percent of the camp labor force respectively.

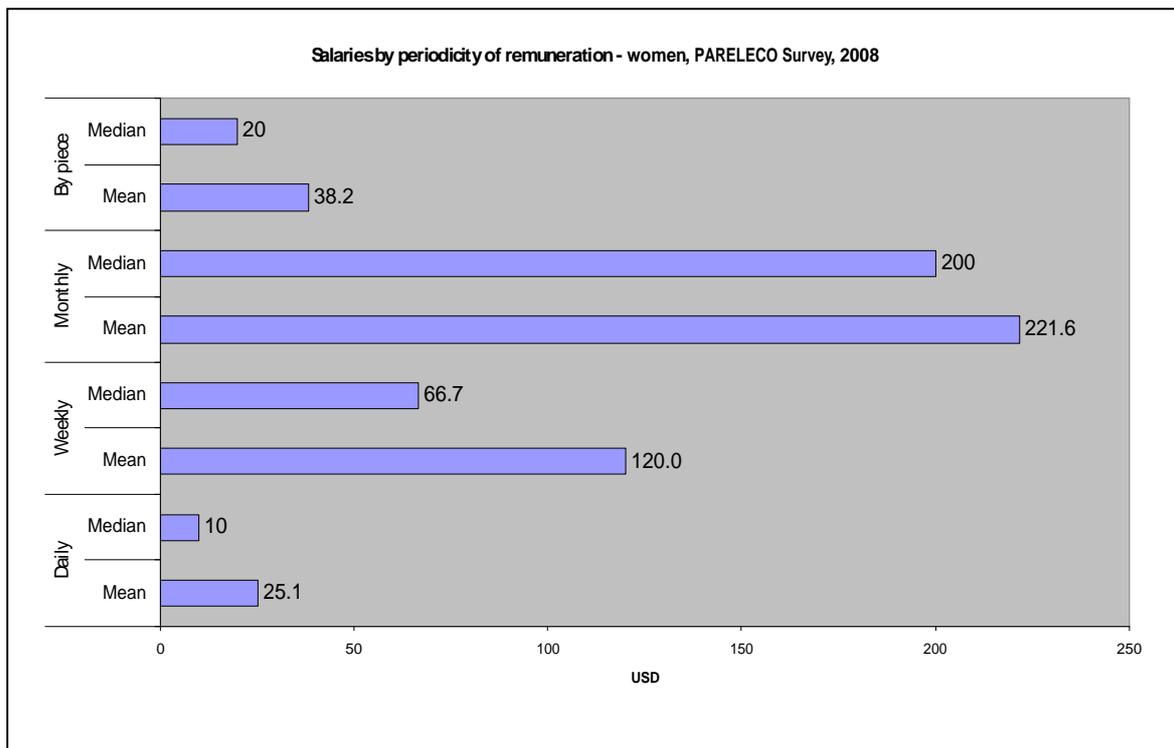
In general more women are engaged in monthly work compared to men, more men are engaged in the more volatile daily work.

Stratifying by gender, different patterns are observed; in general men have higher wages than women except in weekly wages. Moreover, the distribution appears to be skewed since the median salaries in general are lower than mean salaries across periodicity (daily, weekly, monthly or by piece).

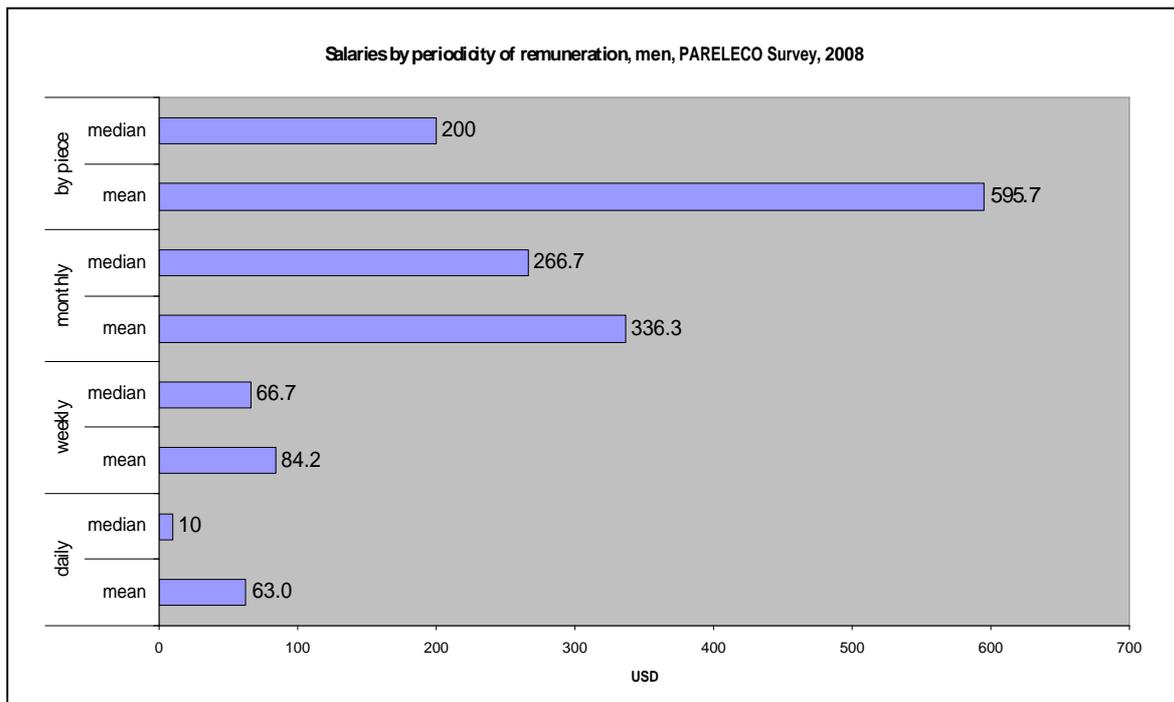
**Table 21 Salary (USD) by periodicity of remuneration by gender, PARELECO Survey, 2008**

	Daily		Weekly		Monthly		By piece	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Men	63.0	10	84.2	66.7	336.3	266.7	595.7	200.0
Women	25.1	10	120.0	66.7	221.6	200.0	38.2	20.0

**Figure 40 – Salaries by periodicity of remuneration – women, PARELECO Survey, 2008**



**Figure 41 Salaries by periodicity of remuneration, men, PARELECO Survey, 2008**



### ***Working in intermittent and seasonal jobs***

Most individuals, who report to be currently working (61 percent), work in permanent jobs, more than 32 hours per week. The highest proportion is reported in Ein el Hilweh camp (72.4 percent) and the lowest is in Al Bass camp 38.0 percent. Most seasonal work is reported in the camps of the south Burj Shamali and Al Bass in the South governorate followed by Burj Barajneh camp in Mount Lebanon. It is noteworthy that Individuals residing in Bared camp report the highest proportion of occasional work (32 percent) - twice the aggregate proportion - followed by Rashidieh in Tyre (28 percent).<sup>157</sup> Men work less in full time jobs compared to women, 67.5 percent work full time while 77.8 percent of women full time. This is consistent with the previous finding regarding a higher proportion of women working in larger establishments, and may be related to the desire of women to prefer full time employment to part time employment whereas men may not have that luxury because of their .

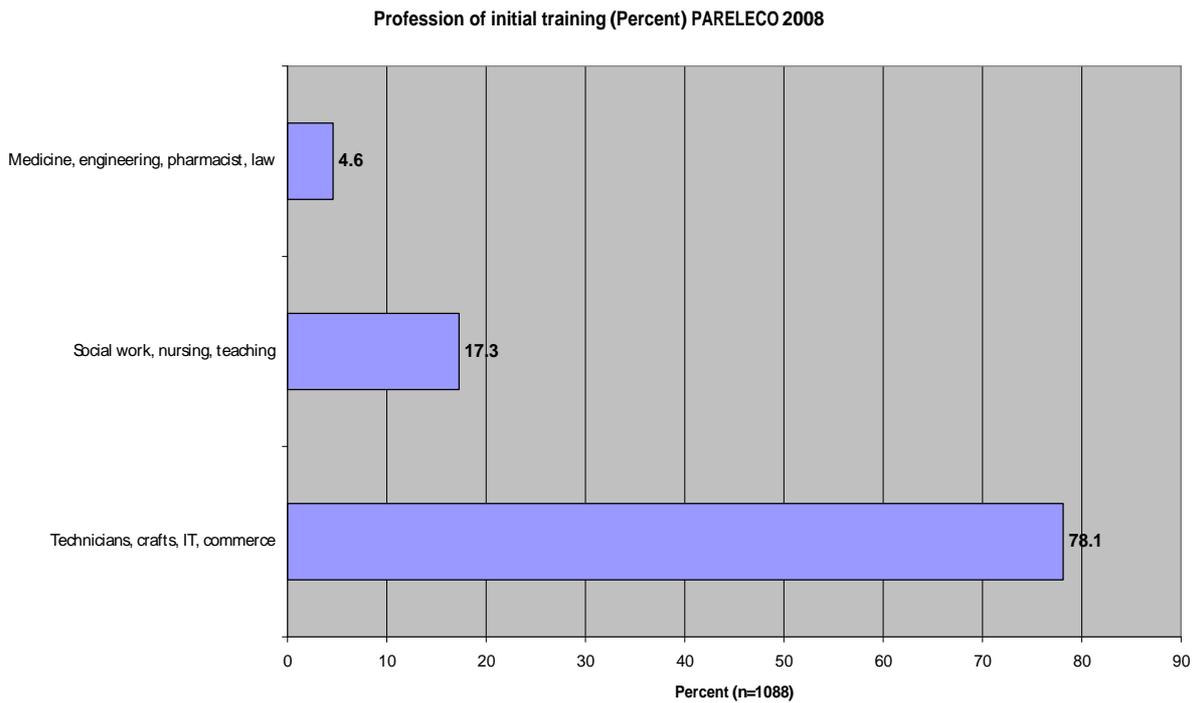
### ***Focus on jobs that need short periods of training***

Reviewing the distribution of population by professions of initial training, findings from this study as well as from other studies indicate that the minority engage in professions that require long periods of training. More than three quarters of individuals reported technical professions, low level IT and commerce as professions of initial training. (See figure 29)

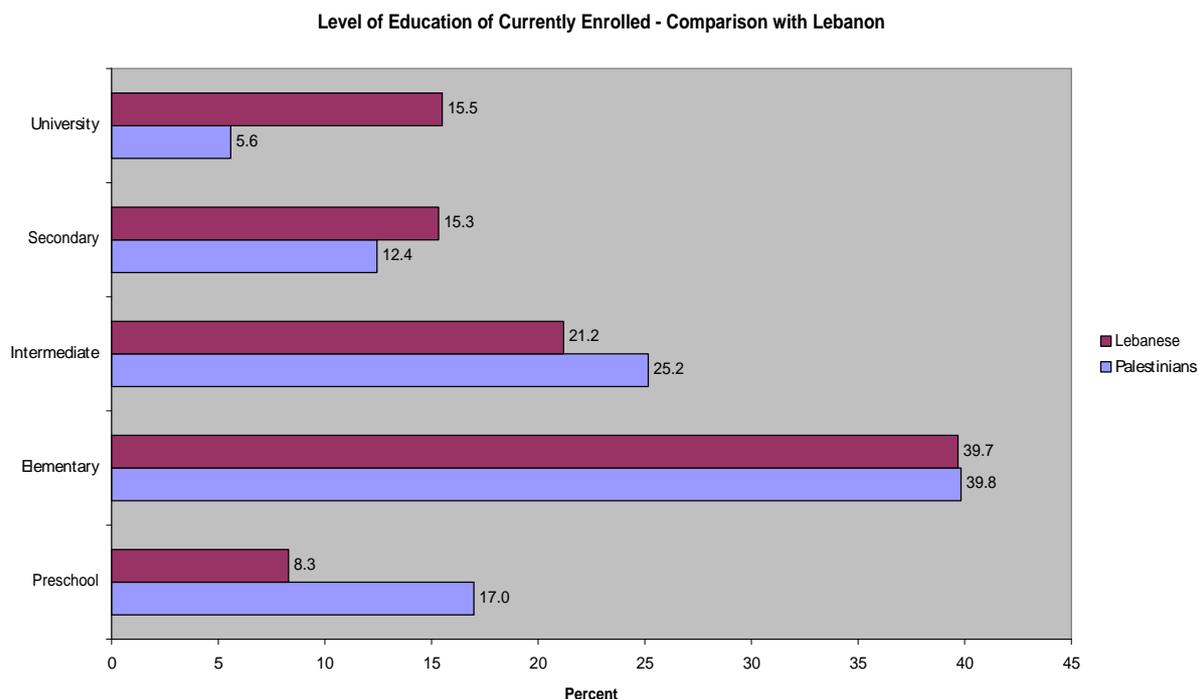
Further evidence comes from comparing the level of education of those currently enrolled with the Lebanese population. Figure 29 illustrates the lower proportion of

Palestinians currently pursuing higher education compared to the Lebanese (15.5 percent among the Lebanese compared to 5 percent among the Palestinians).

**Figure 42 Profession of initial training (Percent), PARELECO Survey, 2008**



**Figure 43 Comparison between Palestinians and Lebanese by level of education of those currently enrolled**



Source: Survey findings, and for Lebanon, the National Survey of Household Living Conditions, 2004<sup>158</sup>

### ***Work in the informal sector***

Almost all Individuals in the study sample (98.1 percent) work without a work permit that is they are illegally employed. This finding was also noted in the Fafo survey of 1999<sup>159</sup>. Twelve out of twenty three who responded to the question on type of work permit, reported being in category 2. Regarding the source of payment it was either the individual or the employer. When inquiring about the special work license, 6.5 percent of Individuals currently working reported having the special license. Those amount to 81 individuals. A slightly higher proportion of women compared to men have work permits.

**Table 22 Presence of a Work Permit for Currently Working Individuals - PARELECO Survey, 2008**

	Percent
Work Permit Present	1.9
No Work Permit	98.1
Total	100.0
Responses	1423

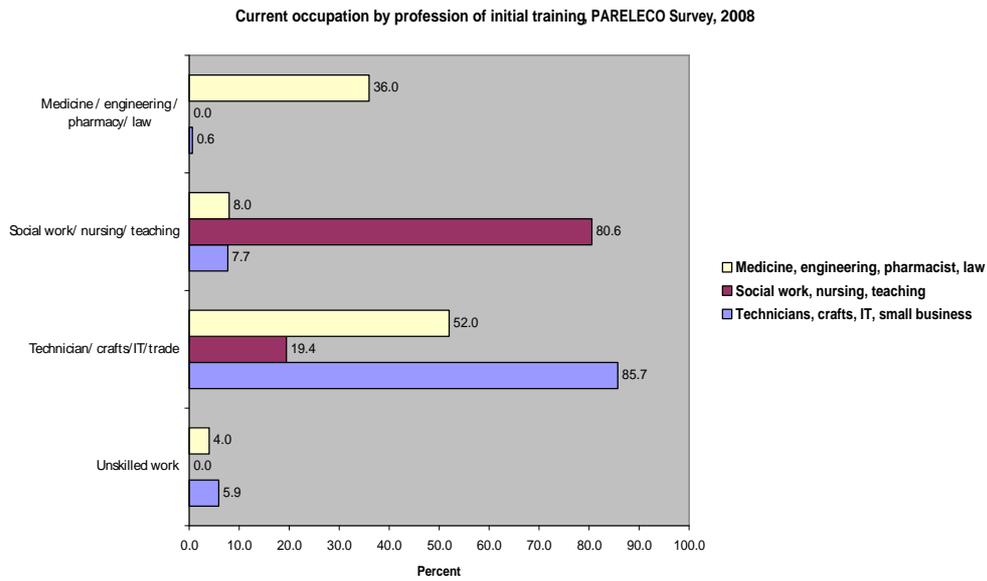
### ***Acquire multiple skills from vocational training***

Evidence from publications<sup>160</sup> and interviews indicate that a proportion of vocational training students register for more than one profession<sup>161</sup>. Reasons are attributed to the changing demand of the job market<sup>162</sup>.

### ***Work even when overqualified***

Figure 29 shows that most professions of initial training are engaged in their respective categories of occupations. However, there are discrepancies between current occupation and profession of initial training. Sizeable proportions of individuals with high level and middle level professions of initial training are engaged technician related jobs reflecting the work opportunities available. This is further accentuated by some high level and medium level professionals who are engaged in 'unskilled occupations' namely manual labor. This finding indicates a pattern of adjustment to job availability that is mostly shaped by legal restrictions.

**Figure 44 Current occupations by profession of initial training, PARELECO Survey, 2008**

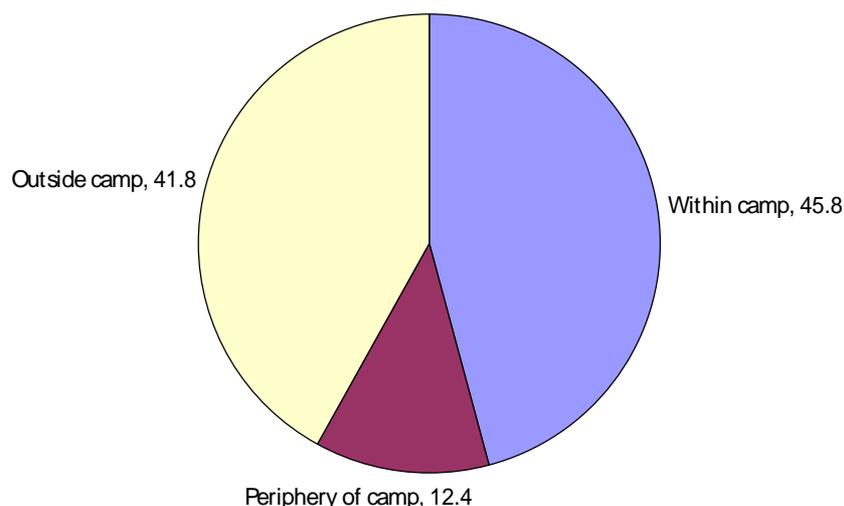


***Work within or around camps***

The majority of Individuals who are currently working (58.2 percent), work within and on the periphery of camps. (See figure 30). But it is noteworthy that a sizeable minority of residents of the camps (41.8 percent) work outside the camps.

**Figure 45 Working individuals by location of main work in relation to camp**

Percent distribution of working individuals by location of main work in relation to camp (PARELECO Survey, 2008)



This pattern persists across camps with some variations. In the Bass camp in the south located in the city of Tyre a sizeable proportion 19 percent works in the periphery of the camp the highest among all camps. Following that is Burj Barajneh camp (14.8 percent) located in the economically vibrant southern suburbs has a proportion and Burj Shamali (14 percent).

The highest proportion of Individuals working within a given camp is in the areas of new returnees of Bared camp surrounding the old camp (79.4 percent). This is understandable given the special security situation of the camp and the lowest is in Shatila camp (19.1 percent) which is understandable given the location of Shatila camp within Beirut metropolitan area.

**Table 23 Location of Main Work in Relation to Camp for Currently Working by Camp - PARELECO Survey, 2008**

Location	Burj Shamali	Al Bass	Rashidieh	Shatila	Burj Barajneh	Baddawi	Bared	Ein el Hilweh
Within camp	25.5	33.8	50.6	19.1	41.8	67.8	79.4	43.6
Periphery of camp	14.4	19.7	10.8	8.5	14.8	12.2	7.2	11.5
Outside camp	60.1	46.5	38.6	72.3	43.5	20	13.4	44.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Responses	188	71	176	47	237	180	97	532

Pearson Chi Square 278.879(a) df=42, P-Value=0.0

In general, a larger proportion of women work within the camps. This is also understandable given the tendency of women to work in proximity to their homes for practical reasons for homemakers as well as traditional reasons related to reputation.

**Table 24 Location of Main Work in Relation to Camp for currently working by gender, PARELECO survey, 2008**

Location	Men Percent	Women Percent
Within camp	41.7	62.0
Periphery of camp	13.5	7.5
Outside camp	44.8	30.5
Total	100.0	100.0
	1220	305

Pearson Chi-Square =22148.39, df=30, P-value=0

### ***Engaging in work earlier and for a longer time***

Comparing Palestinians refugees in camps and Lebanese ages 15 to 69 years, the percent working among the age group 15 – 19 years among Palestinian refugee males and females exceeds the 5 percent margin in contrast to the Lebanese where it is less. However a more striking feature is the relatively similar proportions working among age groups 20 to 49 among Palestinians where a declining trend as the age increases is observed among the Lebanese. <sup>163</sup> It is also noteworthy that a higher proportion of Palestinian women work at older ages in contrast to Lebanese where a higher proportion of Lebanese women work at younger ages (20-29 years). (See figure 31)

**Figure 46 Percent working by age and gender Palestinian Refugees 2008 and Lebanese 2004**

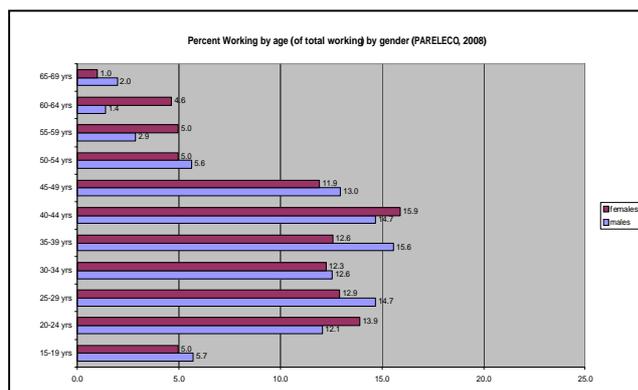


Figure 31a - Percent working by age & gender, Palestinian Refugees 2008

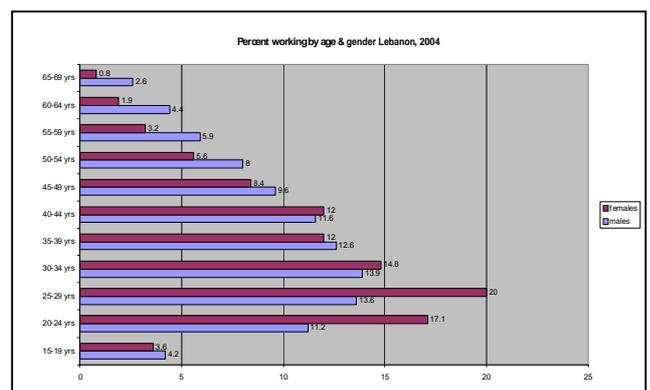


Figure 31b - Percent working by age & gender, Lebanese 2004

### ***Establishing entrepreneurial enterprises***<sup>164</sup>

Refugee literature indicates a tendency among marginalized refugees to open their own business<sup>165</sup>. A similar pattern is observed among Palestinian refugees in Lebanon where self employment approaches 16.8 percent.

Entrepreneurship among Palestinians may only reflect the volume of small businesses and may not indicate productivity, or that such small businesses such as internet cafes and small shops may be catering to a real demand from the camp community, or such a trend towards self employment may reflect a lack of job opportunities outside such as physicians or midwives setting up clinics, or pharmacists setting up pharmacies within the confines of camps since they are not allowed to do so outside in view of legal restriction. A last explanation may be a mix of the preceding explanations.

### **Work with NGOs that target Palestinian refugees**

In answer to the question of adapting to work conditions, working in an international agency or with grassroots NGOs amount to 6 percent of responses among randomly selected individuals (RSIs).

### **Coping with poverty**

Cutting expenses (85.4 percent of households) and changing priorities (64 percent) of spending, followed by seeking extra work (10 percent of households) were the main mechanisms of coping with financial difficulties<sup>166</sup>. Again, such patterns of coping were the major patterns reported across all eight camps. It is noteworthy that the option of extra work took third place indirectly indicating the paucity of job opportunities available to respondents at the time. Also noteworthy is the small minority (0.7 percent of households) who opted to get their children out of school to cope with financial distress; this pattern applies to all eight camps.

Success in coping with such financial difficulties was rated as moderate by most respondents (68 percent) in general and among camps only 7 percent of respondents reported success in coping. It is noteworthy that in general a quarter of respondents (25 percent) reported that they were not successful in coping with financial difficulties during the preceding six months. Also there is some variation among camps from 44 in Burj Shamali – an agricultural camp in the south - to 4 percent in Bared where assistance is given priority.

The above mechanisms may explain that most Individuals (87.6 percent) reported that their income from their current occupation covers their personal expenses<sup>167</sup>, while 12 percent of them reported that their income does not cover their personal expenses. However there are variations among camps: 40 percent of Individuals in Al Bass camp reported that income from their work does not cover their personal expenses. They are followed by Burj Shamali and Bared (21.7 and 21.2 percent respectively). The pattern is similar among men and women.

Coping mechanisms may also explain the finding that In general, 9.2 percent of currently working Individuals were reported to indicate that their income does not cover household expenses. Shatila and Burj Barajneh are two cases where 34.3 and 21.5 percent respectively of Individuals currently working and reside in those two camps report that their income does not cover their household expenses. Men and women have similar proportions of contribution to household expenses with a slight increase for men. That is understandable given the formal gender role of men of providing income.

Plans to cope with future financial difficulties were similar to the past coping mechanisms essentially cutting expenses(82.7 percent of households), changing priorities of spending (61.4 percent) and seeking extra work (18.2 percent of households)<sup>168</sup>. Again this pattern ran across the eight camps.

**Sources of Support to Households during emergencies:** In general, relatives constitute the major source of support to households during emergencies as reported by 51.7 percent of households. They are followed by friends and acquaintances as reported by 16.4 percent of households, followed by agencies (as reported by 14.6 percent of households), followed by relatives abroad (as reported by 12.1 percent of households).<sup>169</sup> The preceding general pattern applies throughout most of camps studied. The camp with the highest reported proportion indicating relatives as a source of support is Bared (54 percent of responses) and the lowest is Rashidieh (31.8 percent of responses). Shatila camp however is the only camp that has agencies as the highest (40 percent of responses) source of support during emergencies followed by relatives.

**From the perspective of randomly selected individuals (RSIs),** the predominant strategy to cope with current limitations in the work situation among RSIs was to work inside the camps. This was expressed by 53 percent of the responses made by RSIs. Only 2.7 percent chose working with a Lebanese partner as a strategy. A second strategy was to work in a private establishment outside of the camp. However, there was a sizeable variation in the main coping strategy from zero responses in Shatila camp to 23.1 percent among RSIs in Burj Shamali camp to 89.8 and 90.9 among RSIs in Baddawi and Bared Camps respectively. Working with Lebanese business partners was most referred to by RSIs in Rashidieh (4.7 percent) and least referred to by RSIs from Ein el Hilweh camp.

### ***5.3 Coping with Nahr el Bared Catastrophe***

The catastrophe of Nahr el Bared camp resulted in a mass exodus mainly to Baddawi camp. The exodus was coupled with an extensive relief campaign for the displaced population, and a campaign on the part of the community organization to return to the camp as soon as the armed conflict ceased. Concurrently, there is a joint commitment by the Lebanese government and UNRWA to rebuilding the camp in its initial location as indicated by documentations from both parties<sup>170</sup>.

#### **Return to area adjacent to camp**

By June 2008, 718 families<sup>171</sup> or around 3590 individuals<sup>172</sup> returned to areas adjacent to the camp under conditions of intense security. Such security measures prevented interaction between the residents of the camp with the surrounding community thus decelerating the process of economic rehabilitation.

## Re-establishing businesses and organizations

Site visits and reports indicate a move towards re-establishing businesses and organizations. Major NGOs previously located in the camp opened new centers in the adjacent areas<sup>173</sup> Security measures which include access to the adjacent area being restricted to permits, have prevented interaction between population of the camp with the surrounding community thus decelerating the process of economic rehabilitation of the returnees<sup>174</sup>.

### 5.4 Coping with lack of safety at work

There is major concern about the way of dealing with occupational accidents and safety at work. UNRWA relies on the labor law implementation and consequently does not commit itself to treating labor related injuries. However, since the vast majority of Palestinian refugees are working informally i.e. without a work permit, they are left on their own. Many resort to withholding information about the source of injury or relegating it to a household accident.

### Out of pocket health care expenditure

Most of the payment across types of services sought is out of pocket. (See table 4).<sup>175</sup> This is consistent with Lebanese data.<sup>176</sup> Out of pocket expenditure constitutes 60 percent of national health care expenditures and is on consultation, medications, and diagnostic tests<sup>177</sup>

**Table 25 Method of Payment for Physician Visits among Household Members - PARELECO Survey 2008**

	Physician consultation	Chronic medications	Medications (non chronic) & diagnostic tests	Hospitalization
Out of pocket	63.9	54.5	61.3	37.5
Assistance from NGOs/philanthropic agencies	1.2	1.8	1.4	3.5
Referral from UNRWA	34.0	42.0	35.8	50.9
Private insurance company	0.1	0.2	0.1	1.3
Palestinian Health Fund			0.2	2.0
PLO	0.5	0.7	0.8	3.9
Other source	0.4	0.7	0.5	0.9
Total (percent)	100.0	100.0	100.0	100.0
Total responses	2220	1515	1893	979

### **Working despite the risks**

This acceptance to work at a risk - can be perceived as a life style adaptation on the part of Palestinian refugees where the priority of having an income surpasses that of safety at work. Evidence from focus group discussion mentioned deaths and injuries and loss of jobs due to accidents at work. The only specific coping mechanism on the part of individuals was articulated by Wavel Camp young men: We have to be patient since we need to work and we need to survive. (For more insights from other focus groups, see box 4).

## Box 6 Safety at work, repercussions, evidence from FGDs

### **Safety at work, repercussions – evidence from FGDs**

#### Bared Young Men not working FGD (26.8.2008)

Death of a young man 23 years old who fell from a scaffolding.  
Working with scrap is very hazardous because of the explosives.

#### Mieh Mieh Men FGD (29.7.2008)

There is no culture of safety among workers. There is an attitude of nonchalance.

#### Mieh Mieh young men FGD (29.7.2008)

There is no way to cope with hazardous work conditions because the worker is threatened to be fired in case of complaint.

#### Debayeh Camp Men FGD (25.7.2008)- participant

"I was exposed to a work injury, got a sick report 105 days but the job gave me 70 days paid leave with a reduction in pay from 15 USD per day to 14 USD per day. Then I stopped for 6 months without pay without any further assistance from the employer – I paid for my medical treatment expenses."

#### Debayeh Camp Women FGD (23.7.2008)

"Blacksmith is the most dangerous job, it results in back injuries."

#### Mar Elias Camp Women FGD (12.8.2008)

Once an electrician was burnt in a work accident and another one died.  
A blacksmith was wounded in his abdomen during work.

#### Mar Elias Camp Men FGD (3.9.2008)

Carpenter had to rely on old hazardous equipment in his workshop because he cannot afford the new ones with more safety features.

#### Bar Elias gathering working men FGD (4.6.2008)

Many businesses fire workers upon being disabled by their work injuries for one month or more.

#### Deir Zannoun gathering working men FGD (7.6.2008)

One company treats Palestinian workers who get injured on the job at their expense and their salaries stay throughout their sick leave. The owners are humane, but this is nevertheless our right.

#### Ghoro gathering young men working and not working FGD (6.6.2008)

Once a worker is injured he is treated at his own expense, and if the injury is severe the worker is fired without compensation.

#### Saadnayeel gathering elderly women not working FGD (28.5.2008)

If a worker gets injured he is replaced by a new one.

#### Wavel Camp elderly women not working FGD 28.5.2008

Cases of death by electrocution.

Case of falling off a building.

If a worker dares ask for improvement of safety measures he is threatened by being fired from the job.

#### Wavel Camp Working men & elderly FGD (21.6.2008)

When the sick days increase, the worker is replaced.

#### Wavel Camp Working young men FGD, (6.6.2008)

When a worker is injured he is fired and replaced.

## 6 Synthesis

The following synthesis consists of three sections: the first is on contribution of Palestinian refugees to the Lebanese economy. The second summarizes issues that obstruct optimal contributions. The synthesis ends with advocacy messages.

### **Contribution to economy**

This contribution can be categorized into direct and indirect contributions: direct contributions are measured by indicators pertaining to actions made by households such as involvement in the labor force, patterns of consumption. Indirect contributions are measured through contribution to Lebanese economy of institutions working for the Palestinian refugee population in financing or direct service provision.

The proposed direct contribution is through involvement by most households in a variety of sectors of the labor force

**A Predominantly working population:** Despite the work limitations, almost all households have at least one member who works for a living – albeit one job in most cases and a temporary one in many cases. This survey provides evidence that this refugee population is trying to work in Lebanon despite restrictions and seeks employment opportunities elsewhere when attainable. Most households reporting income reported income from work of a member of the household - 1122 out of 1232 or 91.1 percent of households.

**A labor pool of various skills:** since the labor pool comes from a community that has been residing in Lebanon for six decades, they do not behave like foreign workers supplying only what's on demand at the macro level like Asian workers. Palestinian refugees supply labor of varying skills in construction, services, agriculture, industry, and trade, transport, and information technology (IT) sectors.<sup>178</sup> Most of those skills are in the areas that are available for the market mainly crafts and technicians and low level IT professionals.

**A Captive labor:** The Palestinian refugee labor is essentially captive labor with limited capacity to migrate because of the financial cost incurred in addition to legal hurdles<sup>179</sup>.

**Workers under adversity:** The Palestinian refugee labor is capable of working long hours and to an older age and is forced to resign to suboptimal wages and lack of benefits<sup>180</sup> in order to survive. Moreover, UNRWA, the health safety net provider does not cover occupational injuries since it relies on the application of the Lebanese labor law. Since it is not applied, patients suffering from occupational injuries and their aftermath are vulnerable to financial as well as health status catastrophes. Evidence from the

qualitative study indicated that one way of coping is to treat the occupational injury as non occupational thus gaining access to the available medical safety net.

**Comprehensive consumption pattern similar to the Lebanese population:** Unlike other migrant labor, Palestinian refugees is a 'long term resident' labor pool since the entire households live in Lebanon. Preliminary evidence based on statements of resource people in the qualitative component of this survey indicates that Syrian migrant labor, for example, comes to Lebanon as laborers while the bulk of their families live in Syria. Thus the income generated from their work in Lebanon does not fulfill the consumption cycle but exits the Lebanese economic system to the Syrian system as remittances to their dependents in their own countries. A similar behavior is observed by the Asian migrant labor in Lebanon. Thus the pattern of consumption of Palestinian refugee population is comprehensive in terms of the wide range of goods and services consumed: food and medical care are major areas of expenditure.

Contributions to small business, basic ingredient economic growth:

**Small businesses the largest employer:** Most of the working Palestinian refugee population works in small establishments. Such are in general regardless of their level of efficiency considered to be the seeds of economic growth in Lebanon as well as elsewhere globally.

**Entrepreneurship:** In addition to the supply of labor, there are small businesses established by Palestinian refugee entrepreneurs inside and on the fringes of camps and in gatherings that have the potential to contribute to economic growth in the informal economy sector in the country. The catastrophe of Bared Camp has revealed the existence of more than one thousand once thriving businesses<sup>181</sup> in the camp that is now destroyed and awaiting full reconstruction.

**Emigrants – a source of remittances** –Nearly one quarter (21.6 percent) of households in all eight camps report the presence of a direct family member outside Lebanon. Most households (66.6 percent) report the migration to be for permanent residence, about one third (31 percent) report the migration to be temporary for reasons of work. Half of the households (54.9 percent) report the presence of financial support from emigrants, although more than half (57%) is intermittent, a full one third (33.5) is periodic/ regular. Evidence from the qualitative and the quantitative components underscore the desire to emigrate for work, and the influx of remittances back to the relatives in Lebanon. Those of the Palestinian labor who manage to break the cycle of despondence and succeed in leaving the country seeking work are a source of supply of financial liquidity flow supporting consumption dynamic either through remittances to their relatives in Lebanon and/or through expenses in the Lebanese market incurred during their visits to see their relatives.

This study reiterates findings from prior studies<sup>182</sup> showing an indication of influx of remittances from abroad throughout the 8 camps covered. Such influx is either periodic or intermittent. Its source is mainly from the Europe and the Gulf States (49.7 percent from Europe and 36 percent from the Gulf countries.<sup>183</sup>) The estimated number of remittances for the entire population is 62 million USD per year for the years 2008 and 2008.

**Palestinian Refugee Community in Lebanon is a Pull focal point to international welfare monies:** Although the priority of spending by the international community has shifted to the West Bank and Gaza following the Oslo accord in the nineties, the Palestinian refugees residing in Lebanon maintained their role as the population targeted by the flow of funds from international organizations. These funds go to providing welfare services – health, education and social services directly as UNRWA<sup>184</sup> or through funding to development projects implemented by local NGOs working with the Palestinian communities in Lebanon. These funds may be channeled directly to households as wages for the employed in those institutions or as monetary assistance thus contributing to the dynamic of consumption of goods and services from the Lebanese market.

**Minimal Burden on Lebanese welfare safety net:** Moreover, Palestinian refugees throughout their prolonged presence in Lebanon and similar to other foreigners and despite their vulnerability do not appear to have constituted a burden on the safety net system provided by the Lebanese welfare system through the coverage of the Ministry of Public Health for the uninsured or the NSSF which does not cover foreigners – including the minority of Palestinian refugees who are issued work permits. Palestinian refugees pay social security tax with no benefit.

Palestinian refugees have their autonomous safety net represented by UNRWA and NGOs and Faith Based Organizations (FBOs) working with Palestinian refugee communities.

The social safety net of the Palestinian refugee population in Lebanon is not covered by the Lebanese economy – UNRWA, the major provider of health, education and social services for the refugee population provides an influx of international financial resources that attempt to address the basic needs of the refugee population. The Lebanese government does not incur welfare costs. Evidence from this survey points to the contribution of UNRWA to financing health services<sup>185</sup>. Moreover, grant monies targeting local and international NGOs serving the refugee communities is another addition to the monetary influx.

**The vulnerable creating accessible markets to the vulnerable:** Evidence from qualitative research in this survey indicates a contribution at the community / camp level by several Palestinian camps in invigorating surrounding areas by providing low cost / popular markets. Sabra market, Ein el Hilweh market and Bared camp markets are recognized as major informal economic hubs for the poor and those with limited income in three areas of Lebanon: Saida, Beirut and the North. The destruction of Bared camp due to the hostilities of 2007 and the resulting popular rift has resulted in a gap in the Akkar area.

**Palestinian Refugees - Contributors to informal economy in Lebanon:** Palestinian refugees in the sample work mostly without work permit (only 2 percent are reported in the survey to have work permit<sup>186</sup>). Consequently they feed into the informal / unregulated economic system of Lebanon. This is either in an overt manner when working outside camps or in a more intense pattern when working inside camps where another layer of 'informality' is added by the unique camp economy which still relies on infrastructure and basic goods and services from the Lebanese market.

## Women and Work

Female-headed households constitute 18.7 percent of households. This figure is of the same order of magnitude as the Fafo study of 1999 which was 17 percent which was considered high when compared regionally.<sup>187</sup> Compared to Lebanon, the percentage of female headed households is four percentage points higher than that for Lebanon which was found to be 14.2 percent in 2004 national survey.<sup>188</sup> Study findings also show that 30 percent of female heads of households work<sup>189</sup> compared to 18 percent in 1999 as found in the Fafo survey<sup>190</sup>.

Similar to the region, study findings affirm those from previous studies on the unequal (20 percent) contribution of Palestinian refugee women to the labor force.

Study findings also show that their pattern of work differs from that of men. One third of men of working age are not working, whereas more than three quarters of women of working age are not working. However, Palestinian refugee women fare worse than Lebanese women where around half report not working (52.9 percent). (See table 4 for details).

Findings show that Palestinian refugee women work in almost all sectors. Although the service sector is the predominant sector for both sexes, almost double the proportion of women work in the services sector (health, social work and education) compared to men. The construction sector is exclusive for men, and slightly higher proportions of men work in agriculture and industry indicating a sizeable share of women in those sectors. (See figures 8 and 9)

Varying patterns of work are found for women along institutional sectors, a lower proportion of women compared to men work in the private sector while higher proportions among women work in Palestinian institutions, in local and international NGOs and in UNRWA. (See figure 11). This may be attributable to the more favorable environment in the latter institutions in terms of work environment and pay compared to the profit driven private sector which may result in a less favorable work environment for women.

Moreover, a higher proportion of women tend to work in larger establishments. Again this may be attributable to the more favorable working conditions in terms of a 'protected' work environment that larger institutions give to their employees by virtue of their relatively more structured organizational design compared to the more flexible design of smaller organizations which put the work conditions of employees at risk of being altered when the employer finds it advantageous to do so. This is substantiated by the finding that a larger proportion of women work in establishments versus a single employer as it is the case for the majority of working men.

Indicators of the prevalence of entrepreneurship among women are comparable to those for men (see figure 13). This indicates a level of empowerment among working Palestinian refugee women.

More women are employed in NGOs compared to men. However, employment rate for women in permanent jobs is lower or 11 percent compared to 40 percent to men.

Women stop work for longer duration 4.1 to 5 years compared to 2.5 to 3 years. As expected, home making is the prime reason for women to refrain from work (see figure 24), and marriage is the prime reason for women to stop working (see figure 25).

However, in capacity, women far better than men: illiteracy among women between age 10 to 49 is lower than that of men<sup>191</sup> of the same age groups. This may be attributed to norms regarding the gender role of women that does not hold them responsible for financial provision for the future household. This does not push them early on to the workforce as it does for young men who are expected to put the seed money for instituting their prospective families.

The finding that women are more at a loss in terms of future aspirations deserves an in-depth investigation in view of the traditional supportive role of women in households. (See figure 33).

Gender inequality is manifested in the consistently lower wages for women compared to men across types of wages (See table 21).

### **Coping with financial challenges:**

Women residents of Nahr el Bared camp during the period prior to the sixties were known to swim from Bared camp northward to Akkar area to go to work as agricultural labor to avoid road barriers that prevented them from doing so formally<sup>192</sup>. Women from Mieh w Mieh camp described how they adapt to adverse financial conditions by going to areas outside the camp and collecting wild herbs to use in the home, women also described how they 'economize'<sup>193</sup>.

A rare testimonial by men in a focus group in Mieh w Mieh camp indicated that women have been very patient with them given the limited income they are providing the families with as principal breadwinners.

The above findings are consistent with the gender and development literature where women are portrayed as the persons who run the household as an economic unit - adjusting to financial and other adversities by attempting to maintain households financially as afloat as possible with the limited income available. "In their capacity as carers and domestic managers women play a very important role in enabling the household to adapt to change. Research has clearly shown that their coping strategies have been a major factor in adjustment in the face of the economic crises of the past decade."<sup>194</sup>

### **Principal Advocacy Messages**

The chapters on challenges and coping (chapters 4 and 5) identify three issues that are proposed to obstruct optimal contributions by Palestinian refugees to the Lebanese economy. The first is persisting legal restrictions to work, the second is lack of safety at work, and the third is the prolonged process of rebuilding Nahr el Bared & ensuring economic rehabilitation. These three major issues are proposed to be outcomes of complex political economic determinants and contribute significantly to the suboptimal living conditions that the Palestinian refugee population living in camps has been enduring since their refuge to Lebanon in 1948.

Findings from this study have demonstrated that despite those issues the contributions of Palestinian refugees living in camps to the Lebanese economy is significant given their dire living conditions. This may be attributable to the influx of funds to supporting agencies primarily UNRWA and other international and local NGOs working with the Palestinian refugee population and to remittances from relatives abroad.

Thus the principal advocacy messages are proposed to be the following.

- Removing legal restrictions to work contribute towards poverty reduction among Palestinian refugees.
- Removing legal restriction to work contributes to decreasing illiteracy among young Palestinian refugees especially males.
- Rebuilding Nahr el Bared and rebuilding bridges with the surrounding community contribute toward economic revival in the camp and the surrounding region, as well as reduces the trauma generated in other camps as a consequence.
- A safe work environment reduces Injuries due to lack of safety at work and consequently reduces the financial burden on health expenditure on the part of households.
- Lack of a financial safety net for workers and their dependents violates the WHO principle of fair financial contribution. Out of pocket expenditures on health care thus contribute towards accentuating poverty among workers who are injured or permanently disabled.
- Legal restriction to work, lack of safe work environment, and lack of safety net for people at work violates significant components of the ILO's concept of Decent Work as illustrated in table 25.

**Table 26** Components of decent work & synthesis from study findings<sup>195</sup>

<b>“opportunities for work that is productive and delivers a fair income</b>	Limited due to legal restriction
<b>Security in the workplace</b>	Low, due to legal restriction and conditions of the Lebanese economy
<b>and social protection for families</b>	Low, due to legal restriction and conditions of the Lebanese economy
<b>better prospects for personal development and social integration,</b>	Low, due to legal restriction and conditions of the Lebanese economy
<b>freedom for people to express their concerns, organize and participate in the decisions that affect their lives</b>	Low, in view of the weak labor organizational structures for the Palestinian refugees
<b>and equality of opportunity and treatment for all women and men.”</b>	Low

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# Annexes

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