

Åge A. Tiltnes

# Falling Behind

## A Brief on the Living Conditions of Palestinian Refugees in Lebanon





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**of Palestinian Refugees in Lebanon**

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## Preface

This report summarizes the results of a large survey on living conditions among Palestinian refugees living in Lebanon. The survey – the first comprehensive survey ever conducted among Palestinian refugees in Lebanon – was fielded in 1999 and released results in 2000, which were later published as a book under the title *Difficult Past, Uncertain Future* (Ugland (ed.) 2003). This short report is in response to the many requests Fafo received for a supplementary piece that puts the Lebanon survey results in context with indicators from other host countries of Palestinian refugees. The report is written by Åge A. Tiltnes, Fafo's representative in the Middle East.

Fafo designed the survey to be compatible with similar surveys that Fafo and various partners conducted in the West Bank and Gaza, Jordan, and Syria. The interviewing was jointly undertaken by the Palestinian Central Bureau of Statistics, Damascus, and Fafo, with excellent cooperation by the refugee population. The field staff of approximately 90 persons was recruited among the qualified Palestinians living in the refugee camps. A significant number of professionals and academics, as well as local non-governmental and international organizations, provided valuable input and assistance. The project was financed with a generous grant from the Government of Norway, out of concern for the situation of the refugees in the country in a turbulent and challenging time for Lebanon and its people.

Oslo, March 2005

Jon Hanssen-Bauer  
Managing Director  
Fafo Institute for Applied International Studies

## **Introduction: A study and Its Conclusions**

In 1948, one hundred thousand Palestinians fled to Lebanon from what is today Israel to find refuge from the war. Temporary camps were established to provide them with immediate shelter, while UNRWA was established to cater for their basic needs.

More than half a century later, the refugee issue is still not solved. The refugees remain in Lebanon, and they have grown in number even if many have out-migrated. While some of those who remain are well integrated into Lebanese society, the majority are not. Most reside in camps that are still precarious settlements, or they live in clusters of Palestinian homes outside the camps.

### **The Fafo Studies of Living Conditions among Palestinian Refugees**

Being one of the major providers of economic support to the Palestinian refugees, the Norwegian government has financed Fafo Institute of Applied International Studies to map the living conditions among the refugee populations in the various host countries in the Middle East.

In Lebanon, a comprehensive household survey of almost 4,000 households was conducted in 1999-2001. It documents the situation in terms of demography, health, education, employment, economic resources and social networks. The survey was implemented together with the Palestinian Central Bureau of Statistics in Damascus (PCBS). It benefited from the acceptance of all concerned parties in Lebanon, as well as the active participation of the Palestinian refugees themselves. The results were presented in Lebanon in 2001, and later published in a comprehensive report called *Difficult Past, Uncertain Future* (Ugland 2003). Fafo has implemented similar studies in Jordan, Syria and in the West Bank and Gaza.

### **Falling Behind**

Results from the survey point to three key conclusions concerning the living conditions among Palestinian refugees in Lebanon.

*First*, the current living conditions are certainly better than they were for the first generation of refugees. However, a closer look at outcomes compared to those found among Palestinian refugees in neighbouring countries shows a faltering development in Lebanon. Whatever progress made during the first decades after 1948 is seriously stagnating and even deteriorating. This fact on the ground should be discussed in the context of the resources being invested by the international community, in particular in Lebanon, through UNRWA to provide refugees with health care, welfare relief and education.

*Second*, the living conditions among the refugees in Lebanon are uniquely linked together in a sort of negative spiral. Thus, it is primarily in Lebanon camp and

gathering households that we find that poor outcomes are directly linked to the *location* in Lebanon. Elsewhere, other explanations for poor outcomes exist like the particular socioeconomic conditions in the household. In Lebanon camps and gatherings poor outcomes are much more common, and they cluster in households. This means that among refugees in this country, households in difficult situations will have a whole set of poor outcomes at the same time (multiple members with poor health, low education, and poverty). From a policy perspective it means that targeting is less easy to come by using the household or its members as the focal point.

*Third*, the exclusion of the refugees from the Lebanese labour market through a number of mechanisms, puts households in general, but young refugee men in particular, in a unique position compared to refugees elsewhere. Those that can, leave the country. Those that cannot, are forming a large group of young men who are leaving school or performing poorly there, and have little hope or ambition for the future. Thus, both processes contribute to seriously undermine the stock of human capital in these communities not only for today, but perhaps more importantly, for the future.

## **This Report**

This report has as its main objective to provide a summary of the results obtained from the study in Lebanon, and, thereby, to portray the living conditions among the Palestinian refugees in this country. We will use the results found among the refugee populations in other host countries, as well as comparable indicators from the relevant host country populations, as a background for the interpretation of the results from Lebanon.

A selection of tables pertaining to each section is found in the annex following the text. For further details we refer the reader to the original studies listed in the bibliography at the end of the report.<sup>1</sup>

## **Population**

According to UNRWA, there were about 383,000 refugees *registered* in Lebanon in mid-year 2001; 214,000 refugees lived in camps, while 168,000 refugees lived outside camps. Lebanese authorities estimate the number of refugees in Lebanon to be higher, around 400,000 persons.

<sup>1</sup> Being a kind of summary, this report draws heavily on previous Fafo publications. The author would like to thank Jon Hanssen-Bauer for feedback on an early draft. Moreover, the author is grateful for Laurie Blome Jacobsen's help with the tables and graphs.



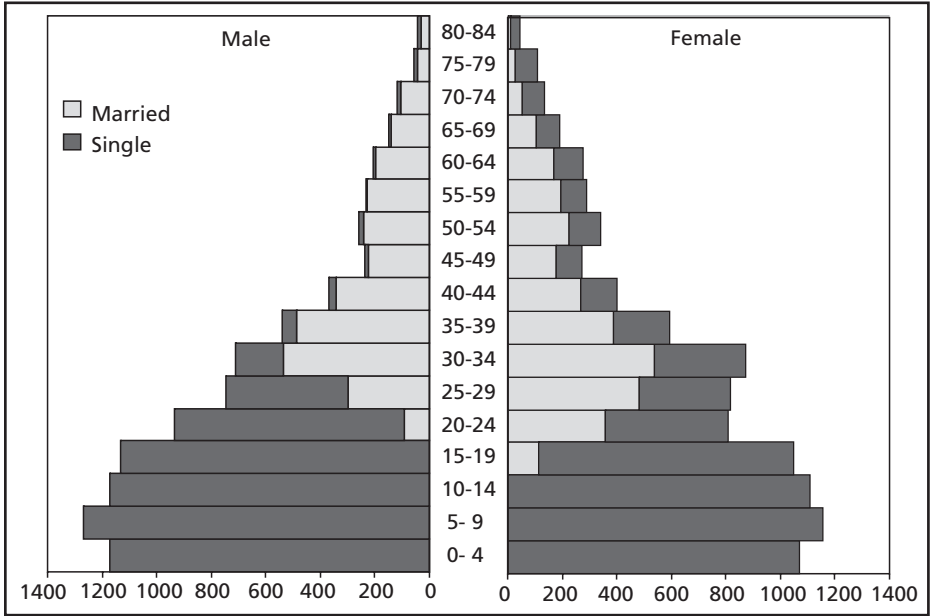
The exact size of the Palestinian refugee population actually *residing* in Lebanon is not known, although several estimates based on various sources and methodologies exist. A moderate population estimate gives around 200,000 people altogether, while other estimates are even lower. Of these, about 140,000 people live in the camps and other refugee conglomerations covered by our survey. This population is predominantly urban.

About 12 percent of individuals are first-generation refugees. The majority hail from Safad and Akka in Mandatory Palestine. The moderate population estimate is mostly explained by out-migration. Some 80 percent of households have close kin abroad; half of them have relatives in Europe. Migration also explains the peculiar look of the population pyramid, whereby working-age people and in particular working-age men are lacking. In addition, the population pyramid has a rather narrow base caused by low fertility.

**Size and Distribution of the Population in Lebanon**

The Fafu survey covers 57 locations of residence. A PCBS population census in 1998 found that at that time there were approximately 140,000 Palestinian refugees residing in these areas. The number of Palestinian refugees that have been “naturalised” and acquired Lebanese nationality, or for other reasons have moved out of these

Figure 1: Lebanon camps and gatherings. Distribution of population by age and gender (light area marks married persons).



predominantly Palestinian refugee communities, is not known. However, based on the PCBS census results and a variety of other sources, Fafo estimates that about 200,000 Palestinian refugees reside in Lebanon (Pedersen 2002).

The findings of this report do not represent the living conditions of the entire Palestinian refugee population in Lebanon. In general, it can be assumed that those households that have managed to settle outside camps and gatherings are better off than those that have not. Therefore, this report portrays the segment of the Palestinian refugee population facing the most adverse living conditions. The 57 refugee communities were distributed as follows: (1) 12 refugee camps; (2) fringe areas around these camps that for all practical purposes form a part of the camps; and (3) 45 neighbourhoods outside camps where 25 or more Palestinian refugee households live together.

The latter places, what we have called “gatherings”, are relatively homogeneous refugee communities. For example, gatherings may be small villages, households living in the same multi-storey residential building, or a group of households living along the same street. Exceptions are gathering refugees in Bequaa and Tripoli, where many are in gatherings located in predominantly Lebanese communities. Almost eight in ten refugees live in camps, while two in ten live in gatherings.

The Palestinian refugee population is predominantly urban. Most refugee communities are located inside or adjacent to major cities. As a consequence, some seven in ten reside in urban areas. All but one of Beirut’s refugee communities are within the geographic boundary of the capital. In the Tripoli area, two camps are located north of the city and several gatherings are found inside the city boundaries. In the Bequaa, there is one camp in the outskirts of the city of Baalbek, and we find gatherings in two major locations in its suburbs as well as in the Zahle area. In the south, the major refugee concentrations are located around Saida and Tyre. In both places, camps and gatherings are located near the city centres. The largest refugee concentrations are found in the camps of Saida and Tripoli, while the camps of Tyre and Beirut also host a substantial number of refugees.

### **Link to Mandatory Palestine**

Ninety-five percent of Palestinian refugees in Lebanon originate from the Northern part of Mandatory Palestine. Some 70 percent come from the Safad and Akka regions, and another 25 percent from the regions of Nazereth, Haifa, and Bisan. Family links to the West Bank and Gaza are weak.

At the time of the survey, about 12 percent of people were first-generation refugees born in Mandatory Palestine. In 2010, only seven percent will be first-generation refugees, and in 2020 three percent of the refugee population will be first generation (Pedersen 2002).

### **Social Networks: Important but Weak as Safety Net**

Settling near relatives is the norm among Palestinian refugees in Lebanon, as it is in the entire Arab region. Almost nine in ten households have relatives within walking distance, and many have rather large family networks residing nearby. There is usually close and frequent contact between relatives.

Some households, however, do not fit to this norm. Female-headed, elderly-headed households, and persons of a low socio-economic disposition, are more often isolated from extended kin in terms of proximity. They also have less frequent contact with kin.

Although valuable in many different ways and of imperative importance for some, extended family networks do not, as a general rule, serve as insurance in a context of no formal government safety net against unemployment and income loss. This is demonstrated in the patterns of giving and receiving assistance in families. The unemployed and those excluded from the labour market are less likely than others to exchange money or other valued goods. Similarly, educated people and those enjoying good health are more likely to be high exchangers of help and material assistance compared to their disadvantaged counterparts. As a consequence, although many vulnerable households undoubtedly receive help from their kin, familial exchange mostly involves those who can reciprocate, leaving the poorest dependent on assistance from NGOs and other formal sources (Khawaja and Blome Jacobsen 2003).

### **Migration and Relatives Abroad**

The survey includes basic information on close relatives (parents, siblings, children) of household members living abroad. These data provide valuable information on relatives residing abroad, especially when used in a comparative perspective. However, the data cannot be used to directly estimate out-migration numbers.

More refugees in Lebanon than elsewhere have relatives abroad, meaning that out-migration has been comparatively higher for this refugee group. Some 80 percent of camp and gathering refugee households in Lebanon have relatives living abroad. This compares to 50 to 60 percent of the households in Jordan and Syria refugee camps.

Europe and the Gulf countries are the most popular locations for out-migration among refugees from Lebanon, and in contrast to refugees in other countries, there are few ties to the West Bank and Gaza. One out of two households reports having relatives living in Europe and one out of three reports relatives in the Gulf countries. Syria and Northern America follow, with almost one out of five and one out of ten households respectively reporting relatives there. About eight percent of households have relatives in Jordan, only four percent have relatives in the West Bank and Gaza,

and only five percent have close relatives in Israel. The most striking feature, and distinct from Palestinian refugees elsewhere, is the high rate of relatives in Europe.

The desire to leave Lebanon has been, and is, very strong, particularly among young, unmarried refugee men. Palestinian refugees began leaving Lebanon for Europe in large numbers in the aftermath of the Israeli invasion in 1982 and the following expulsion of the PLO. Despite the gradually more restrictive entry measures, Palestinian refugees kept travelling to Europe, including illegally and with the use of traffickers. According to one estimate, there are some 190,000 Palestinians residing in Europe. Eighty percent of the 80,000 Palestinians residing in Germany are refugees from Lebanon, it is claimed (Shiblak 2003). Anthropological fieldwork in one of Beirut's refugee camps reveals that the motivation to leave is better economic opportunities and a decent standard of living. Migration is also seen as a means to get away from social exclusion, and obtain civil and human rights. Migrants are generally well informed about destinations and migration routes (Sørvig 2001).

Fafo's survey confirms that looking for work is the primary reason for refugees leaving Lebanon. About one-third of relatives abroad have left for work. The status of many as migrant labourers is reflected in the demographic characteristics of the migrants. Firstly, the overall sex ratio shows more males than females: 118 males for every 100 females. Secondly, the age structure shows few children, while the majority are of working age. Over 60 percent of relatives living abroad are in the age group 20 to 44 years, indicating a relatively young population.

### **Population Structure**

The refugee population structure in Lebanon has fewer in the working age groups, and there are relatively more people of old age than among refugees elsewhere. There are two explanations for this picture: (1) The fertility decline has been quicker and reached lower levels in Lebanon than elsewhere, resulting in a narrower base of the pyramid; and (2) the population pyramid is distorted by labour migration.

### **Education**

The educational status of Palestinian refugees in Lebanon has improved over time in parallel to the region as a whole. For example, about 50 percent of refugees 51 years and older are illiterate compared to seven percent of young adults 15 to 30 years. This progress is mainly attributed to UNRWA's education program.

Despite this development over the long term, education achievements among refugees in Lebanon are much lower than among refugees elsewhere. Highest

completed education levels are lower, and for youth and children at school ages grade repetition and dropout rates are high.

### **Literacy: Improvements, but Falling Behind Others**

Refugees' ability to read and write has improved immensely over time but has fallen behind refugees elsewhere. Compared to the Lebanese population, the Palestinian refugees fare poorly. According to the 2002 Arab Human Development Report (UNDP 2002:151) adult illiteracy among Lebanese nationals is 14 percent. Although our data are not directly comparable, a cautious estimate suggests the illiteracy rate among Palestinian refugees in Lebanon is twice as high. Nineteen percent cannot read and write at all, while another 13 percent cannot read with ease and have trouble writing or cannot write at all. Furthermore, the literacy rate of Palestinian refugees in Lebanon does not compare favourably with that of Palestinian refugees in neighbouring Syria and Jordan. In Jordan's refugee camps, 75 percent of the adult refugees can read and write well. In Lebanon's refugee camps and gatherings the proportion is almost ten percentage points lower. In Syria, the situation is even better than in Jordan's camps, as more than eight in ten adult refugees are capable of both reading and writing properly.

Women refugees in Lebanon have gained literacy more steadily over time than men. Whereas the proportion of men who can read and write well hovers around 75 percent for all five-year age groups from age 50 years to 15 years, there has been a steady improvement for women, starting from 29 percent in the 50-54 year group to over 85 percent in the 15-19 year group.

### **Current Enrolment is Good in Basic Schooling**

Nearly 100 percent of Palestinian refugee children are enrolled in basic schooling, with no significant gender difference. However, from the age of 12 through 16 years more girls than boys are enrolled in school. From the age of 18 onwards, male enrolment rates surpass those for women. This trend indicates that more girls than boys complete basic and secondary schooling, while a higher number of boys than girls extend their attendance into tertiary education. Similar patterns are observed for Palestinian refugees in Syria and Jordan, but in those two countries the overall school attendance past basic school is at considerably higher levels.

Grade repetition and school dropout are higher among Palestinian refugees in Lebanon than elsewhere according to both UNRWA statistics and Fafo survey data (Blome Jacobsen, Endresen and Hasselknippe 2003). Analysis of our own data for Lebanon shows that school dropout is increased by poverty (for boys) and low education of household heads, mostly parents (for both sexes).

Figure 2: Boys. Percent enrolled in school by age.

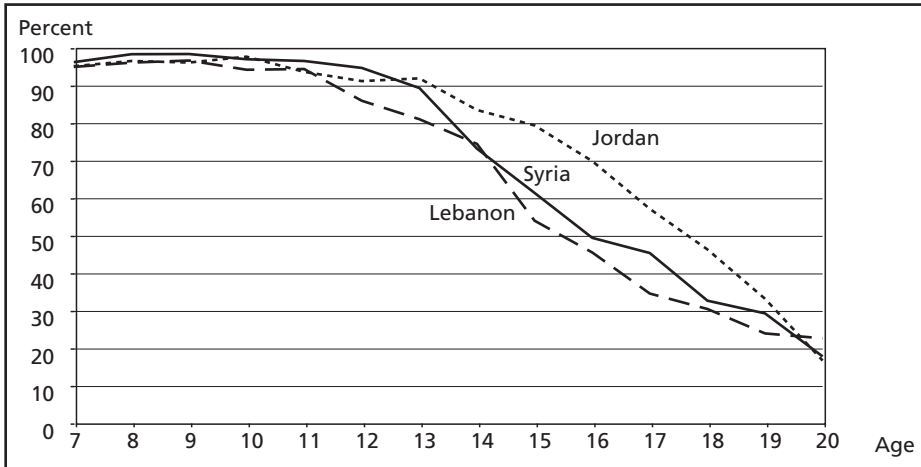
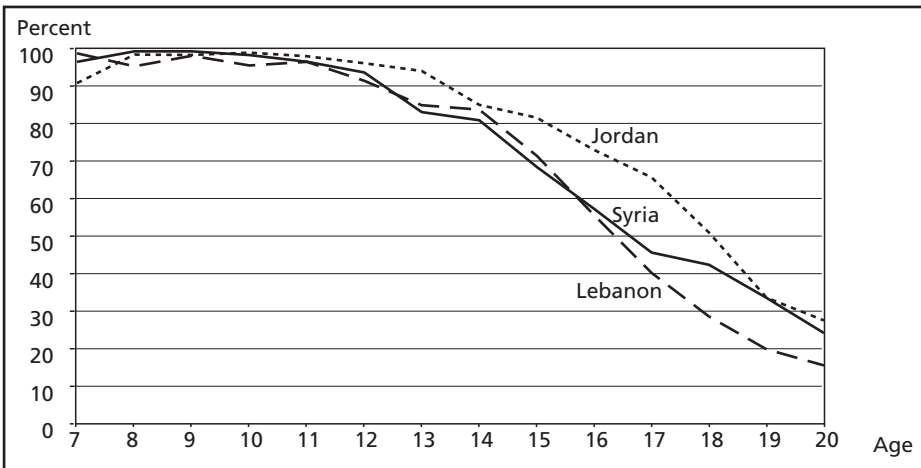


Figure 3: Girls. Percent enrolled in school by age.



### Highest Achievement: Lower than for Others

Just as reading skills have improved from older to younger generations of Palestinian refugees in Lebanon, so have formal educational qualifications. Yet, on average, the current cohort of young adults does not show much, if any, improvement. The gender gap has been partly bridged, but a higher number of men than women still pursue post-secondary education. Some seven percent of men aged 25 to 34 years have a post-secondary degree. This is compared to some five percent of women in the same age group. The difference between genders becomes more significant when looking at the entire working-aged population (15 to 64 years). In this group, twice as many men than women have completed a secondary or higher degree.

Compared with Palestinian refugees in Syria and Jordan, the achievements of Palestinian refugees residing in Lebanon are inferior. For instance, in the working-aged population 16 percent of the refugees in Lebanon have at least a secondary degree. This is more than ten percentage points lower than in Jordan and Syria refugee camps. The gap in achievements is even wider for the youngest adults. Whereas 36 percent of the 25 to 29 year olds in Jordan's refugee camps have as a minimum a secondary education, this compares with 19 percent of Palestinian refugees in Lebanon. In Syria, 31 percent have achieved this level of education.

A final indicator of the by and large weak performance of Palestinian refugee students is the extremely poor results that they achieve at the end of the preparatory cycle examination. Compared to other fields, the pass rates are much lower at about or slightly below 60 percent, compared to around 90 percent elsewhere (Blome Jacobsen, Endresen and Hasselknippe 2003). Palestinian refugee children in Lebanon's UNRWA schools also do not perform as well as children in government schools. Whereas Palestinian refugee children's pass rate for the preparatory exam in Lebanon stood at 66 percent in 1995, it saw a steady decline and had dropped to 45 percent in 2002 (Report of the Commissioner-General, UNRWA, various years).

### **Less Satisfied than Others with Facilities**

Most children (95 percent) go to UNRWA schools. There is little difference in parents' evaluation of the quality of the basic education their child is receiving according to the type of school (UNRWA, government or private), but UNRWA facilities are viewed as needing improvement considerably more often than other types of schools and more often than UNRWA schools in other host countries. About half report the education received is excellent or quite good, and less than 20 percent find it poor or very poor. Among parents with children in private or public schools, half said no improvements were needed, compared with 25 percent of parents of children in UNRWA schools.

In all types of schools, parents most often complained about teacher qualifications and teaching practices (though, more often in UNRWA schools than in other schools). Parents of children in government or private schools seldom mentioned overcrowding (too many students in the classroom), while 42 percent of parents of children in UNRWA schools saw this as a major problem. Twenty percentage points less of Palestinian refugee parents in Lebanon than in Syria (68 percent) were of the opinion that the school of their offspring was excellent or quite good. In the same way, when asked to express their degree of general satisfaction with educational facilities in the area where they live, Palestinians in Lebanon are significantly less satisfied than Palestinians in Syria and Jordan. While 43 percent in Lebanon said

they were very or rather satisfied, respectively 81 and 73 percent in Syria and Jordan's refugee camps thought the same.

## Health

Mother and child health among Palestinian refugees in Lebanon has improved over time but is poorer than found among refugees elsewhere. Part of the reason for the latter is that, with the exception of Lebanon, refugees generally have equal if not better mother and child outcomes than the host country because of the UNRWA health program to monitor pregnancies. Nonetheless, according to the main indicators, mother and child health among refugees in Lebanon is comparable to the region.

According to other health indicators, particularly chronic illness and disability, health failure is a large problem among the camp and gathering population in Lebanon. It is also a type of health problem for which there is little access for the refugees to long-term and comprehensive care.

### Mother and Child Health

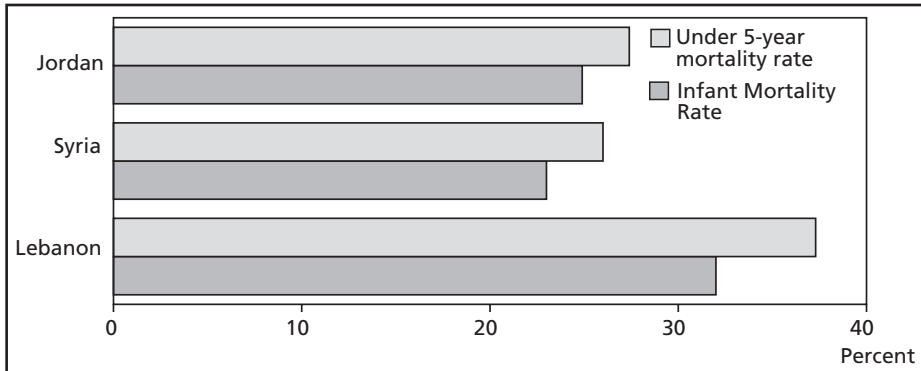
Pregnancy monitoring is well covered among the Palestinian refugee population in Lebanon and comparable to refugees elsewhere and other people in Lebanon. During pregnancy, the vast majority of women receive check-ups from professionals: 58 percent visit a medical doctor, 40 percent a midwife, eight percent see a nurse, while five percent do not receive any prenatal care. These figures add up to more than 100 percent, since most women have more than one visit and may see different persons with different backgrounds during the pregnancy.

The proportion of pregnant women receiving prenatal care by trained personnel is about the same as found for Beirut and Jordan and for Palestinian refugees in Syria. However, a considerably smaller number of women see a physician for pregnancy controls than elsewhere (92 percent in Beirut (Deeb et al 1997:208–209); 93 percent in Jordan (DOS and ORC Macro 2003:96); and 77 percent of Palestinian refugees in Syria (Tiltnes 2004)). Furthermore, compared to Palestinian refugees in Syria and Jordan, refugee women in Lebanon rely more heavily on UNRWA and the PRCS for prenatal care than the services of private doctors and clinics. Approximately three in four receive pregnancy care at clinics run by UNRWA.

The majority of refugee women deliver their babies at a medical facility, but this could be improved upon. About 75 percent of all deliveries during the five years



Figure 4: Infant and child mortality. Camp and gathering refugees.



preceding the survey took place at a hospital, while 21 percent were home deliveries and two percent took place elsewhere, most of them probably at some health clinic. By way of comparison, the Beirut Health Survey found that over 92 percent of all births took place at a hospital (Deeb et al 1997:210) and it has been reported that 97 percent of births in Jordan are delivered in a medical facility (DOS and ORC Macro 2003:100). However, home deliveries are equally common among Palestinian refugees in Syria as they are in Lebanon. Of medical facilities, private hospitals and hospitals run by the PRCS stand out in Lebanon, while government hospitals are a more important service provider than private hospitals in Syria.

For the most part, women have professional health personnel assisting them during birth: 51 percent are assisted by a trained midwife, 45 percent by a physician, 17 percent by a trained nurse and only six percent by a traditional birth attendant without modern health education. These figures add up to about 120 percent, implying that a significant proportion of women giving birth have more than one trained birth assistant.

The presence of medical doctors at 45 percent of the deliveries is a fairly low number. Comparable data from Jordan suggest that physicians assist in 63 percent of the births (DOS and ORC Macro 2003:102), and a study of Beirut's population found that doctors assisted in 93 percent of all deliveries (Deeb et al 1997:210). For Palestinian refugees in Syria, the figure is 68 percent.

The relatively good pregnancy and mother care has contributed to a reduction in infant and child mortality over time, from 35 to 32 and 43 to 37 deaths per 1,000 births respectively in the two five-year periods preceding the survey. However, these mortality levels are considerably higher than those observed for Palestinian refugees residing elsewhere, be it in the Occupied Palestinian Territories, Jordan or Syria.

A final indicator on child health is nutrition. Based on a measure of the mid-upper-arm-circumference (MUAC), five percent of children aged 1-3 years are mal-

nourished (MUAC < 12.5 cm). Another four percent are vulnerable (MUAC 12.5-13.4 cm). This compares to the noticeably lower figures found for Jordan’s refugee camps: one percent malnourished and two percent vulnerable children.

**Chronic Illness and Psychological Health**

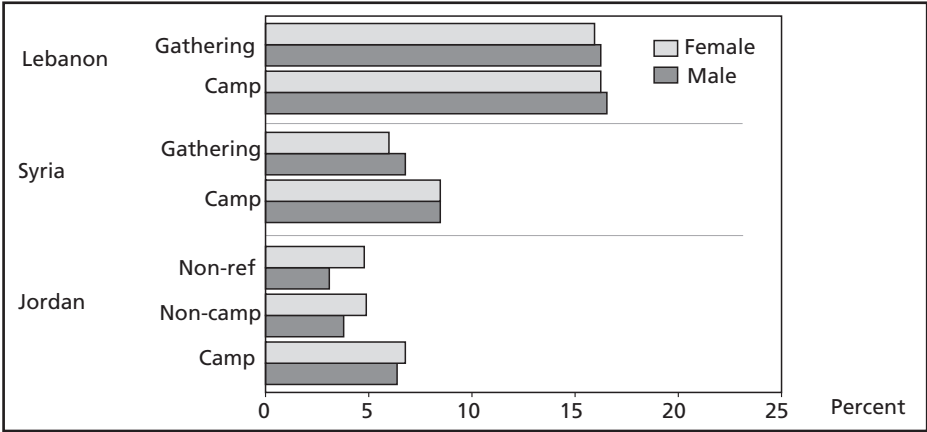
A number of indicators hint that not only child health but also adult health of Palestinians in Lebanon is poorer than that of Palestinians elsewhere. Camp and gathering refugee adults report more often that they think their own health in poor, that they have chronic illness or a disability, and more symptoms of psychological distress.

The adult refugee population assess their own overall health as poorer than do Palestinian refugees in neighbouring Syria and Jordan. For example, while 16 percent rate their health as bad or very bad in Lebanon, the corresponding figures for Syria and Jordan’s refugee camps are eight and six percent respectively.

Chronic health failure is reported by 19 percent of refugees in Lebanon, while nine percent have a severe problem, or a disability. A severe problem/disability is defined as finding it “a bit difficult” or “definitely difficult” to leave the dwelling without assistance. The corresponding figures for Syria are 12 and six percent, and for Jordan’s refugee camps 13 and six percent.

Three percent of Palestinian refugees in Lebanon suffer from chronic health problems caused by warfare or war-related events and two percent suffer from severe prolonged health failure for the same reason. Since few refugees in Syria and Jordan have chronic health failures due to armed conflict, this factor partly explains the higher prevalence of chronic illness in Lebanon.

Figure 5: Percent 15 years of age and older rating own health as poor or very poor.



Adult refugees in Lebanon score significantly poorer than other refugee populations on an indicator of physical health suggesting sensory and mobility problems also, thus implying that they tend to have more trouble carrying out everyday duties and work. The indicator items were eyesight, hearing, ascending stairs, carrying a moderate weight for a short distance and going for a quick walk.

Lastly, there seems to be a somewhat higher level of psychological distress here than in other Palestinian refugee populations. For example, while 28 percent of adults in Lebanon report five out of seven symptoms of distress, 21 percent report the same in Syria.

### **Use of Health Services**

When acutely ill or injured it does not appear that refugees lack access to health care. Following acute illness, the majority of Palestinian refugees seek a doctor for medical consultation and treatment. Those who do not seek professional assistance largely refrain from doing so because they are not ill enough. Only a small number of people say they cannot afford seeing a doctor. This pattern of help-seeking behaviour is rather uniform across countries.

Refugees in Lebanon rely more widely on UNRWA, the PRCS and NGOs for medical assistance than refugees elsewhere. Palestinian refugees in Syria, on the other hand, use private providers the most. Refugees in Jordan's refugee camps have the best access to public health services. While 35 percent in Jordan visited a governmental health institution of some sort after acute illness, less than four percent in Lebanon did the same.

Three major factors influence the decision about what type of health facility to use: entitlement to service, geographic proximity and cost. The negligible use of public services reflects the fact that most Palestinian refugees have no access to public health services (Besson 1997: 339; Said 2001: 134-35). UNRWA's health services are within walking distance for most refugees and are free or highly subsidised.

It is a common perception that due to unemployment and poverty, a substantial number of Palestinian refugees cannot afford certain health services, thus suggesting that some services remain inaccessible to them (see, for example, Ghandour 2001). The Fafu survey found few cases of people not seeking medical help when in need. But this is largely because the survey covers only incidents of *unexpected* illness or injury and not the diagnosis and treatment of known and chronic conditions.

There is no significant difference in out-of-pocket expenditure across income groups within the refugee community. However, compared to refugees in Jordan and Syria, those in Lebanon pay considerable more on average for a medical consultation in the event of an unexpected illness or injury visit (Blome Jacobsen 2003a).

## **Satisfaction with Health Facilities**

Satisfaction is determined by the availability and quality of services, expectations and costs. We shall report three measures of evaluation here: Satisfaction with availability of medical services, with care during delivery of a child and medical care received following acute illness or injury.

Refugees are less satisfied with local medical facilities than refugees in Jordan and Syria. About 40 percent of the households said that they were very or rather satisfied with the availability and treatment at local medical facilities. Twenty-five percent reported that the local health services were acceptable, and 37 percent claimed to be rather or very dissatisfied with local health services. For the sake of comparison, only one-fourth as many people are dissatisfied with local health services in the Palestinian refugee camps in Jordan (Khawaja and Tiltnes 2002).

Three out of four women do not want to see any changes to the care they received during delivery, implying that they are generally satisfied with the attendance they received and the circumstances surrounding the delivery. About ten percent would like to see improved hygiene and higher-skilled attendants.

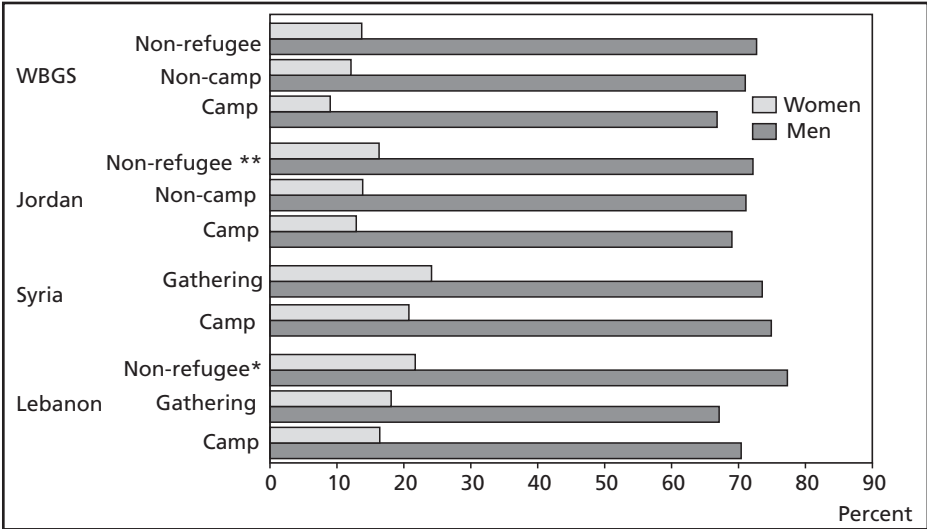
Refugees in Lebanon are less satisfied with UNRWA clinics as compared with other providers. Concerning satisfaction with service received following acute illness, private clinics and hospitals fare better than PRCS hospitals and UNRWA clinics. Twenty-five percent of visits to UNRWA clinics were reported to be rather or very unsatisfactory. This is in contrast to ten percent of the visits to private clinics. Since UNRWA provides free consultation and seldom charges its users, discontent with price of service is not likely an issue. Rather, the explanation has to be found in the availability and quality of the services. One weak point of UNRWA's services might be the extremely low number of doctors relative to demand, which leaves the doctors with very little time for each patient.

## **Employment**

Labour force participation among Palestinian refugees in Lebanon is relatively low. Like refugees in the other host countries, part of the reason for this is very low female participation in the labour market. Unlike other refugees in the region, another part of the reason is that male refugees in Lebanon exit early from the labour market due to health reasons. Furthermore, many are discouraged from seeking a job. On top of this, unemployment and underemployment are high.

Trade and construction are the two most important sectors of work. Agriculture is much more important for refugees in Lebanon than refugees elsewhere. Restriction

Figure 6: Percent participating in the labour force by gender.



\*The figures for non-refugees in Lebanon refers to the population aged 15-65 years.  
 \*\* "Non-refugee Jordan" refers to non-Palestinian Jordanians (Fafo 1996).  
 Sources: Fafo 1996, 1999, 2000, 2001; CAS 1998; PCBS 2000.

in the professions and sectors open to refugees in Lebanon plays a key role not only in overall participation rates, but also in the main sectors of refugee employment.

**Labour Utilisation**

The labour force participation rate for Palestinian refugees in Lebanon is lower than that for Lebanese nationals and for Palestinian refugees in Syria. It is, however, similar to the rate for Palestinian refugees in Jordan. Refugee women in Lebanon tend to work more often than their sisters in Jordan, but less than their counterparts in Syria and Lebanese women. According to the ILO framework applied in our survey, 17 percent aged 15 years and above were unemployed at the time of the survey. Although other populations in the region are characterised by similar rates, unemployment among Palestinian refugees in Lebanon is high and higher currently than in the early 1980s.

Long-term unemployment is characteristic of the refugees in Lebanon out of work, especially those with high education. For half of the unemployed, the unemployment period has lasted for two to six months, while for 20 percent it has lasted for seven to 12 months. Ten percent of unemployed refugees have not been economically active during the past two years. The longest unemployment periods are observed among those with relatively high educational levels.

Underemployment, defined as working fewer hours than one wants to and is available to do, is substantial at 22 percent for men and about 30 percent for women.

Moreover, a significant number of persons have given up finding work or more work, and is therefore totally or partially discouraged from the labour force.

The high number of unemployed, underemployed and discouraged represents a considerable under-utilisation of the labour force. Such under-utilisation is most pronounced in the younger age groups. Among refugees aged 15 to 24 years, more than 40 percent are unemployed, underemployed or discouraged workers. This expanded definition is perhaps more in line with popular perception of unemployment than that produced by the household survey and applying the ILO framework (Abbas et al 1997, Sørvig 2001).

The main reason reported by refugees for their jobless situation was lack of available work. Another common reason reported was the legal situation of Palestinian refugees in Lebanon, which bars them from public sector jobs as well as an extensive list of occupations and professions spanning most industries (Ajial Center 2002, Said 2001, Aasheim 2000, Al-Natour 1997).

### **Employment Characteristics**

Lebanon is endowed with few natural resources and has a relatively small manufacturing sector. Consequently, the majority of the workforce in Lebanon is employed in service occupations. The Palestinian refugee population is affected by these surroundings only to a limited degree, due to the prevailing employment restrictions. No refugee is employed in public administration. This compares to about 15 percent among Palestinian refugees in Syria and in Jordan's refugee camps. However, we should keep in mind that the public sector is a much smaller employer in Lebanon than in the other two countries, employing, for example, nine percent of the national male workforce, compared to 30 percent in Jordan (Egset 2002).

The dominant industry employing the Palestinians is trade (27 percent), followed by construction (19 percent), agriculture, education and health services, and manufacturing (11, 12 and 13 percent respectively). Together these five industries account for around 80 percent of the employed.

While agriculture and manufacturing employ about the same share of men and women, men largely dominate trade and, in particular, the construction and transport industries. Women are over-represented in education and the health and social service industries. Construction and trade in fact employ more than half of working men, while half of the women work in the service industries.

Following the lack of employment opportunities in the public sector, 80 percent of the employed work in private companies. Additionally, IGOs and NGOs employ 13 percent of the adult working population. This compares to 11 percent in Syria and only three percent in Jordan's refugee camps. It should be understood that this

sector to a certain extent provides services to the refugees that is provided by the public sector to Lebanese nationals. The remaining seven percent work in family businesses or as servants in private households. Again, the gender segregation is manifest. While 84 percent of men work in private companies, the same is true for 66 percent of women. This reflects the fact that women are largely turning to the NGOs and IGOs, accounting for 24 percent of employees compared to nine percent among men.

## **Economic Standing**

Available statistics show that income-wise the Palestinian refugee communities have significantly more poverty than the Lebanese population, with a much larger part of the population at the bottom end of the income distribution. While a majority of the refugee households rely on wage income, transfer income and social support are crucial to the poorest segments of the population. Most households possess basic household amenities although luxury items are rare. There is a general lack of savings, including in the relatively speaking most affluent households.

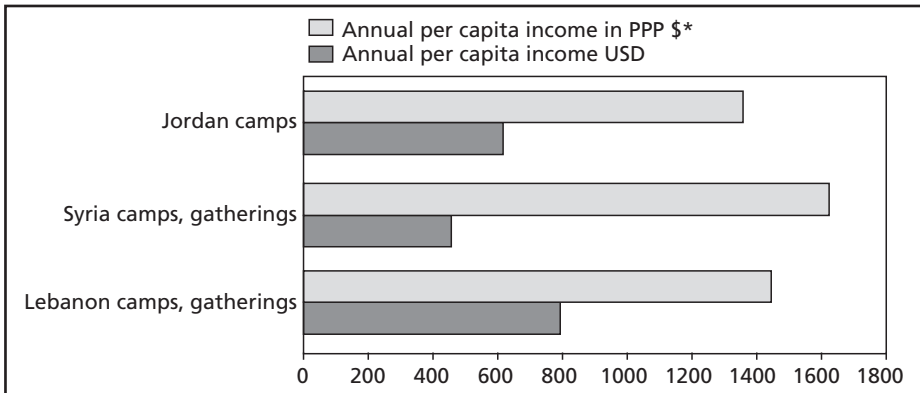
### **Income and Income Distribution**

A handful of camp and gathering refugee households in Lebanon reach the income level of the Lebanese middle class, but the majority are found among the poorest households in Lebanon. Incomes are generally low, with an annual average of about LL 5.5 million (3,667 USD). The income distribution across households is, however, skewed as the ten percent with the lowest income earn only 0.8 percent of the population's total income, while the upper ten percent earn 36 percent of the income.

Incomes are derived from four different sources: (1) wages; (2) entrepreneurial income from the self-employed; (3) property income from house ownerships, interest rates and other financial incomes; and (4) transfers, such as pensions, alimonies, scholarships or remittances from abroad.

While we might have expected employment incomes to constitute a relatively small part of the Palestinian household revenue due to the impact of labour regulations, this is not the case. Employment incomes constitute the largest income source for 80 percent of the Palestinian households. Fifty-nine percent report wages, and 21 percent have income from self-employment as their main income. Otherwise, 18 percent rely on transfers and two percent report property or other miscellaneous incomes.

Figure 7: Per capita annual income.



\*Purchasing Power Parities (PPP) from WDI 2001, Table 1.1

\*\* PCBS Ramallah, 1998, Expenditure and Consumption Survey

This distribution of income sources is similar to the rest of the Lebanese population. The most apparent difference between the national and the refugee populations is the different types of employment income. In the national population, wage income holds a less important and self-employment a more important role: 35 percent is accounted for by self-employment and 45 percent is derived from wages (ACS 1998:224–225).

While wage income is the main source of income for refugees, transfers are important to low-income households. Seven out of ten of the poorest ten percent of households report transfers as their main income source. Remittances are supplementary to the highest income-earning households. Social support is a vital compensatory source of income to the poor.

Half of all households have more than one source of income. In most cases, the amount of income received from supplementary sources is modest. Households relying on wages most frequently report additional transfer incomes, but they make little difference to the overall income level. However, for households relying on transfers, fewer households have additional labour income, but it makes a significant contribution to the overall income for those who do have it.

As long as wages constitute the most important income source, household labour market attachment is the most critical factor in determining household income. There is relatively little income diversification across segments. About eight in ten income earners are employed in manufacturing, construction and trade, as service or craft workers or in elementary work. In all these industries and occupations, incomes are generally low.

Two segments constitute exceptions to this general trend. The first segment is an upper stratum of professionals and technicians working in education, health or social service occupations. Incomes are several times higher here than for the vast



majority of income earners. The second segment is a segment of agricultural workers that constitute the lowest income category, earning about half of the overall average. In this very low-income category we also find individuals employed in family work and servants in private households.

A striking characteristic of Palestinian incomes compared to the national average is the absence of self-employed high-level professionals, who among Lebanese nationals account for the bulk of the highest incomes (Egset 2003).

### **Wealth (Amenities)**

Most camp and gathering refugee households possess basic household amenities but not the more 'luxury' items. Televisions are most common and found in nine out of ten households. Other basic items such as cooking stoves, washing machines and refrigerators are owned by eight in ten households. Seven in ten have electric fans and radios.

Many fewer refugee households own cars, video recorders and mix-masters (20 percent) as well as telephones and vacuum cleaners (ten percent). Finally, personal computers, satellite dishes and air-conditioners are found in less than one percent of households.

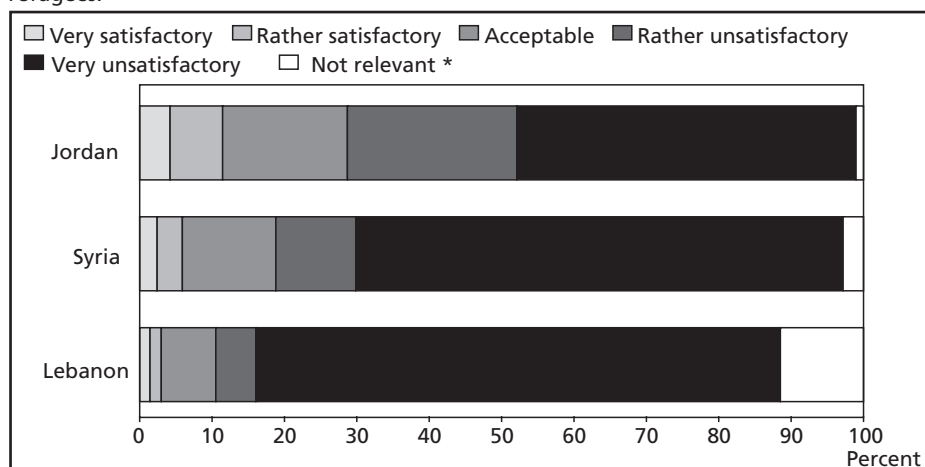
Access to formal credit and savings arrangements is weak among refugees in Lebanon. Four percent of households have savings in a bank or other formal credit institution, 11 percent benefit from *jamiyyah* savings, and 17 percent of the households report savings in the form of gold or other precious metals. *Jamiyyah* is an arrangement whereby households pool savings together for the disposal of individual households according to needs. It is common in poorer communities and often compensates for the lack of access to formal credit institutions. Note here a general difficulty in data gathering observed during fieldwork: Some women may be wearing (precious) necklaces or rings, without considering them household savings. It is reasonable to assume that this resulted in at least some underreporting of savings of this kind.

Few refugee households have the capacity to generate financial capital in the event of an unexpected financial crisis. Respondents were asked if they would be able to raise LL 200,000 (133 USD) should the need unexpectedly arise. Forty percent reported they would be unable to raise the amount, even with help from relatives and friends. This result portrays a situation in which a large proportion of the refugee population is unable to absorb economic shocks such as a hospital bill. Seventy percent of households in the lowest income brackets were unable to raise the amount, compared to 20 percent in the upper income brackets.

## Satisfaction with Entrepreneurial Environment

The overall low income reported reflects a situation where an overwhelming majority of the households characterize their local income earning opportunities as poor. In fact, eight in ten households report opportunities to be very unsatisfactory. While there is a slight tendency in the direction of wealthier households to be the most positive, differences across households are small. Not surprisingly, Palestinian refugees in Lebanon are less content with the local work environment than refugees elsewhere. In Lebanon, 11 percent said employment opportunities in their community were satisfactory or acceptable as compared with 18 percent in Syria and 28 percent in Jordan's refugee camps.

Figure 8: Satisfaction with business opportunities in the local area. Camp and gathering refugees.



\*Especially in Lebanon, there was a tendency for households without income-earning members to say that the question was 'irrelevant'.

## Economic Indicators as Compared with Palestinian Refugees in Syria and Jordan

While Palestinian refugees in Lebanon on average are poorer off income-wise and in terms of possessions of durable goods than the Lebanese population, the picture is more mixed when compared to Palestinian refugees elsewhere. Firstly, comparisons of income across country borders are wrought with difficulties. One common way to do it, however, is to adjust for local purchasing power before making the comparison. If this formula is applied here, the annual per capita income in so-called Purchasing Power Parities (PPP) is markedly lower for Palestinian refugees in Lebanon than for those in Syria, but income is slightly higher in Lebanon when judged against the income of refugees in Jordan's refugee camps (Egset 2004).

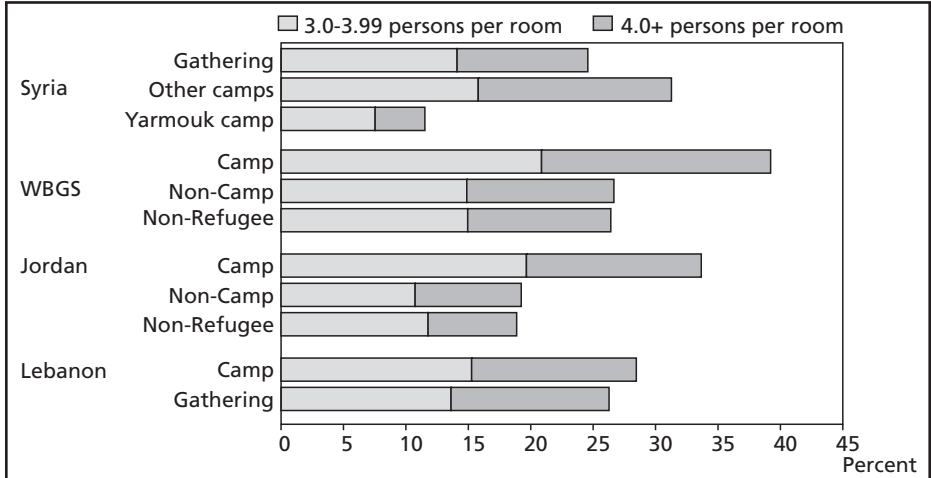
Secondly, while Palestinians in Lebanon generally are in possession of fewer consumer goods than those in Syria, they are better off than Palestinians in the refugee camps of the Hashemite Kingdom. As way of example, 22 percent own at least ten of the 21 items listed in the Fafo survey, as compared with 37 percent in Syria and ten percent in Jordan.<sup>2</sup> Moreover, as regards certain communication durables such as satellite dishes, video players, and mobile phones, the Palestinians in Lebanon are actually better off than the Palestinians in the other two countries. They also own a car about four times more often than refugees in Syria and twice as often as refugees in the camps of Jordan.

## Housing and Environment

Three-quarters of both the camp and gathering communities' infrastructure and community service facilities were damaged by armed conflict during the 1980s. While reconstruction has restored a good deal of the damage, some six to 15 percent of the previous infrastructure and facilities have never been repaired or restored. Building practices and regulations have had large negative implications on the standard of dwellings and local infrastructure at several locations. In southern camps, entry of building materials into the camps has been refused (Blome Jacobsen 2003b).

In general, Palestinian refugees' housing conditions in Lebanon are, in many respects, the worst among Palestinian refugees in the region.

Figure 9: Percent of households in crowded dwelling.



<sup>2</sup> The items are listed in the Tabulation Annex, table 27.

Crowding is seemingly less of a problem among refugees in Lebanon than among refugees elsewhere in the region, particularly when comparing camp refugees. However, this is the result of lower fertility levels in this setting and not better housing. With regard to infrastructure, the refugees have good access to electricity and almost all have independent kitchens and toilet facilities within the residence. However, piped water and drinking water, connection to sewer systems or septic tanks and refuse collection are lacking. Reliability of supply of electricity, water and drinking water is quite low.

### **Physical Aspects of the Dwelling**

Although there is a mix of housing structures in all neighbourhoods, urban-rural distinctions are evident. The typical rural dwelling is a one-story house, *dar*, while the typical urban dwelling is an apartment. Overall, approximately 60 percent of households live in *dar* housing and 40 percent in apartments. Less than one percent of households live in improvised, squatter-type housing. This type of housing is found primarily in the city centres, as seen for example by the many extremely low-standard gatherings here. Camp and gathering dwellings have three rooms on average, not including kitchens and hallways.

### **Infrastructure Amenities, Sanitation and Environment**

Overall, refugees have access to electricity (98 percent are connected to an electricity network), and have independent kitchens (96 percent) and toilet facilities in their living quarters (95 percent). However, as regards other aspects of their housing conditions and infrastructure, the situation is a great deal poorer.

Less than 70 percent of households have access to safe drinking water, defined as one of the following: water piped into residence, building or yard, or water delivered by a tanker truck. This is a much smaller proportion than found in Syria, the West Bank and Gaza Strip and Jordan's refugee camps, and compared with the national figure for Lebanon, where almost all have access to safe water. Among those households that have access to a safe source, many report poor reliability of delivery. Unreliability seems to be highest in camps and rural areas.

About 85 percent of households have access to quality sanitation, defined as being connected to a municipal sewerage system or a septic tank. Again, this is a lower coverage than at the national Lebanese level and in Syria, the West Bank and Gaza Strip and Jordan camps. Less than 60 percent of all Palestinian refugee households in Lebanon have access to both safe water and acceptable sanitation. This situation

is partly caused by the isolation of the refugee camps from national infrastructure systems.

Overall, almost three-quarters of households report garbage collection to take place in their neighbourhoods. At the same time, 45 percent of camp households and 33 percent of gathering households live in communities where open drainage ditches with refuse are present. This problem is most evident in city suburbs where some seven in ten households live in communities where refuse is dumped in drainage ditches.

The most prevalent types of indoor environment problems are general dust, humidity, and coldness in winter and hot rooms in summer. Overall, roughly two-thirds of households complain of each of these problems. The most common outdoor environment problem is severe noise coming from outside the dwelling, reported by six in ten households. Forty-five percent complain of sewer smells and 30 percent complain of car pollution and refuse smells. Clearly, these findings bear witness to the poor indoor comfort and physical environment of refugee homes.

## Annex: Statistical Tables

Table 1: Fafo refugee population estimates

Year	West Bank	Gaza Strip	Jordan	Lebanon		Syria		Total Including estimated non-camp
				Only camps	Including non-camp	Only camps	Including non-camp	
2002	585	772	1,484	106	198	159	296	3,335
2005	628	854	1,563	110	206	166	309	3,561
2010	692	996	1,681	117	218	177	330	3,918
2015	749	1,143	1,790	123	229	188	350	4,261
2020	801	1,293	1,895	129	240	198	368	4,598

Table 2: Palestinian refugees in camps and gatherings in Lebanon. Family origin by current governorate of residence

Origin	Current residence (governorate)					Total
	Beirut	Tripoli	Bequaa	Saida	Tyre	
Safad	17.9	39.6	49.8	28.4	40.9	33.1
Akka	50.0	21.7	11.3	39.1	42.4	36.6
Tabaria/Bisan	0.7	1.6	18.0	11.5	5.8	6.3
Nazereth	2.6	25.3	2.1	7.8	2.4	9.5
Haifa	12.3	7.8	16.8	9.4	6.1	9.0
Mandatory Palestine south	11.6	2.6	0.6	2.3	0.3	3.3
West Bank/Gaza Strip	2.3	0.8	1.3	1.0	1.0	1.2
Other	2.7	0.7	0.1	0.5	1.1	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3: Palestinian refugees in camps and gatherings in Lebanon. Place of birth by current governorate of residence

Place of birth	Governorate of current residence					Total
	Beirut	Tripoli	Bequaa	Saida	Tyre	
Beirut	69.9	3.9	4.5	5.1	2.4	15.3
Tripoli	1.6	78.4	0.1	0.9	0.6	18.6
Bequaa	1.4	0.7	70.3	1.0	1.5	3.8
Saida	3.4	1.0	1.4	70.6	5.1	25.1
Tyre	5.9	1.6	4.7	5.1	73.4	20.4
Mandatory Palestine	12.2	10.1	14.4	12.0	14.0	12.2
Other countries	5.7	4.2	4.6	5.4	3.0	4.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 4: Percent of households with close relatives (parents, siblings, children) abroad by country of current residence

Location of relative	Palestinian refugees in Lebanon	Palestinian refugees in Syria
West Bank/Gaza Strip	4	4
Israel	5	3
Jordan	9	18
Syria	19	
Lebanon		12
Gulf countries (incl. Iraq)	32	22
USA/Canada	13	5
Europe	50	15
Other (incl. Egypt)	17	1
Any location	79	54

Table 5: Total fertility rates

	Period			
	1983–86	1987–90	1991–94	1995–98
Gaza				
Camp refugee	6.89	7.27	7.47	
Non camp	7.48	8.10	7.95	
West Bank				
Camp refugee	6.67	5.63	5.68	
Non camp	6.00	5.64	5.44	
Jordan				
Camp refugee	6.92	6.11	5.25	4.33
Non camp	6.16	4.91	4.77	
Lebanon				
Camp refugee		4.49	3.90	3.03

Table 6: Mean household size

	Lebanon camps and gatherings	Syria camps and gatherings	Jordan camps	Jordan non-camp refugees
Mean	5.3	5.5	6.4	6.1

Table 7: Percent illiterate by gender and age

	Aged 15-29 years		Aged 30-44 years		Aged 45 years and above		All aged 15 years and above		
	M	F	M	F	M	F	M	F	Total
Lebanese*							8.2	20.2	14.4
Lebanon camps, gatherings	8.6	5.3	6.8	14.3	26.9	70.4	12.3	25.6	19.2
Syria camps, gatherings	3.0	2.2	2.6	8.0	14.7	50.1	5.6	15.2	10.4
Jordan camp	5.5	3.5	4.8	13.6	32.0	79.4	10.6	24.2	17.4

\*Source: Arab Human Development Report 2002 (UNDP)

Table 8: Percent enrolled by age

		Age of person														
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Lebanon camps, gatherings	Male	81	96	97	98	95	95	87	82	75	55	46	35	31	25	24
	Female	82	99	95	98	96	97	92	85	84	72	56	41	29	20	16
	Total	81	97	96	98	95	96	89	83	80	63	51	38	30	23	20
Syria camps, gatherings	Male	41	97	99	99	98	97	96	90	74	62	50	46	34	30	19
	Female	41	97	99	99	98	97	94	83	81	69	58	46	43	34	25
	Total	41	97	99	99	98	97	95	87	77	66	54	46	38	32	21
Jordan camps	Male	50	96	97	97	99	95	92	93	84	80	71	58	47	34	18
	Female	40	91	99	98	99	98	96	94	85	82	73	66	51	34	28
	Total	46	94	98	98	99	96	94	93	85	81	72	62	49	34	23

Table 9: Highest education completed by gender. Persons aged 15-64 years of age

	Lebanon camps, gatherings		Jordan camps		Jordan non- camp refugees		Syria camps, gatherings		West Bank and Gaza camps		West Bank and Gaza non-camp refugees	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Less than basic	60.5	72.1	51.0	63.1	32.5	39.8	47.0	55.8	37.0	48.6	43.8	52.9
Basic	18.5	16.7	19.3	12.5	26.4	23.9	23.6	16.6	22.6	21.6	20.3	20.1
Secondary	12.5	8.2	10.4	8.4	16.2	19.1	20.0	23.1	22.8	19.5	19.8	17.5
Higher	8.5	2.9	19.3	16.0	24.8	17.2	9.4	4.6	17.6	10.3	16.1	9.6



Table 10: Highest level of education completed by age and gender. Camp and gathering refugees in Lebanon

		Age, completed years in 5-year groups							
		25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64
Men	Less than basic	56.0	62.5	55.9	52.8	57.9	61.4	70.3	86.5
	Basic	21.4	16.7	24.1	24.4	19.2	14.3	8.2	4.3
	Secondary	16.9	12.8	11.5	13.9	13.6	9.9	6.6	4.6
	Higher than secondary	5.7	8.0	8.5	9.0	9.3	14.5	14.8	4.6
Women	Less than basic	58.2	60.5	66.9	71.5	85.5	91.7	96.6	99.6
	Basic	26.6	21.3	21.4	16.1	9.8	5.3	1.5	0.4
	Secondary	11.3	12.6	9.8	8.9	3.6	2.1	1.5	0.0
	Higher than secondary	3.9	5.6	1.9	3.5	1.1	0.9	0.4	0.0
All	Less than basic	57.1	61.4	61.7	62.5	72.5	78.6	84.8	94.0
	Basic	24.1	19.2	22.7	20.1	14.2	9.2	4.5	2.0
	Secondary	14.0	12.7	10.6	11.3	8.3	5.5	3.8	2.0
	Higher than secondary	4.8	6.6	5.0	6.2	5.0	6.8	6.9	2.0

Table 11: Percent of parents satisfied with local schools

	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
Very satisfactory	25.5	62.9	34.9
Rather satisfactory	17.1	18.1	38.0
Acceptable	26.8	10.1	9.1
Rather unsatisfactory	9.6	2.4	6.0
Very unsatisfactory	17.2	2.4	3.5
No schools in living area/ no opinion	3.8	4.1	8.6

Table 12: Infant (IMR) and child (U5MR) mortality. Development over two 5-year periods

	Period	Infant Mortality Rate	Under 5 mortality rate
Lebanon camps, gatherings	1989–93	35	43
	1994–98	32	37
Syria camps, gatherings	1991–95	29	34
	1996–2000	23	26
Jordan camps	1989–93	26	28
	1994–98	25	27

Table 13: Prenatal care and delivery assistance

Location	Group	Percent receiving prenatal care by skilled attendant (doctor, nurse, trained midwife).	Percent deliveries assisted by skilled attendant (doctor, nurse, trained midwife).
West Bank (1)	Camp	90	98
	Non-camp	95	97
	Non-refugee	94	96
Gaza Strip (1)	Camp	99	98
	Non-camp	99	99
	Non-refugee	98	100
Jordan (2)	Camp	95	87
	Non-camp	86	95
	Non-refugee	82	93
Lebanon (3)	Camp	95	83
	Gathering	95	82
	National	87	89
Syria (4)	Camp	96	84
	Gathering	92	80
	National		77

<sup>(1)</sup>Births in last year, PCBS: 2000, Unpublished data.

<sup>(2)</sup>Data for camps is for all births last 5 years, JCS: 1999; Data for non-camp and non-refugees is for latest birth only, J LCS: 1996.

<sup>(3)</sup>Births last 5 years, LIPRIL:1999; national data from Lebanon Maternal and Child Health Survey: 1996.

<sup>(4)</sup>Births last 5 years, LIPRIS: 2001.

Table 14: Self-assessed general health of adult (aged 15 years and above). Percent.

	Self-assessed general health				Total
	Very good	Good	Fair	Bad or very bad	
Lebanon camps, gatherings	16.0	41.5	26.1	16.4	100.0
Syria camps, gatherings	24.9	46.1	20.7	8.3	100.0
Jordan camps	54.9	23.0	16.7	5.5	100.0

Table 15: Percentage distribution of adults aged 15 and older by number of sensory and mobility problems

Number of problems	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
0	53.5	65.3	80.6
1	13.8	11.2	5.9
2	10.3	7.5	3.5
3	11.4	8.8	4.7
4	6.4	3.3	3.5
5	4.6	3.8	1.8
Total	100.0	100.0	100.0

Table 16: Percentage distribution of seven indicators of psychological distress in the adult (15+) population

	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
No symptoms	16	21	21
1 symptom	13	15	12
2 symptoms	14	17	15
3 symptoms	16	13	12
4 symptoms	14	13	13
5 symptoms	13	10	12
6 symptoms	8	6	9
7 symptoms	7	5	5
Total	100	100	100

Table 17: Place of consultation following acute illness. Percent aged 5 years and older who actually sought medical help by country of residence

	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
UNRWA clinic	44.2	23.0	32.1
Private clinic	19.9	47.0	28.2
Private hospital	11.4	5.0	4.9
PRCS hospital	10.4	5.0	0.0
NGO dispensary	5.5	0.0	0.0
Government hospital	2.6	10.0	26.0
Government health center	0.9	0.0	8.8
Other provider	5.0	10.0	0.0
Total	100.0	100.0	100.0

Table 18: Percent of refugee households in crowded dwellings (more than 3 persons per room)

	Lebanon		Jordan			West Bank, Gaza*			Syria		
	Gathering	Camp	Non-Refugee	Non-Camp	Camp	Non-Refugee	Non-Camp	Camp	Yarmouk camp	Other camps	Gathering
3.0-3.99 persons per room	13.6	15.3	11.8	10.7	19.7	15.0	14.9	20.9	7.5	15.8	14.1
4.0+ persons per room	12.7	13.2	7.1	8.5	14.0	11.5	11.8	18.3	4.0	15.5	10.5
Total (3.0+ persons per room)	26.3	28.5	18.9	19.2	33.7	26.4	26.7	39.2	11.5	31.3	24.6

\* Source: PCBS, Ramallah.

Table 19: Infrastructure amenities. Percent of households lacking amenities

	Lebanon		Syria		Jordan			West Bank, Gaza Strip		
	Camp	Gathering	Camp	Gathering	Camp	Non-camp	Non-refugee	Camp	Non-camp	Non-refugee
No Independent kitchen	4.5	4.6	7.5	7.0	3.1	3.5	10.5			
Not connected to electricity network	2.4	0.9	0.4	0.4	0.0	2.1	4.2	1.2	3.0	2.3
No toilet inside living quarters	5.4	5.1	2.9	10.4	22.8	7.1	19.1	3.0	3.0	5.0
Not connected to sewage network or septic tank	13.9	15.5	1.5	15.3	1.5	0.0	0.0	2.0	2.0	3.0
Garbage not collected	16.8	64.3	13.9	24.9	12.0	33.8	33.5			
No private bath/shower	35.2	32.5	17.8	23.0	54.6	27.1	37.1	19.8	22.1	27.6
Drinking water not piped into residence	49.5	51.2	21.9	7.7	8.1	12.5	16.3	16.0	27.0	35.0
Drinking water supply cut-offs at least weekly	43.0	16.0	12.5	26.8	59.9	18.0	17.2	8.0	15.0	18.0
Electricity supply cut-offs at least weekly	45.5	25.0			20.1	3.4	5.9			
No room heating	71.7	73.5	0.4	0.4	0.0	1.7	4.6			

Table 20: Percent of households with outdoor environmental problems. Lebanon camps and gatherings

	Camp North	Camp South	Gathering	All
Severe noise from outside	76.3	51.2	51.8	60.5
Car pollution	29.1	23.2	47.4	30.7
Industry pollution	7.5	8.0	17.7	10.0
Animal smell	10.8	13.5	18.3	13.6
Garbage smell	33.6	22.0	36.9	29.6
Sewer, wastewater smell	50.4	38.8	46.4	44.8

Table 21: Labour force participation by location, sex and region. Percent

	Lebanon		Syria			Jordan			West Bank, Gaza*		
	Camp	Gathering	Non-refugee*	Camp	Gathering	Camp	Non-camp	Non-refugee **	Camp	Non-camp	Non-refugee
Men	70.4	67.1	77.3	74.9	73.5	69.0	71.1	72.2	66.8	71.0	72.7
Women	16.4	18.1	21.7	20.8	24.1	12.9	13.8	16.3	9.0	12.1	13.7

\*The figures for non-refugees in Lebanon refers to the population aged 15-65 years.

\*\* "Non-refugee Jordan" refers to non-Palestinian Jordanians (Fafo 1996).

Sources: Fafo 1996, 1999, 2000, 2001; ACS 1998; PCBS 2000.

Table 22: Employment structure by industry and gender. Percent of employed aged 15 years and above

Industry	Lebanon camps, gatherings			Syria camps, gatherings			Jordan camps*		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1. Agriculture, hunting, forestry, fishing	11	12	11	2	4	2	3	9	4
2. Manufacturing, mining, quarrying	14	12	13	27	20	18	19	31	21
3. Construction, electricity, gas	24	1	19	17	0	13	14	0	12
4. Trade, hotels and restaurants	28	21	27	19	6	16	27	9	25
5. Transport, storage and communication	6	1	5	6	1	5	11	0	9
6. Financial intermediation, real estate	1	2	2	3	2	3	1	0	1
7. Public administration and defence	0	0	0	15	13	14	3	2	3
8. Education, health and social work	8	32	12	7	40	14	11	40	15
9. Community social services & other	8	19	10	15	15	15	10	7	9
Total	100	100	100	100	100	100	100	100	100

\*For Jordan's camps, those working in education, health and social work and being public employees show up in group 8.

Group 7, then, is not an indicator of the size of public sector employment. In fact about 17 percent of the employed in Jordan's refugee camps work for government agencies or institutions.

Table 23: Employed by occupation and gender. Percent of employed individuals aged 15 years and above

Occupation	Palestinian refugees in Lebanon camps, gatherings			Palestinian refugees in Syria camps, gatherings			Palestinian refugees in Jordan camps		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Professionals and managers	12	31	16	17	49	32	7	7	7
Semiprofessionals and clerks	2	4	2	10	9	10	10	29	13
Service and sales workers	19	23	19	14	7	12	18	14	17
Skilled agricultural and fishery workers	11	12	12	0	0	0	1	3	2
Crafts and related workers	42	12	36	35	14	25	29	24	29
Plant and machine operators	7	1	6	12	4	8	15	1	13
Elementary occupations	7	18	10	12	17	13	20	20	20
Total	100	100	100	100	100	100	101	99	100

Table 24: Satisfaction with business and employment opportunities in the area of living. Percent of households

	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
Very satisfactory	1	2	4
Rather satisfactory	2	3	7
Acceptable	8	13	17
Rather unsatisfactory	6	11	23
Very unsatisfactory	72	67	47
Not relevant *	11	3	1
Total	100	100	100

\*Especially in Lebanon, there was a tendency for households without income-earning members to say that the question was 'irrelevant'.



Table 25: Household total income of Lebanese households (May 1997) and of Palestinian refugee households (February 1999). Percent of households in each income group

	Annual total household income in LL 1,000								
	<3,600	3,601-6,000	6,001-9,600	9,601-14,400	14,401-19,200	19,201-28,800	28,801-38,400	38,401-60,000	>60,000
Palestinian refugees	43.7	26.4	16.7	8.6	2.1	1.9	0.4	0.1	0.1
Lebanese households	5.8	13.0	21.0	21.1	13.4	12.1	5.9	4.3	3.1

Table 26: Annual household and per capita income levels in USD (nominal and PPP)

	Survey year(5)	Annual household income / consumption USD	Annual per capita income USD	Annual per capita income in PPP \$*	n
Lebanon camps, gatherings	1999	3,686	794	1,444	3,391
Syria camps, gatherings	2001	2,186	456	1,622	4,887
Jordan camps	1999	3,577	616	1,357	2,483
WB camps (total consumption)**	1998	4,907	-	-	124
Gaza camps (total consumption)**	1998	4,206	-	-	340

\*Purchasing Power Parities (PPP) from WDI 2001, Table 1.1

\*\* PCBS Ramallah, 1998, Expenditure and Consumption Survey

Table 27: Percent of households by ownership of consumer goods

	Lebanon camps, gatherings	Syria camps, gatherings	Jordan camps
Refrigerator	85.1	93.9	81.1
Gas or electric cooking stove	76.6	91.4	50.3
Gas or electric oven (heating)	68.7	58.4	8.7
Kerosene or diesel oven (heating)	9.6	60.5	14.4
Electric fan	69.8	96.1	80.0
Washing machine	80.0	90.8	86.7
Vacuum cleaner	14.1	26.2	6.9
Sewing machine	15.3	25.9	20.9
Mix-master or blender	20.4	43.2	33.8
Radio/cassette player	65.9	79.7	69.3
TV set	86.7	91.2	89.6
Satellite dish	51.1	38.7	9.3
Videoplayer	20.0	13.2	10.2
Photo camera	10.4	13.3	5.4
Video camera	2.0	3.8	0.7
Ordinary telephone	10.9	31.1	31.6
Mobile telephone	11.5	3.1	1.2
Personal computer	2.1	6.5	1.0
Air conditioner	3.1	5.1	0.6
Car or truck	23.9	6.5	11.8
Motorbike	3.2	1.0	0.0

Table 28: Percent households that are poor (less than 2 USD per person) and ultra-poor (less than 1 USD per person)

	Jordan		Lebanon		West Bank		Gaza Strip	
	Camps	All	Camps	Gatherings	Camps	All	Camp	All
Ultra-poor	8.6		15.0	13.2	13.0	8.4	23.9	21.6
Poor	30.6	8.0	36.2	31.3	19.2	14.5	37.7	33.0

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# Falling Behind

Fafo Institute for Applied International Studies, in cooperation with the Palestinian Central Bureau of Statistics in Damascus and with economic support from the Government of Norway, carried out a living conditions survey of 4,000 households in Lebanon in 1999–2001. The subsequent Fafo report, *Difficult Past, Uncertain Future*, documented the situation of Palestinian refugees with respect to demography, health, education, employment, economic resources, and people's social networks.

Summarizing and building on some of the key findings from *Difficult Past*, this report contrasts the situation of Palestinian refugees in Lebanon with that of Palestinian refugees residing in Syria, Jordan, and the West Bank and Gaza Strip, and draws comparisons between the refugee and non-refugee populations of these countries and Lebanon.



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