

Ole Fr. Ugland (ed.)



Difficult Past, Uncertain Future

Living Conditions Among Palestinian Refugees in Camps and Gatherings in Lebanon



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Living Conditions Among Palestinian Refugees in Camps and Gatherings in Lebanon

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Acronyms and abbreviations

CPR	Contraceptive Prevalence Rate
DHS	Demographic and Health Survey
DOS	Department of Statistics, Jordan
IGO	International Governmental Organization
ILO	International Labour Organisation
IMR	Infant Mortality Rate
IUD	Intra-uterine Device
JLCS	Jordan Living Conditions Survey
LIPRIL	Survey of Living Conditions among Palestinian Refugees in Lebanon
LL	Lebanese Pounds
MTFR	Marital Total Fertility Rate
MI	Macro International
NGO	Non-governmental Organization
NPA	Norwegian People's Aid
PCBS	Palestinian Central Bureau of Statistics
PLO	Palestine Liberation Organization
PRCS	Palestine Red Crescent Society
RSI	Randomly Selected (Adult) Individual
SES	Socio-economic Status
TFR	Total Fertility Rate
U5MR	Child (Under-five) Mortality Rate
UNDP	United Nations Development Programme
UNRWA	United Nations Relief and Works Agency for Palestine Refugees
US	United States of America
USCR	The United States Committee for Refugee
USD	US Dollar
WHO	World Health Organization

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Preface

This report presents the first comprehensive analysis ever made of the living conditions among the Palestinian refugees in Lebanon. The population surveyed consists of refugees who live within the camps and those who live in scattered communities locally referred to as “gatherings”. The report is based on a survey implemented jointly by the Palestinian Central Bureau of Statistics in Damascus and the Fafo Institute for Applied International Studies in Oslo.

The project was made possible by a generous grant from the Royal Norwegian Ministry of Foreign Affairs, the acceptance of the prime minister of Lebanon, H. E. Rafik Hariri, and the cooperation of the refugees themselves. All the local popular groups in the camps agreed to the implementation of the project, and the field staff of approximately 90 persons were primarily recruited from among the qualified Palestinians in the camps. In addition, a significant number of professionals and academics, as well as local non-governmental and international organizations, have provided invaluable input and assistance.

The project preparations started in 1996. The survey fieldwork was carried out in 1999, and the first results were released early in 2000. Six presentations were made to different stakeholders in Lebanon and the subsequent comments and discussions have been invaluable in drafting this report.

It is commonly believed that the Palestinian refugees living in Lebanon face more hardship and are less integrated into the host country communities than those refugees living in the other countries in the Middle East. Yet, the information available has not allowed for the elaboration of indicators that might help in constructing a general and accurate picture. Such indicators are needed in order to map the status of living conditions and to evaluate the needs of the population. As a major provider of humanitarian assistance, Norway agreed to help fill the information gap by helping to provide updated, reliable and internationally comparable statistics.

We would like to take this opportunity to express our gratitude to all those who have participated in the undertaking, and in particular the Lebanese co-authors of this report. We are grateful to the Government of Lebanon and to Dr. Khalil Shatawi, director of the Lebanese Directorate for Palestinian Affairs. We extend our particular thanks to the Norwegian People’s Aid and to its Representative, Ms. Wafa Yassir, for very valuable support in all aspects of the work. We felt privileged to cooperate

with our partner, the Palestinian Central Bureau of Statistics in Damascus, and we thank its director Dr. Mustafa Abyad for his support and Dr. Yousef Al Madi for his excellent management of the fieldwork teams. We are grateful to Dr. Aziza Khalidi for excellent coordination of the project in Lebanon and to Mr. Ole Fredrik Ugland for his overall responsibility for the project execution. Our gratitude also goes to representatives of the many local NGOs and political parties that gave input to survey design as well as constructive feedback to our analyses following several data dissemination seminars. The Norwegian ambassadors Odd Wibe and Vigeik Eide and their staff in Damascus, as well as Rita Sayigh and Tony Bathani of the Norwegian Embassy in Beirut, went out of their ways to assist us in all possible and impossible issues.

Lastly, but not the least, we would like to thank all the Palestinian households who willingly opened their doors to the project team and spent their valuable time with our fieldworkers. Without their amicable cooperation the survey would not have been possible.

Oslo, December 2002
Jon Hanssen-Bauer
Managing director, Fafo AIS

Chapter 1 Introduction

Ole Fr. Ugland¹

1.1 A Difficult Past, An Uncertain Future

In 1948, one hundred thousand Palestinians fled to Lebanon from what is today Israel, mainly from Haifa, Acre and the Galilee, to find refuge from the war. In Lebanon, temporary camps were established to provide shelter for the refugees. A UN organisation was later established to provide assistance to them, the United Nations Relief and Works Agency for Palestine Refugees, the UNRWA.

More than half a century later, the refugees are still in Lebanon. They have grown in number, and they have witnessed, been part of, and been the victims of political turbulence, civil and international wars, occupation and military actions, new displacements, even massacres, that have ravaged on the Lebanese soil since their arrival. Some of them have migrated to third countries and some are integrated into the Lebanese society. Descendants in the second and third generations are still refugees.

The majority of them live on the borderline of the Lebanese society; tolerated, but not integrated. Most live in camps that are still precarious settlements even if they have become more like permanent neighbourhoods, or they live in clusters of Palestinian homes outside the camps, in the so-called “gatherings”. They are frequently reported to face the worst living conditions among the Palestinian refugees in the host countries in the Middle East (USCR 1999). In a situation characterised as one of physical misery, fear and insecurity (Sayigh 1994), most refugees face limited employment opportunities and possess scant economic resources. Their income is reported to be low and they often reside in densely populated camps. UNRWA supports twice as many families that are unable to sustain themselves here than in its other fields of operation (Besson 1996:5).

To a large extent, their future depends on outside political forces, over which the refugees living in Lebanon have little control. They await an international settlement of the refugee issue. They long for their right of return. They know that

¹ The author would like to thank Dr. Aziza Khalidi and Jon Hanssen-Bauer for comments to an earlier draft of this chapter.

they are not welcome to stay in Lebanon indefinitely. In brief, they suffer from a difficult past, and they share an uncertain future.

Palestinian refugees in Lebanon are dependent on assistance from the international community for their survival. The most important source of such assistance is UNRWA. The refugees also obtain assistance from bilateral sources. This assistance is channelled through a number of non-governmental organisations that are crucial to the welfare of the refugees.

This report concludes a survey of the living conditions of the Palestinian refugees living in camps and gatherings in Lebanon (LIPRIL). The survey was financed by Norway out of concern for the impact on the living conditions caused by a decline in international assistance to the refugees. The survey was conducted by the Palestinian Central Bureau of Statistics and Fafo Institute for Applied International Studies, with the support of the Palestinian population in Lebanon. Fieldwork was conducted in January and February 1999.

The aim of the survey is to produce an unbiased and “objective” description of current living conditions by using statistical indicators that are internationally recognised and suited for international comparison. Therefore, the study is founded on the use of survey methodology that has been used in the region before, and which incorporates methodologies that are internationally recognised.

The purpose of this introductory chapter is to elaborate further this conceptual framework, at the same time as placing it within the framework of the population surveyed.

1.2 The Surveyed Population

The origin of the surveyed population is families and individuals that fled to Lebanon in connection with the 1948 Middle East war. As previously stated, their number is estimated to be around 100,000 individuals at that time. It is no straightforward exercise to establish their exact number today, as no population census has ever been made, and as figures offered by various sources are highly contested. Current estimates range from some 200,000 to 600,000 individuals. The number depends, of course, on the exact definition of a Palestinian refugee, and several such definitions are currently in use. Furthermore, the estimates are often based on registers that have weaknesses with regard to population estimations, or they are sensitive to underlying assumptions introduced to enable the estimation.

The most cited estimates are the ones given by Lebanese authorities and by UNRWA. According to Lebanese officials, the number of Palestinian refugees and their descendants in Lebanon is in the range of 400-600,000. This number would

be consistent with an annual population growth of 4-5 per cent, but it is doubtful whether the actual population growth has been as high as this, particularly in recent years. The estimate is used by Lebanon to assess the number of refugees having any kind of “claim” on Lebanon, because Lebanon was their first country of refuge, and does not pretend to indicate the number actually residing on their soil.

According to UNRWA registers, a Palestinian refugee is “a person who, as a result of the establishment of the state of Israel, took refuge elsewhere in Palestine (The West Bank and Gaza Strip), Lebanon, Syria and Trans-Jordan prior to 1 July 1952, and who was deemed in need”. Patrilineal descendants of these individuals are also included in the population. These registers estimate the Palestinian population in Lebanon to be around 350,000 refugees, thus accounting for an estimated 6 per cent of all Palestinian refugees worldwide (UNRWA 1996; IPS1994:3). UNRWA registers were originally established to serve administrative purposes for the Agency, and not to estimate the number of refugees. This definition may actually imply underestimation of the real number as, at least historically, it targeted only those “in need”. UNRWA figures have also been criticised for overestimating the real number, as their registers are not necessarily updated for out-migration, deaths, changes in citizenship and other “demographic” events.

Most observers claim that a reasonable estimate for the current Palestinian refugee population in Lebanon is lower than the examples cited above, while at the same time none is in a position to provide authoritative figures. A recent survey in Lebanon fixes the current number of refugees at slightly below 200,000 (ACS 1998).

Whatever their exact number, the study presented in this report covers only a part of the total population of Palestinian refugees living in Lebanon, namely those residing in the camps and in camp-like areas outside the camps, known as “gatherings”. These areas most probably contain the majority of the refugees in Lebanon. However, the LIPRIL has not been designed to estimate population figures, so we cannot really tell. The reason for covering only this part of the population is that it is located in geographically identifiable areas that can be surveyed. Other Palestinian families living scattered in predominantly Lebanese communities are much more difficult to trace, and more costly to locate and enlist in the sample frame.

There is also a second reason behind the limitation of the survey population. The survey donors were mainly interested in identifying the needs of the Palestinian refugees for humanitarian assistance. Hence their main focus is directed at refugees who are insufficiently integrated into the Lebanese society and, consequently face the most vulnerable living conditions.

The LIPRIL covers twelve refugee camps. The major part of these camps consists of areas operated by UNRWA. However, as the camps have expanded across their “de jure” geographical borderlines, the LIPRIL includes also the population living

outside the strict UNRWA-defined camp borders, and which is commonly perceived as their “de facto” borders. Additionally, the study covers 45 neighbourhoods located outside the camps. These are areas where 25 or more Palestinian refugee households live together in a “gathering”. Gatherings thus typically constitute relatively homogeneous refugee communities, such as smaller “villages”, households living in the same multi-storey residential building, along the same street, etc.²

The LIPRIL further defines a Palestinian as any person who satisfies 1 of the following 4 criteria:

- Currently holds Palestinian nationality;
- Is a refugee from before 1948, after 1948, or from 1967;
- Is registered with UNRWA and/or with Lebanese authorities (i.e. with the Directorate for Refugees); or
- Holds a Palestinian Lebanese or other Palestinian passport or nationality document.

In a few instances, households will have mixed Palestinian and non-Palestinian members, as is the case for example when a Lebanese man has married a Palestinian woman or vice versa. The LIPRIL covers all households where there is at least 1 Palestinian member. In other words, some households include non-Palestinian members, while totally non-Palestinian households are excluded.³ The number of non-Palestinian household members is, however, negligible.

The exclusion from the survey population of refugees living outside camps and gatherings implies a limitation of the sample. The LIPRIL is not fully representative for the entire Palestinian refugee population living in Lebanon at the time of the survey. It is even less representative for the total population of refugees who arrived in Lebanon as their first country of refuge, and their descendants.

The sample limitation also introduces a possible bias if the data is used to depict the living conditions of the entire Palestinian refugee population in Lebanon. In general, it can be assumed that households that have managed to settle outside camps and gatherings are generally better off than those that have not. Likewise they can also be assumed to have better access to the national labour market and to other resources that are important in the conduct of their daily life. This implies that this report probably illustrates the part of the Palestinian refugee population in Lebanon that faces the most adverse living conditions.

² For further references on the survey population, see Annex 1.

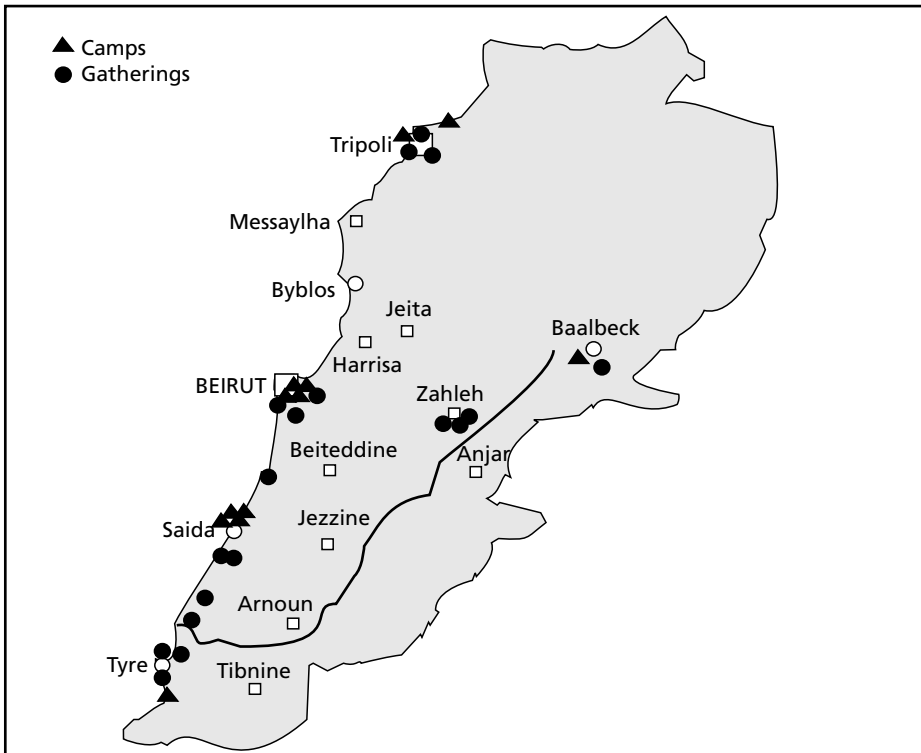
³ Non-Palestinian households were included in the survey sample, but are excluded in the following analysis.

1.3 Community Types and Geographical Distribution

The geographical distribution of the refugee communities across Lebanon is determined partly by historical and administrative decisions, with regard to the location of the initial refugee camps, and partly by later relocations due to space limitation or war. The current population lives in 12 refugee camps and about 45 gatherings. These are shown in Figure 1.1.

The map demonstrates that most refugee communities are located inside or close to the major Lebanese cities. Starting in Beirut, they are all, with one exception, located within the geographic boundary of the capital itself. A second group is found in the Tripoli area, where two camps are located north of the city and several gatherings are found inside it. In the Bequaa, there is one camp at the outskirts of the city of Baalbek, and we find gatherings in two major locations of its suburbs and in the Zahleh area. In the south, the major refugee concentrations are located around the cities of Saida and Tyre. In both places, camps and gatherings

Figure 1.1 Map of Lebanon with LIPRIL locations of camps and gatherings.



are found close to the city centres. In Saida, they are mainly concentrated in the immediate (western) city vicinity, while in Tyre, most are found along the main city connection roads. Given the LIPRIL design and the way the initial population was settled across camps, three-quarters of the refugee population surveyed are camp residents. The geographical distribution of the population is shown in Table 1.1.

As the refugee communities are of different sizes, their numbers do not reflect the distribution of the refugee population. Almost 8 in 10 refugees covered live in camps, while 2 in 10 live in gatherings, i.e. in communities outside the camps. The largest refugee concentrations are found in the camps of Saida and Tripoli respectively, while the camps of Tyre and Beirut follow closely behind. The largest population of gathering residents are located in the South, around Saida and Tyre, where

Table 1.1 Distribution of the Palestinian refugee population in camps and gatherings in Lebanon by geographic location and location type. Per cent of total population (n=19,200), households (n=3,620) and refugee communities (n=55). * Camp + Gathering = 100 per cent.

	Beirut	Tripoli	Bequaa	Saida	Tyre	ALL
Camps						
Individuals	14	21	2	23	18	77
Households	15	20	2	23	18	78
Communities	7	4	2	4	5	22
Gatherings						
Individuals	3	2	2	10	6	23
Households	3	1	2	10	6	22
Communities	20	7	9	24	20	78

* Two smaller communities out of the 57 covered by the LIPRIL were not classified precisely according to these definitions.

Table 1.2 Distribution of the Palestinian refugee population in camps and gatherings in Lebanon by geographic location and urban-rural residence. Per cent of total population (n=19,074). Number of refugee communities in parenthesis (n=55).

	Beirut	Tripoli	Bequaa	Saida	Tyre	ALL
City centre	8 (11)	1 (1)	2 (1)	3 (3)	4 (1)	17 (17)
City suburb	8 (2)	1 (2)	0 (1)	26 (9)	1 (2)	36 (16)
Urban area	1 (1)	7 (2)	2 (4)	4 (3)	6 (1)	20 (11)
Rural area	0 (0)	14 (1)	0 (0)	0 (0)	13 (10)	27 (11)
All	17 (14)	22 (6)	4 (6)	33 (15)	24 (14)	100 (55)

we also find the largest share of refugee gatherings. Bequaa represents the smallest refugee area, both with regard to the number of refugee communities as well as in terms of the region's share of the refugee population. The distribution of households largely follows the population distribution⁴.

Social and economic services and infrastructure are usually better developed in urban and central areas than in rural and more remote areas. The surveyed refugee population is predominantly an urban population, as 73 per cent actually live in urban areas. Table 1.2 shows how the population and the communities are distributed across location types from city centres, across city suburbs and urban areas to rural locations. Later in this report, we will analyse to what degree the location itself affects current living conditions.

Table 1.2. shows that the communities are more or less equally distributed across city centres, suburbs, urban and rural areas, as could be expected from the geographical distribution detailed above. In Beirut, the majority of locations are found in the city centre. In Tripoli and Saida, they are more frequently located in the city suburbs or in urban areas outside the cities. In the Bequaa, they are mostly urban based, but located outside the city itself. Finally, in Tyre, the overall majority of the communities are rural.

The community location naturally reflects the population distribution. Nonetheless, while communities in the Beirut city suburbs are relatively few, they still account for about half of the population here. Likewise, the Tripoli population is largely rural. In the Bequaa, the population is shared about equally between the Baalbek city centre and the urban areas outside the city. The Saida population is dominantly suburban, while in Tyre the prominence of rural communities reflects a dominant rural population.

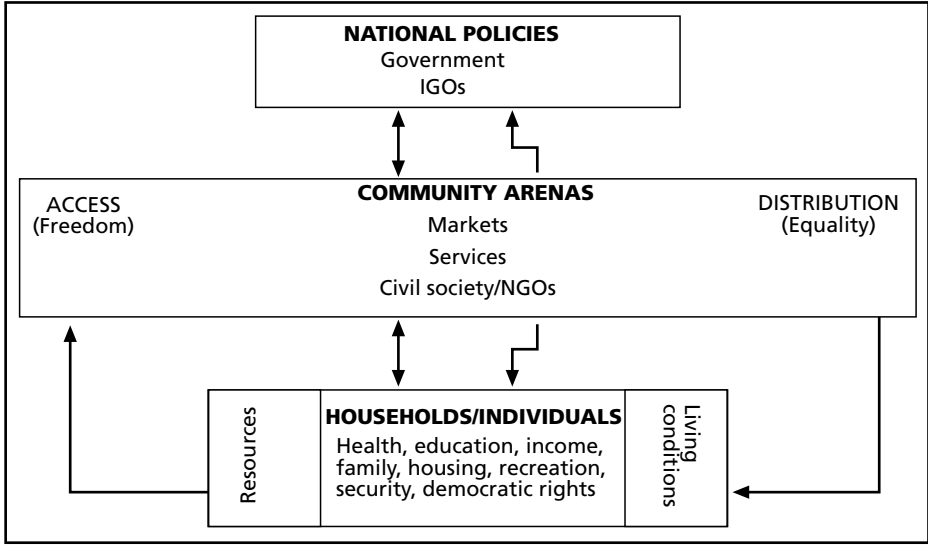
An important implication of the LIPRIL conceptual framework is that socio-economic variations among the refugee population will be influenced by their community type, their geographic location and the type of urban-rural setting in which they live. We will now turn to a presentation of our analytical framework.

1.4 A Conceptual Model of Living Conditions

Systematic analyses of living conditions have to take into account that households and individuals are shaped by the context within which they conduct their lives.

⁴ In the following chapters, regions will be collapsed in order to increase the sample size within each area and hence improve the accuracy of statistical estimates. A frequently used categorisation is a grouping into Northern camps, Southern camps and gatherings. "North" in this context refers to the geographical areas of Beirut, Tripoli and Bequaa, while "South" refers to Saida and Tyre."

Figure 1.2 The LIPRIL conceptual framework: Living conditions as outcomes of arena selection and distribution mechanisms.



In her description of the Shatila experience for example, Sayigh (1994:15-34) describes the institutional framework as a set of "layers", each with its specific set of actors. The first layer is the Lebanese state (the army) and the refugee management apparatus (laws, ministries, UNRWA, the Directorate for Refugees etc.). The second layer is the rest of the Palestinian community, with other camps and national institutions. Furthermore, each camp is situated in a specific regional, economic and social setting of friends and foes – settings that are shaped by historic movements and sectarian mobilisation. Beyond the immediate neighbourhood, the Lebanese political arena is present with its multitude of parties, movements and leaderships, as well as the Lebanese economy with its particular labour laws. Finally, beyond Lebanon, Sayigh identifies a fifth layer of the Diaspora with which camp people still maintain close family and political links.

Following the same logic, our conceptual framework is simplified as a tripartite relationship between national policies, communities, and households or individual citizens (Figure 1.2).

Following the model, living conditions can be analysed as the outcome of interactions between individual or collective actors at 3 different levels. These are termed as national policies, community arenas and households/individuals. Let us take a brief look at each.

Access To and Command Over Resources

Starting with individuals and households, a basic premise behind the concept of living conditions is that they are studied in terms of the individuals' and the households' access to and control over *resources*, rather than as mere descriptive labels (Coleman 1971:3; NOU 1993:44-45). Resources may be many things, such as monetary possessions, knowledge, psychic and physical energy, social relations, security, work and employment, etc., with the help of which the individual can control and consciously direct her/his conditions of life (Titmuss 1958). Describing living conditions in terms of such resources, we are thus interested in both revealing the access to resources enjoyed by groups of individuals or groups of households, as well as measuring the outcome of the use of the resources. It is therefore necessary to study a rather wide range of aspects. The basic resources covered by the LIPRIL are:

- Health and access to medical treatment
- Competence and opportunities to acquire education
- Employment and working conditions
- Economic resources and consumer conditions
- Family and social relations
- Housing and access to social services
- Social participation and social networks
- Recreation and cultural activity

Hence the list of indicators needed to reflect individual resources at a given point in time is rather comprehensive. At the same time we also face the conceptual challenge of identifying combinations of resources utilised, in a situation where the list of possible combinations is virtually endless. Ideally speaking, our measure of living conditions should cover or describe entire life situations, or in technical terms, should be treated by a holistic approach. Problems arise however, when people with many or few different types of resources are to be compared with each other. Does much of few compare with a little of many? Many attempts have been made to establish indexes that reduce such complexity into a single "physical quality of life" index or a "human development" index. However, to date no single and universally agreed indicator, or any measurement scale, exists on socio-economic conditions of life, and even less so for the total life situation of humans.

The *activity* of converting the resources may in fact also be regarded as a living conditions asset, whether positive or negative. Work may involve capability

enhancement and provide feelings of self-esteem, while the conditions under which the work is performed may cause adverse side effects in terms of health, or in terms of the time spent. Social participation is seen as positive in itself as it enhances individual capabilities and skills during daily interaction with the community at large.

Nonetheless, a basic problem inherent is one of linking and weighing the various resource indicators. What weight should the respective indicators listed be given in an overall assessment of living conditions? For example, is poor health better or worse than low income? Should high income be considered as compensating for adverse working conditions? Is it worse to be without electricity than to be without a job? While it is generally unproblematic to assume that the situation is worse if an individual faces several living condition liabilities than if he or she faces none, the balancing of good and adverse situations is a complex exercise.

As long as there is no immediate solution to these problems, analyses of living conditions tend to be confined to the examination of *distributional patterns* along one or a few single indicators, to distinguish between situations that are good or adverse. The critical question in this regard is to what degree different population groups, for example females and males, young and old, urban and rural dwellers, demonstrate different living conditions “profiles”. Again, the reader should be aware that a straightforward comparison across households or individuals is rather problematic. Those concerned may evaluate similar situations differently. Some may consider the lack of public transport a huge problem, while for others it makes no difference. The LIPRIL addresses this problem by asking households and individuals about their own judgement and by letting them assess their own situation.

Communities Represent “Arenas” for Resource Conversion

Moving one step up in the conceptual framework (Figure 1.2), individuals and households are described as living in communities where they utilise their resources to improve future living standards. Therefore, the qualities of these communities, such as for example the presence of local markets and institutions, influence the way individuals and households actually can use their resources, as well as the outcomes they obtain.

In studies of living conditions, the *arena* concept is of crucial importance, and relates to two regulating principles, i.e. those of *freedom* and *equality*. An arena is simply a place where individual resources can be interchanged, for example educational institutions, labour markets, the *hamula* etc. Assuming that an individual or a household possesses a set of resources, these resources can be invested in the various arenas and converted into qualities of life or improved living conditions. In chapter four, we will for example see how learning skills (resources) are invested within the educational system (the arena) to obtain formal competence (outcome).

In chapters 5 and 6, we see how formal education and skills are further invested in the labour market for occupational prestige and economic rewards. In chapter seven, we look at how income is invested in for instance the housing market to improve the dwelling standard, etc.

For the individual and the household, it is thus crucial both to have resources and to live in a community where these resources can be utilised to improve future living conditions. Hence utilisation is dependent on arena *access*. Arena access is furthermore regulated by *selection* mechanisms, where individuals have varying degrees of *freedom* or the ability to make choices and to pursue their individual life projects. It is, for example, well known that females in the Middle East participate less frequently at the labour market than men, partly due to social norms and informal regulations. When measuring living conditions, we thus attempt at identifying whether a given distribution of an outcome is the result of individual choice, of inequalities in access to resources, a result of differences in the availability of arenas or of quality variations related to the constitution of a given arena.

National and International Agencies Frequently Intervene Arenas

Moving to the top level of our conceptual framework (Figure 1.2), it is seen that national or international actors may also intervene at the community arenas. The community level is thus crucial also to the design of social assistance, as it is often here that public or other interventions can be made in order to improve living conditions. Typical initiatives made by such actors are made in the form of infrastructure provision or through regulation or deregulation of markets and prices. A significant trait in this regard is the legal and institutional restrictions facing the Palestinian refugees in Lebanon as long as they are not considered Lebanese nationals.

Initiatives from national or international actors can be taken to eliminate hindrances for certain groups to arena access, or access to resources. Positive access “discrimination” may in some instances be required to ensure that those most in need of a service actually obtain it. Norms, traditions, factors of supply and demand may favour some groups in their competition with others for access, and these may be supported or compensated through arena intervention. The UNRWA “hardship classifications” is one example of attempts at identification and support of refugees deemed mostly in need.

As seen above, arenas have a distributive capacity in shaping the outcome of individual resource “investments”. Educational institutions, labour markets and housing markets all produce winners and losers. “Social justice” considerations will thus typically be involved in the outcome assessment by national or international agencies. As a rule such considerations will be based on premises of *equality*, implying

that large differences in affluence or poverty are deemed in opposition to human dignity. From one perspective, a society characterised by equality can be valued as a better society than one characterised by high levels of inequality in its own regard. From another perspective, it can be argued that some inequality is of value either if it means that special qualifications are rewarded or if it implies stimulating people to act. Strict equality may be considered counterproductive to socio-economic development.

When analysing living conditions from the national perspective, we look mainly for 3 basic distributive patterns in the arena distribution outcome (Iversen et al 1979). First, *heaping* indicates that a good or bad situation as measured along one living condition dimension, tends to go along with the same quality along other dimensions. Those with the highest education, for example, tend to have the best jobs, the highest economic reward, and vice versa. Second, *compensation* indicates that an advantage in one field is counterbalanced by disadvantages along other dimensions. Those living in urban areas may have access to many services, but at the same time they are also often exposed to noise and pollution. Finally, *independence* indicates that there is no particular association between the different indicators. The following chapters will provide many examples of such patterns.

Yet we still have to admit that the concrete *processes* that create well-being and welfare through interaction among household members, as well as their activities at the various arenas across time, remain largely undiscovered by the survey. Additionally, time series data is scarce. As in most studies of living conditions, the following analysis will direct focus at a comparison of living condition distributions between various population categories at a given time, i.e. January to February 1999. While the analysis will be directed at identifying selection and distribution mechanisms, it will be difficult to formulate exactly the processes working behind the observed outcomes.

1.5 Report Outline

Following the conceptual framework of Figure 1.2, the report is organised in chapters that systematically describe the survey results across 7 aspects of living conditions: health; education; employment and working conditions; household economics; housing and environment; social networks; and attitudes and social participation (chapters 3-9). At the very beginning of the report (chapter 2), we provide an in-depth demographic analysis of the population and its growth, which serve as background for the subsequent analysis of living conditions. In the final

section (chapter 10), we will draw the combined picture that emerges when these aspects are put together, and linked within the analytical framework.

Chapter 2 Population

Marwan Khawaja

2.1 Introduction

This chapter examines basic aspects of the demographic situation of the Palestinian population living in camps and gatherings in Lebanon, as revealed in the 1999 LIPRIL survey data. Population patterns are of great interest mainly because they relate closely to other social and economic changes that are of relevance for assessing the living conditions of the refugee population. Components of demographic change, including migration, fertility and mortality trends, reflect momentous social changes, and have important consequences for the provision of health and educational services as well as for the labour market. Other structural features of the population, particularly the age distribution and household composition, are among the most important factors contributing to the relative socio-economic standing of refugees.

The quality of the age data is of considerable importance in household surveys because the age distribution is needed for various estimates. Age was derived from date of birth, although in some cases date of birth will have been imputed or otherwise calculated from completed age. One way to evaluate the accuracy of the age data is to examine the extent of age heaping in convenient digits, most commonly 0 and 5. Two indexes are used to evaluate the amount of heaping found in the age data: Whipple and Myers (Shryock and Siegel 1976:114–119). Though some digit preference occurs, the quality of age reporting is generally good. The Myers' Blended Index of digit preference is 4.8 for males and 4.1 for females. The Whipple Index of preference for 0 or 5 is 107, indicating a slight heaping. There was obvious heaping for the digit zero as expected, but also for digit nine. Surprisingly, no heaping was found for digit five. It is difficult to explain the pattern of digit preference found in the data.

For most demographic estimates, the single-year age data are less important than age-grouped data. Examining age ratio scores derived from grouping the survey data by 5-year age groups can also assess the quality of the age reporting (see Shryock and Siegel 1976:124–126). Lower age ratio scores indicate that the age distribution progresses smoothly, i.e. no surplus or deficits. Age ratio scores of 2–3 indicate high quality data, while scores of 8–9 indicate inaccurate age reporting. The scores found

in the LIPRIL data were 7.9 for males and 11.8 for females, indicating inaccurate age reporting overall. Examination of the age ratios by age groups revealed some age misstatement for females of reproductive ages. Some age shifting might have been the reason for the patterns found, but selective migration cannot be ruled out.

Otherwise, both variables, age in completed years and year of birth, were virtually complete. However, substantial proportions of the day and month of birth of household members were missing: 52 per cent were missing the day of birth, month of birth, or both. Other variables were generally well reported, with low levels of non-response. Data used in fertility, mortality and migration estimations are discussed in the relevant sections.

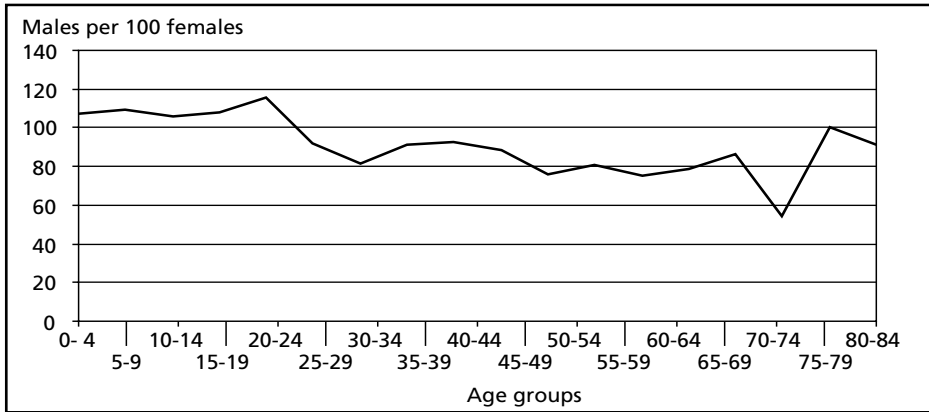
Young and mobile population

The analysis demonstrates that mortality and fertility have been falling rapidly to low levels. Marital fertility is still high, but has also begun to drop substantially. Age at marriage is quite high by Arabic standards, and the proportion of females remaining single is exceptionally large. The fall in fertility, owing mainly to a rapid decline in the proportion of women married, has been paralleled by a recent expansion of family planning services. Households are relatively small in size for a camp population, and a high proportion of them are headed by females compared with the refugee population in Jordan and Palestine. The population structure and direct evidence of migration suggest that the refugee population in the camps and gatherings has been experiencing large movements into and out of the camps, mainly due to the civil wars. The vast majority of households have relatives living abroad, with about half of them having relatives in Europe.

2.2 Population Structure

The gender ratio of the population is 981 males per thousand females. This is lower than expected, but could be explained by sex-selective labour migration. The pattern of gender ratios by age groups found in the data is somewhat unusual (Figure 2.1). Gender ratios for those aged 30 and over are generally too low; the ratios increase from age 10 to age 24, which is not consistent with what would be expected. The pattern found for older ages may largely be a reflection of past history rather than data errors. However, it is difficult to explain the deficit of females in the age groups 15–24 other than to suggest an intended omission – a cultural practice in the Arab context is to “hide” females of marriageable ages during enumeration.

Figure 2.1 Sex ratios by age (unadjusted).



Given the above and recent trends in the levels of fertility and mortality, the population age-sex structure found in the data seemed highly irregular, especially at younger ages. We used the survey age distribution, the survivorship rates and age-specific fertility rates to assess the extent of omission, or age shifting, in the data. The procedure used is simply a reverse projection of the population to 5 years prior to the survey year. The result is an adjusted population that is consistent with the mortality and fertility levels found during the 5 years preceding the survey. We have chosen not to smooth, or otherwise adjust, the part of the population aged 10 years and over, owing to uncertainties with regard to migration in and out of the camps or gatherings.

A Young Population

Figure 2.2 shows the adjusted population structure. Up to age 34, its shape reflects the typical age structure of a population with low or rapidly declining fertility. However, the profile of the upper part of the pyramid is quite irregular. The distortion observed is perhaps a reflection of the political and economic instability during the civil war, which motivated many to migrate.

The female deficit in the age group 15–24, as already pointed out above, is also unusual, but cannot really be explained by out-migration. The pyramid also shows that the population is still rather young, despite the recent decline in fertility. The proportion of the population aged less than 15 years is 37 per cent. The population is older, however, than camp refugees elsewhere.

Based on a working age of 15–64 years, the dependency ratio is 726 dependents per thousand population of working age. Some regional differentials in the population structure are expected, given the greater reductions in fertility in the gatherings and Northern camps as well as migration. An examination of the dependency

Figure 2.2 Population by age and sex.

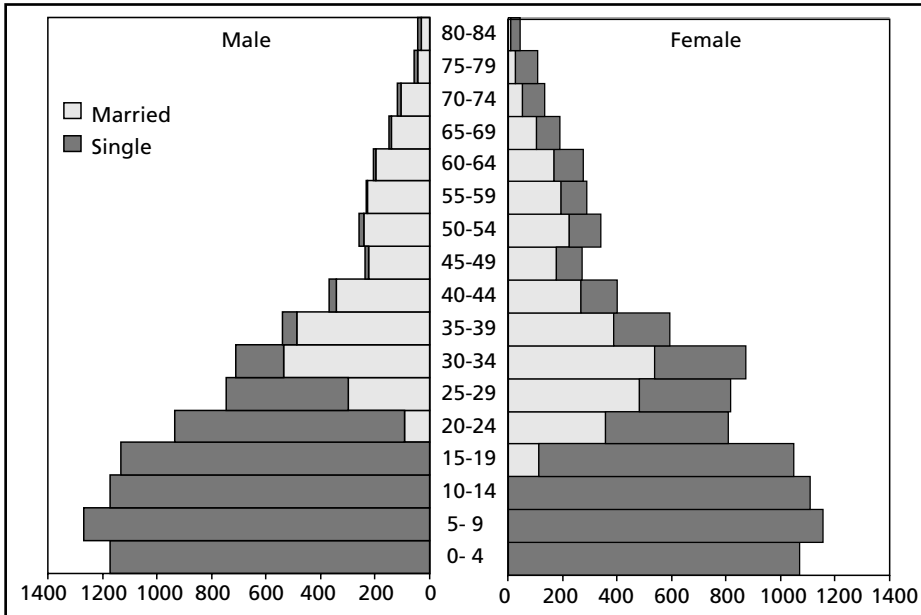


Table 2.1 Dependency ratio.

	Camp North	Camp South	Non camp	Total
Mean	0.94	0.97	0.88	0.94
0-0.3	30.13	27.30	30.14	28.98
0.31-0.99	22.66	23.69	26.39	23.91
1-1.99	28.32	30.50	27.04	28.92
2+	18.88	18.51	16.43	18.18
Total	100.00	100.00	100.00	100.00

ratios at the household level shows that this is indeed the case. As shown in Table 2.1, the mean of the dependency ratios is lowest in the gatherings (0.88) and highest in the Southern camps (0.97). The distribution of households by grouped dependency ratios shows little variations between the Southern and Northern camps.

2.3 Marriage

In the Arab countries, marriage marks the beginning of socially sanctioned exposure to pregnancy and subsequent childbearing. Thus, age at marriage is one of the most important determinants of fertility and hence population growth in this context. It

is also an important indicator of women's health and socio-economic status. Early and universal marriage is customary in the Arab world, especially for females. More recently, however, there has been a trend towards later marriages and higher rates of celibacy in many countries. This trend is evident in Lebanon, with a direct bearing on fertility behaviour.

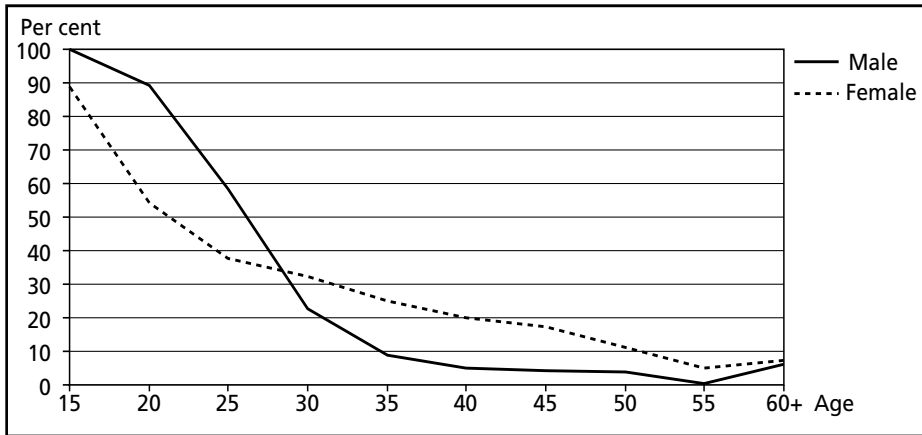
More Single Women in the Camps

The distribution of the respondents by marital status shows that about 37 per cent of women and 46 per cent of men are unmarried (Table 2.2). Given the age structure of the population as a whole, these percentages should be considered very high. The discrepancy between men and women who were never married can be explained by the significantly higher proportion of women widowed (11 per cent) than men

Table 2.2 Marital status by age and sex. Per cent.

Age and sex	Single	Married	Widowed	Divorced	Separated	Total
Male						
15	99.91	0.09	0.00	0.00	0.00	100
20	89.40	10.06	0.11	0.43	0.00	100
25	58.56	39.97	0.27	0.94	0.27	100
30	22.50	75.25	0.14	1.97	0.14	100
35	8.69	90.02	0.18	0.55	0.55	100
40	4.86	92.43	0.27	2.16	0.27	100
45	4.20	94.96	0.42	0.42	0.00	100
50	3.86	93.82	0.77	1.16	0.39	100
55	0.43	97.44	1.71	0.43	0.00	100
60+	0.83	87.95	10.23	0.66	0.33	100
Total	45.89	51.86	1.30	0.78	0.17	100
Female						
15	88.85	10.67	0.19	0.19	0.10	100
20	54.32	44.07	0.25	1.36	0.00	100
25	37.75	58.82	0.86	2.33	0.25	100
30	32.49	61.54	2.87	2.87	0.23	100
35	25.04	65.65	6.09	2.71	0.51	100
40	19.90	66.75	8.82	3.27	1.26	100
45	17.41	65.19	12.59	3.70	1.11	100
50	11.14	65.98	21.11	1.17	0.59	100
55	5.17	66.21	26.21	1.72	0.69	100
60+	1.92	45.52	50.51	0.90	1.15	100
Total	37.00	49.71	11.02	1.80	0.47	100

Figure 2.3 Proportion of males and females never married.



(1 per cent). Thus, remarriage rates following divorce or widowhood are higher for males than for females.

Marriage may no longer be considered universal among the Palestinian refugees in Lebanon's camps and gatherings. As observed in Figure 2.3, about 20 per cent and 17 per cent of females in the age groups 40–44 and 45–49 years respectively, were never married and the general trend shows an upward movement of these proportions. The corresponding percentages for males in the age groups 30–34 and 35–39, were 23 and 9 respectively. The proportion of men and women who never married in the younger age groups is remarkably high. In the age group 25–29, for example, about 59 per cent of men and 38 per cent of women remain unmarried. At the other extreme, in the age group 50–54, about 4 per cent of men and 11 per cent of women are never married, which is quite astonishing for an Arab population.

The proportions widowed in all age groups are relatively high, especially for women. By the age of 35–39, about 9 per cent of females are without a spouse owing to widowhood, divorce or separation, compared with only 1 per cent of males. By the age of 50–54 as many as 23 per cent of females but only 2 per cent of males are without a spouse.

A Recent Decline in Age at First Marriage

The singulate mean age at marriage is estimated at 25.3 for females and 28.5 for males. This is considered relatively high for a developing country population. However, singulate mean age at marriage, which is commonly employed in surveys to examine trends in the pattern of marriage, may not be a very precise measure when nuptiality patterns are changing (United Nations 1983). Therefore, measures of the central age at first marriage, such as the median age, are used to analyse recent nuptiality trends.

Figure 2.4 Median age at first marriage.



The median age at first marriage among all ever-married women is 18 years and 23 years for men. These should be considered relatively low, even in the context of the Arab world. Interestingly, the data (Figure 2.4) suggest that the median age at marriage has actually decreased in the most recent years. The median age at first marriage for the cohort currently aged 20 to 24 years is lower than for older age cohorts in reproductive ages. This indicates that older cohorts are of a higher age at marriage than their younger counterparts. Trends over the entire age range (15–90) show an overall increase for both men and women, but they are not consistent. An examination of the mean age at first marriage shows the same picture – during the entire period, the highest mean age at marriage is reported for those aged 40–49. The contraction in the marriage market, educational opportunities, changes in the overall living conditions of the population, or all of these factors, may have been behind the consistent increase in age at marriage.

2.4 Fertility

The current fertility rates can be estimated directly from birth history data. This method usually leads to good estimates, owing to little omission and under-reporting of births in this kind of data relative to other sources. However, retrospective birth history data are subject to common problems of age heaping, missing or incomplete information, as well as misstatement of the ages or birth dates of children. Systematic displacement of children's birth dates is especially common in a DHS-type survey such as this one. Specifically, children born in the 5 years preceding the survey date have their dates of birth shifted backward by interviewers in order to

avoid asking numerous questions (relating to health) to children born after this date (Arnold 1990). According to Blacker (1994), this tendency of birth displacement inflates the number of births between 5 and 10 years prior to the survey at the expense of those recorded for the 5 years preceding the survey, “thus simulating a fertility decline.”

An examination of the year of birth distributions of children reveals evidence of a slight concentration of births in 1993 and 1996, corresponding to 6 and 3 years preceding the survey. Another way to assess the extent of age shifting is to compute birth year ratios for the years concerned. The values of these ratios would be around 100 in the absence of displacement; but they are 98 and 104 for 5 and 6 years preceding the survey, indicating a small degree of displacement. However, the problem is greater for dead children than those surviving. While these results do not have serious implications for fertility estimation, we have chosen to calculate the rates for periods of 4 years preceding the survey instead of the conventional 5-year periods, in order to minimise the impact of this problem.

Low Levels of Fertility for a Palestinian Population

The total fertility rates (TFR) and the marital total fertility rates (MTFR) for selected periods are shown in Figure 2.5. Fertility levels are relatively low – the TFR is estimated at 3.0 children per woman during the 4 years preceding the survey. Indeed, this is the lowest level ever reported for a Palestinian population. However, this level of fertility is higher than the TFR of 2.5 reported for Lebanese women in 1995 (Lebanon Ministry of Public Health 1996).

The refugee population in camps and gatherings has also experienced a noticeable decline in fertility. The TFR declined from about 4.5 children per woman in the 1987–1990 period to around 3.9 children per woman in the period 1991–1994. During the entire 12-year period, TFR decreased by about 1.5 children on average, amounting to a decline of 33 per cent. Thus, the decline is more noticeable during the past eight-year period than before.

Figure 2.5 Total fertility and total marital fertility by time period.

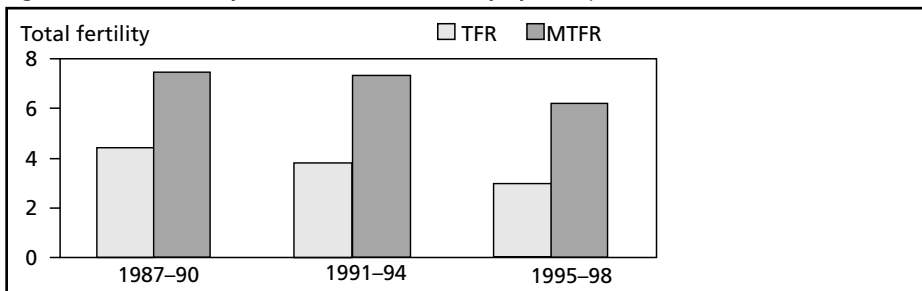
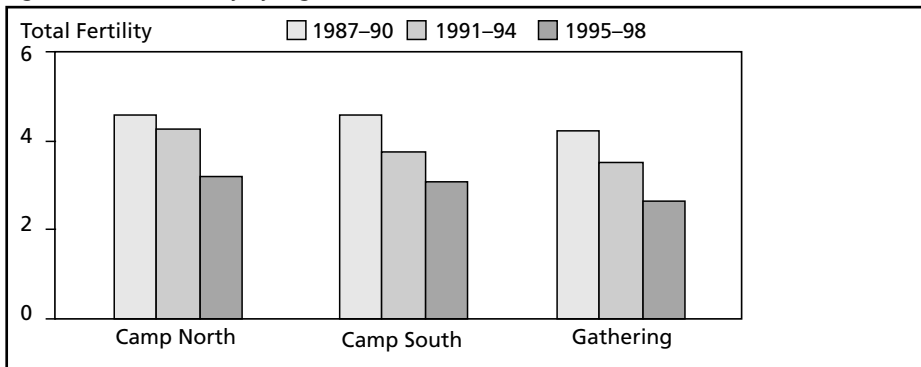


Figure 2.6 Total fertility by region.

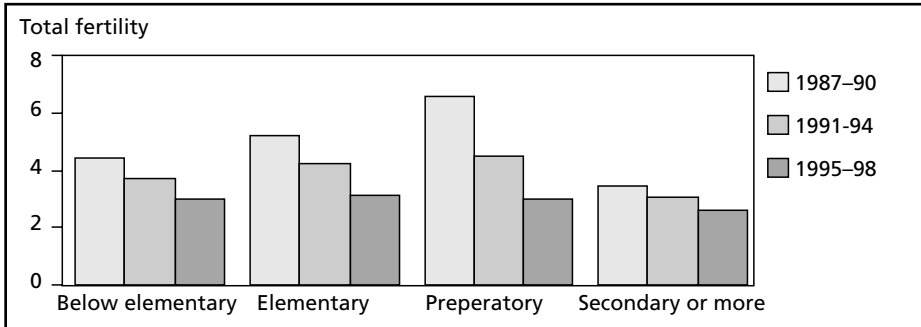


However, levels of marital fertility are still high, as shown in Figure 2.5. The MTFR is estimated at 6.32 children per married woman in the most recent period, suggesting that changes in nuptial patterns are responsible for much of the decline in fertility. However, marital fertility has also been declining, although at a slower pace. It declined from 7.59 in 1987–1990 to 6.32 in 1995–1998, amounting to about 17 per cent. Most of this decline occurred only recently, as clearly shown in the Figure. The rather wide gap between the TFR and MTFR found for the population here is also observed among other populations in the Middle East, and should not therefore be surprising. It is perhaps important to point out that such levels of marital fertility are still lower than those observed among Palestinians elsewhere, and have been declining rapidly.

Figure 2.6 shows that the decline in fertility levels is observed across regions, but more marked in the gatherings. In each of the regions, the TFR declined by about 1.5 children during the 1987–1998 period. The gatherings maintained lower levels of fertility than the camps across the 3 time periods. During the 4-year period preceding the survey, TFR in the gatherings was 2.62 compared to 3.07 in the Southern camps and 3.2 in the Northern camps. These regional differentials are larger in magnitude compared to earlier periods, suggesting a regional divergence in the rates of fertility, and, perhaps, population growth. It is not clear at this point whether access to contraceptives, other health services, or other mechanisms produced such differences.

The fertility decline is also evident across all educational groups (Figure 2.7). Women with elementary and preparatory education experience the most dramatic decline in their fertility – by 2 and 3.5 children across the three 4-year periods. Such changes in the levels of fertility during a mere 12-year period are implausibly high. Measurement errors especially in the education data cannot be ruled out as a possible explanation. On the other hand, there are very little fertility differentials between the 4 educational groupings during the most recent period. Nor

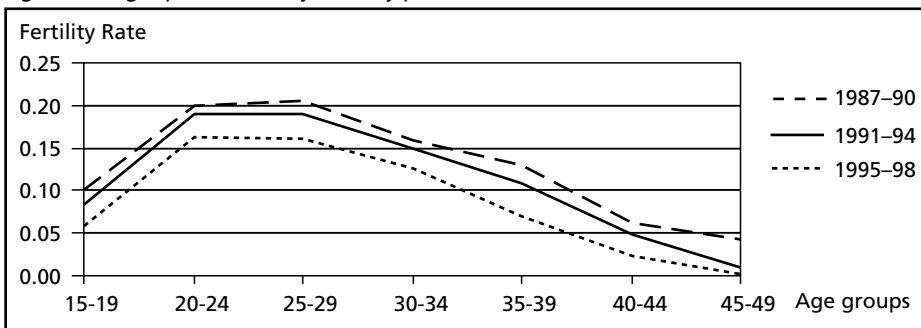
Figure 2.7 Total fertility by education and time period.



is the expected inverse relationship between fertility and education evident (in any of the periods). As shown in the Figure, the fertility level is highest among women with elementary education during the most recent period, and among women with preparatory education during the 2 previous periods. The lack of a uniform relationship between education and fertility is found in many developing countries, especially during the early phases of the fertility transition (United Nations 1987; Cochrane 1979). One explanation for this pattern is the abandonment by women with little education, of traditional methods of fertility controls, especially breastfeeding, (see, Lesthaeghe and Jolly 1995; Jain 1981).

The age-specific fertility rates, as displayed in Figure 2.8, show a broad flat top distribution. The fertility rate is highest among women aged 20–24, and it declines thereafter. However, the marital age-specific fertility rate (not shown) is highest among women aged 15–19 years. Age-specific fertility rates for all age groups were lower in 1987–1990 than in 1995–98, indicating that the decline of fertility is evident regardless of age. However, the Figure demonstrates that the decline is especially rapid in the last 2 periods. The pattern of decline for older women gives preliminary evidence regarding the increased use of contraceptives. Overall, the age pattern of fertility has changed considerably during the period 1987–1998; the shift

Figure 2.8 Age specific fertility rates by period.



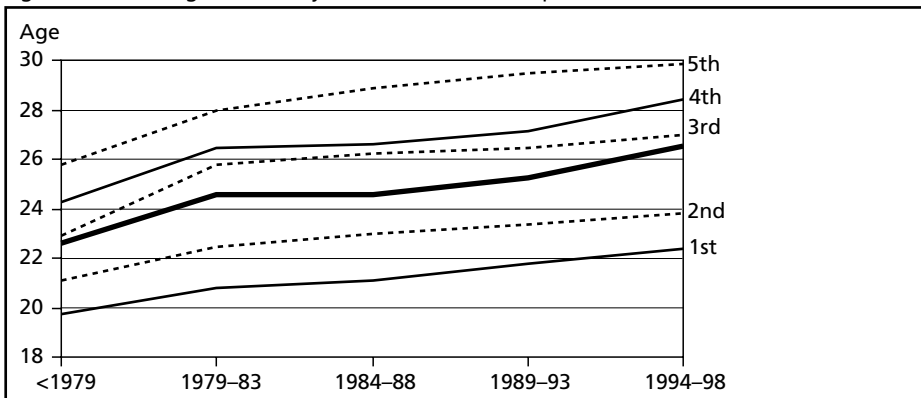
is evident from a rise in the mean age at childbearing by over 1 year during the 1979–98 period. This suggests that childbearing is taking place relatively earlier than previously.

A Rise in Age at Childbearing, Especially at Higher Parities

The total fertility rate reflects the fertility level observed in a given year or period, and hence it is affected by changes in the timing of childbearing. More specifically, increases in the age at childbearing can depress the TFR, implying lower fertility than it would have been without this “timing” effect (see, Bongaarts and Feeney 1998). An examination of changes in the timing of childbearing for all births by a cohort of women would perhaps lead to misleading conclusions as reduction of fertility usually occurs at higher birth orders. Changes in the weights for different birth orders can have varying impacts on the overall quantum changes in fertility. It is important, therefore, to examine changes in the mean age at childbearing by birth order.

Figure 2.9 displays trends in the order-specific mean ages of women (aged 15–54) at birth for the first 5 parities. Between 1979–83 and 1994–1998, the mean age at childbearing for births of all orders rises from 25.8 to 26.96 years, which amounts to an increase of only 1.16 years. Such an increase during a period of more than 20 years is very modest indeed, suggesting little timing effect on fertility. However, during the same period, the mean age at first birth rises from 20.78 to 22.4 years and the mean age at second birth rises from 22.42 to 23.8 years, amounting to an increase of about 1.5 years on average. The increase is more substantial for birth orders 3 to 6, which amounts to nearly 2 years each as shown in the graph, and implying a clear timing effect that depresses fertility.

Figure 2.9 Mean age at birth by birth order and time period.



Contraceptives Widely Used

The awareness about contraceptives is very high among the Palestinians in camps and gatherings in Lebanon (Table 2.3). The pill is the most widely known contraceptive. Almost every woman (99 per cent) aged 15–54 mentions that she has heard of the pill and IUD. The second best known modern contraceptive methods are the condom and “tubal ligation”, which are referred to by about 91 per cent of the women. A smaller percentage of women refers to the diaphragm (81 per cent), and an even smaller percentage has heard of male sterilisation (65 per cent) or injections (67 per cent). As for traditional methods, breastfeeding is the best known, with about 94 per cent of the women referring to this method.

As shown in Table 2.3, there is a close correspondence between knowledge of and ever use of contraceptive methods. Thus, the pill is the most ever used method, followed by the IUD, with about 50 and 40 per cent of women using them respectively. Interestingly, the women interviewed have not tried the remaining modern methods much. The third ever-used method is periodic abstinence, with 15 per cent of women reporting usage. Breastfeeding is ever used by about 13 per cent of the women interviewed. Surprisingly, about one-fifth of the women interviewed report using a method (most likely traditional) other than the ones mentioned.

Table 2.4 summarises data related to current contraceptive use among currently married women aged 15–49. The contraceptive prevalence rate (CPR) is 66 per cent, of which 53 percentage units are using a modern method. About a third of currently married women are using IUDs or the pill. Given the small sample size of the women included, method-specific rates are not reported here.

The differentials in contraceptive use are in line with the fertility differentials. There is a gap in the level of contraceptive use between gatherings and refugee camps, corresponding to prevailing levels of fertility there. In gatherings, about 64 per cent

Table 2.3 Women's awareness and use of contraceptives. Per cent of women aged 15 and above.

Method	Knows	Ever used
Pill	99.29	49.94
IUD	98.93	40.00
Injections	67.25	1.35
Diaphragm	81.19	6.23
Condom	91.91	6.23
Tubal ligation	91.04	2.49
Male sterilization	65.00	0.44
Abstinence	89.65	14.98
Withdrawal	80.97	12.73
Breastfeeding	93.64	13.37
Other methods	-	20.92

Table 2.4 Current use of contraceptives among currently married women aged 15-49. Per cent.

Age	Method of contraception used			Total
	Not using	Modern only	Traditional	
15-19	80.0	20.0	0.0	100
20-24	40.9	39.8	19.4	100
25-29	34.1	52.0	13.8	100
30-34	24.7	63.7	11.6	100
35-39	28.6	57.1	14.3	100
40-44	28.4	60.5	11.1	100
45-49	50.0	44.0	6.0	100
Total	34.2	53.1	12.7	100

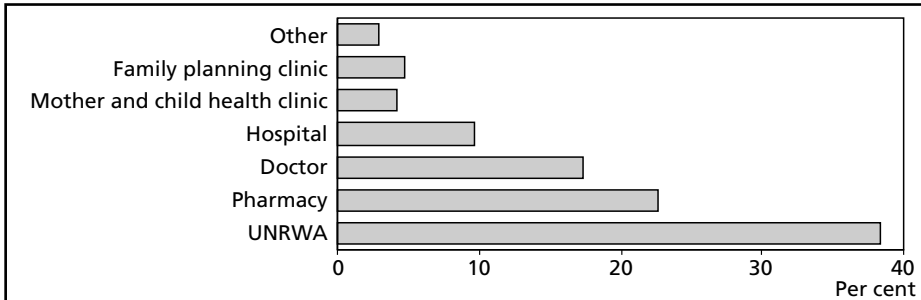
of currently married women use modern contraceptives; in the Northern camps, the figure is 44 per cent. Traditional methods are more used in the Northern camps, compared to Southern camps or gatherings, but caution should be taken here because of the small differences given in the sample size. While the level of contraceptive use in the 3 residential areas is relatively high, there is still a significant percentage point gap between them.

Contraceptive use also varies by age and education. Women with more education are more likely to use contraceptives, but there are little variations with respect to the use of modern methods. Thus, while almost 70 per cent of women with at least preparatory education use contraceptives, 60 per cent of those with less than elementary education do so. However, the variations are mainly due to differences in the use of traditional methods. Only women with preparatory education are more likely to use modern methods compared to others, corresponding with observed levels of fertility differentials by education discussed above.

The age pattern of contraceptive use shows some resemblance to the age pattern of fertility, indicating perhaps some use of contraception for spacing purposes rather than only termination of childbearing. As shown in Table 2.4, the use of modern contraceptives initially increases rapidly with age – from 20 per cent for women aged 15–19 to 52 per cent for those aged 25–29. It then stabilises until age 44, decreasing thereafter to 44 per cent. The rates of use found among younger women aged less than 24 years are quite low, as is the case in many other Arab countries.

Most of the diffusion in contraception has taken place during the past decade, which is a reflection of the concerted efforts of the non-governmental organisations (NGOs) to provide necessary health services on the grounds. UNRWA clinics are the main source of contraceptive methods for first users, accounting for about 38 per cent (Figure 2.10), and this is the same throughout the regions. However, the percentage is significantly higher in the gatherings (42 per cent) than in camps in the North (34 per cent). Other (mother and child health and family

Figure 2.10 Source of contraceptives for first users. Per cent of currently married women who ever used contraceptives.



planning) clinics are referred to as the main source of supply for first users by about 9 per cent of women. Apparently, first users obtain contraceptives directly from the pharmacy (23 per cent) or medical doctors (17 per cent) more than health clinics – and this is especially true in the Northern camps.

Yet there is still some reliance on traditional methods, which account for as many as 13 per cent of all current users in 1998. Besides, the present users of family planning are predominantly older couples with relatively high parities. The fertility impact of modern contraception, although substantial, remains somewhat limited.

In other words, there exists ‘unmet need’ for contraception. About 28 per cent of currently married, non-pregnant women aged 15–49 are identified as having an unmet need. This also includes about 2 per cent with an unmet need, but who are breastfeeding. The rate of the unmet need is higher in the Northern camps (35 per cent) than in the Southern camps, (25 per cent) or gatherings (24 per cent).

Short Birth Intervals

Summary measures of the birth interval lengths give an insight into the speed of reproduction. It is widely believed that in the Arab countries, contraceptives are mainly used for stopping rather than spacing behaviour (see Eltigani 1998; Fargues 1989; Kouaouci 1994). Hence, birth intervals are expected to be relatively short, especially at lower parities. It is thus of interest to examine whether this conclusion holds true in the Lebanese context.

Table 2.5 presents the distribution of birth intervals to ever-married women aged 15–49 for births occurring during the 5 years preceding the survey. As shown in the Table, birth intervals are quite short. About 32 per cent of births have a preceding interval with less than 18 months in length overall. The median length for all births, a common measure of the speed of reproduction, is 23.3 months and the modal interval is 17 months. While these birth intervals are longer than comparable ones for Palestinian refugees in Jordan and Palestine, they are still relatively short,

Table 2.5 Birth intervals for women aged 15-49 during the 5 years before the survey by age, birth order, region and educational attainment.

	Spacing in months					Total	Median
	7-17	18-23	24-35	36-47	48+		
Age of mother							
15	47.22	19.44	25.00	5.56	2.78	100	18.05
20	28.57	15.53	35.40	17.39	3.11	100	24.47
25	28.86	22.15	30.20	14.77	4.03	100	23.55
30	36.47	21.18	28.24	9.41	4.71	100	21.68
35	46.67	13.33	33.33	6.67	0.00	100	20.91
Birth order							
2-3	33.61	17.21	33.61	13.93	1.64	100	23.36
4-6	30.86	19.75	29.63	13.58	6.17	100	23.58
7 or more	30.95	23.81	28.57	11.90	4.76	100	22.63
Region							
Camp North	34.92	18.52	33.33	10.05	3.17	100	22.49
Camp South	29.48	16.18	32.95	16.18	5.20	100	24.02
Gathering	31.40	25.58	24.42	17.44	1.16	100	22.33
Education							
Less than elementary	42.19	19.53	24.22	10.16	3.91	100	21.56
Elementary	29.51	19.13	32.79	13.66	4.92	100	23.88
Preparatory	30.43	16.30	35.87	15.22	2.17	100	23.98
Secondary or more	19.51	21.95	39.02	19.51	0.00	100	25.38
Total	32.37	18.75	31.70	13.62	3.57	100	23.34

confirming the expectation that the study population practices contraception more for stopping of childbearing rather than spacing.

However, examination of the medians by age of mother indicates that spacing is probably becoming more widespread than before. With the exception of education, the median does not vary much by regional, social or demographic characteristics. Education seems to be an important factor in the spacing of births by Palestinian women. Thus, while about 42 per cent of births by women with less than elementary education have a very short birth interval (less than 18 months), only 20 per cent of women with secondary education or more do so.

2.5 Infant and Child Mortality

Infant and child mortality estimates, for different periods preceding the survey, are calculated directly from the birth histories of all sampled women, providing data on dates of birth. If the child has died, the age at the time of death for each live-born child is used for calculation. Issues of data quality discussed above also apply to the mortality data. However, there are particular biases affecting this kind of data. For one, some children who die during infancy are omitted, causing a downward bias in the mortality estimates. Moreover, the resulting omission is generally selective with respect to the age of women as well as the timing of death. An examination of sex ratios at birth for dead children (not shown) indicates some omission of infant girls. The reporting of age at death, or date of death, is another kind of error affecting the mortality estimates. It is likely that these errors cause some underestimation of infant mortality, but it is doubtful whether they have any significant impact on child mortality as such. Furthermore, child mortality appears less sensitive to other biases resulting from the estimation procedure (Fargues and Khlal 1989). We therefore focus on child mortality in examining mortality differentials.

Low Levels of Infant and Child Mortality

The infant mortality rate (IMR) is relatively low (Figure 2.11). It was about 32 per thousand live births during the 5-year period preceding the survey. In the two 5-year periods preceding the survey, the IMR fell by 9 per cent – from an estimated 35 per thousand to 32 per thousand. Likewise, child mortality (5q0) declined by about the same magnitude, from 40.3 to 37.3 per thousand, during the 10-year period preceding the survey date. Although comparatively low, these mortality levels are higher than those observed among the camp populations elsewhere, notwithstanding their higher levels of fertility.

Figure 2.11 Infant (IMR) and child (U5MR) mortality rate.

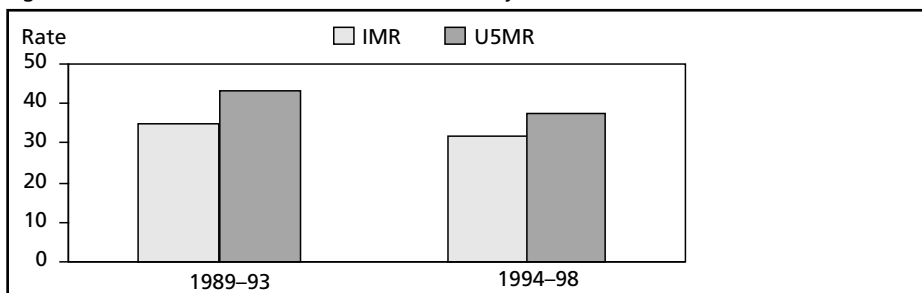


Table 2.6 Child mortality rates by sex, residence and time period.

	1984–88		1989–93		1994–98	
	5q0	Ratio	5q0	Ratio	5q0	Ratio
Male	39.26		44.64		45.49	
Female	41.74	0.9	41.32	1.1	28.13	1.6
Camp North	52.39	2.2	49.49	2.1	44.51	2.2
Camp South	38.80	1.7	46.74	2.0	38.57	1.9
Gathering	23.43		23.73		19.99	

As shown in Table 2.6, there is an excess of mortality among boys, compared to girls, which appears to increase over time. The under-5 mortality level increases slightly for boys, from 44.6 to 45.5 per thousand in the 2 5-year periods preceding the survey. During the same period, child mortality decreases for girls from 41.3 to 28.1 per thousand. Thus, the ratio of male to female mortality levels during the 5 years preceding the survey is 1.62. Further examination reveals that most of this gap is accounted for by the gender differential in infant mortality levels, especially their neonatal mortality component. While infant mortality among girls is expected to be lower than that of boys in most cases, the gap found is implausibly large and also quite inconsistent with earlier levels and differentials. This suggests that the excess mortality of boys can be the result of an underreporting of female deaths in the survey. Part of the gap, however, can be attributed to the wider vaccination coverage after the war years, or the reduction of the occurrence of certain diseases affecting girls more than boys, or both.

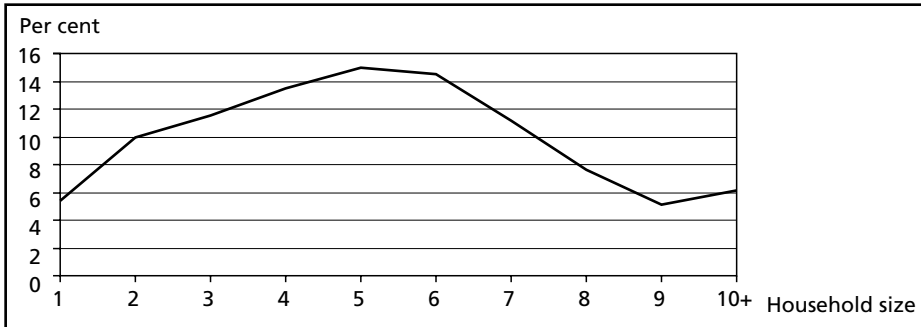
Table 2.6 also shows that significant regional differentials exist for mortality levels during the five-year period preceding the survey. Child mortality rates in the Northern camps (44.5) are higher than those in either the Southern camps (38.6) or the gatherings (20). The level for the gathering is implausibly low, owing perhaps to the sample size for this category. Nevertheless, the observed pattern of these regional differences may be close to reality, suggesting high levels of health conditions or health services in the Southern camps and gatherings, compared to the North.

2.6 Household Size and Composition

Small Households, Compared to Refugee Camps Elsewhere

On average, households are generally small, at least compared to Palestinian refugee camps elsewhere. The average household size is 5.3 persons, with little variations between regions. Contrary to what would be expected (at least with respect to fertility levels), households in the gatherings are slightly larger (5.4) on average.

Figure 2.12 Household size.

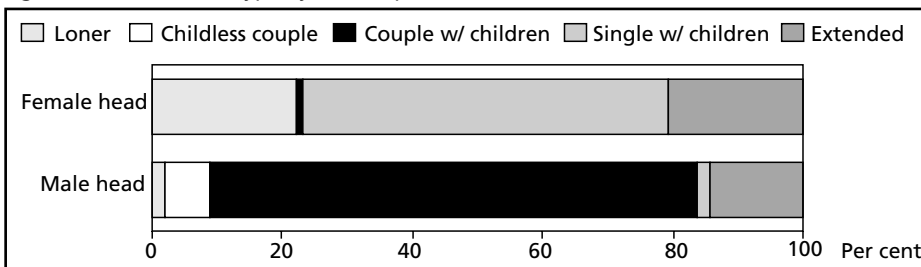


There are also slightly more large households than small ones, but the distribution of household size is approximately “normal” (Figure 2.12, see next page). Overall, almost 1 out of 5 households consists of 8 persons or more. Larger households are more common in the gatherings and Northern camps than in the Southern camps. In general, households headed by men tend to be larger (5.7 persons) than those headed by women (3.6 persons).

In the population as a whole, women head over 17 per cent of households, which is considered high from a regional perspective. The majority of women who head households are with children, the rest being primarily loners or widows living with other relatives. The gender composition of household headship reflects a predominantly patriarchal structure of families and households.

This is evident in the living arrangements of the population. There are relatively few extended households: only 15 per cent of households consist of extended families. Extended family households are even less common in the Southern camps (with about 13 of the households consisting of extended family units), than in the gatherings or the camps in the North (about 17 per cent). The regional differentials in household composition should not be surprising given the differences in fertility levels observed between the regions. About one-fifth of the female-headed households contain extended families (Figure 2.13); the corresponding figure for male-headed households is 14 per cent. This differential is perhaps due

Figure 2.13 Household type by headship.



to the economic standing of female-headed households, forcing them to double-up in a way not typical of male-headed households. As expected, significant gender differences also exist across the other types of living arrangements. Female-headed households are more likely to be loners (23 per cent) or singles with children (57 per cent) than male-headed households, with corresponding percentages of nearly 2 per cent. On the other hand, men head virtually all households consisting of ‘married couples with children’ and ‘childless couples’. There are little regional differentials in these patterns, at least with respect to the North-South distinctions used here.

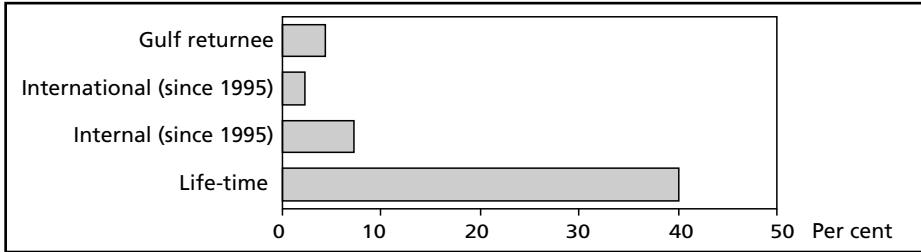
2.7 Migration

As seen in chapter one, Lebanon was one of the main receivers of Palestinian refugees on the eve of the 1948 war. Since then, the Arab-Israeli conflict has continued to play a major role, sometimes indirectly, in shaping the population composition of Lebanon. The civil war, especially, during the 1970s and 1980s, contributed to a massive movement of people within Lebanon, but also across the borders, making Lebanon one of the largest senders of refugees in the Arab world. During and after the civil war, both the Palestinians and Lebanese have moved mainly to escape military conflict and the recurrent security threats. Others have moved for better economic opportunities, for schooling, or simply to join other family members.

We will now shed some light on the migration experience of refugees in Lebanon. While UNRWA and the Lebanese authorities have administrative records that can be used to describe the movement of Palestinian refugees, registration-based data on migration are quite limited in scope and are usually poor, owing in part to the difficulties during the war years. Hence, the LIPRIL provides quite detailed information on migration. The data can be used to describe 3 kinds of migration: (1) lifetime migration, which refers to individuals who have moved since birth; (2) period migration, which is defined here as the movement of individuals within a period of 5 years preceding the survey; and (3) circular and temporary migration within Lebanon and internationally. For the third type, a complete migration history of adults, aged 15 and over, is collected.¹ The migration history data include the timing of each move, places of origin and destination, and basic demographic and social characteristics of the individual (or household) at the time of

¹ The information is collected through a special module in the “randomly selected individual” questionnaire.

Figure 2.14 Selected migration indicators.



move since birth. It should be pointed out that the migration data are necessarily restricted to those usually living in the camps and gatherings at the time of survey.

Other migration-related data have also been obtained, including whether the person ever worked abroad and whether he/she is a returnee from the Gulf. Figure 2.14 presents a summary of the migration-related indicators. Not so surprisingly perhaps, the data show that Palestinian refugees living in camps and gatherings are quite mobile, even when compared to other Palestinian refugee populations. About 40 per cent are born in a place other than their current place of residence, about 10 per cent have moved since 1995, and about 4 per cent (of adults) have returned as a result of the Gulf War. However, the level of international migration is relatively low.

No Filial Links with the West Bank or Gaza Strip

Where do the Palestinian refugees in Lebanon originally come from? Table 2.7 presents the distribution of individuals by current Governorate and original place of their family. While these data may not be representative of all Palestinians living in Lebanon (see section 1.2), they do provide a general picture as to their place of origin. As expected, the vast majority (95 per cent) comes from the Northern part of Mandatory Palestine. The regional breakdown presented in the Table shows that

Table 2.7 Family origin by current Governorate of residence. Per cent.

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
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

some 70 per cent come from 2 regions, namely Safad and Akka, and about 1 in 4 come from Nazereth, Haifa, and Bisan. The filial links to the West Bank and Gaza are minimal, with only about 1 per cent coming from there.

This picture does not change much from one Governorate to another, with the North dominating each one. However, there are some noteworthy differences. While 1 in 2 persons in Beirut, for example, originate from Akka, Beirut is more likely to have persons originating from areas other than the North, compared to the rest of the Governorates. Also, 1 in 4 persons in Tripoli originate from Nazereth; Bequaa’s residents are significantly more likely to come from Safad (50 per cent), Bisan (17 per cent) and Haifa (17 per cent) compared to other Governorates. Thus, while the overall picture is mixed, there is evidence of some “clustering” by family origin, even at the Governorate level.

About Two in Five Born in Palestine

As already noted, about 2 in 5 persons are born in a place (i.e. camp or gathering) different from their current place of residence. This high rate of lifetime migration should not be surprising, however, for a refugee population. Yet, given the age structure of the population and the time elapsed since the 1948 war, the figure is higher than expected, implying substantial lifetime moves among the younger generation as well.

Figure 2.15 displays the age distribution of lifetime migrants by sex. The overall figure does not resemble a typical migrant population, where the young are over-represented compared to the rest (see, Singelmann 1993). Instead, migration selectivity by age and sex is clearly shown. The incidence of migration increases consistently with age, from 13 per cent to 42 per cent for females aged 20–24, stabilising until age 34, and increasing again reaching 100 per cent by age 55. Almost every person aged 50 or over is a migrant: a refugee born in Mandatory Palestine. Another striking observation in this Figure is that the “rates” are generally

Figure 2.15 Age distribution of male and female migrants.

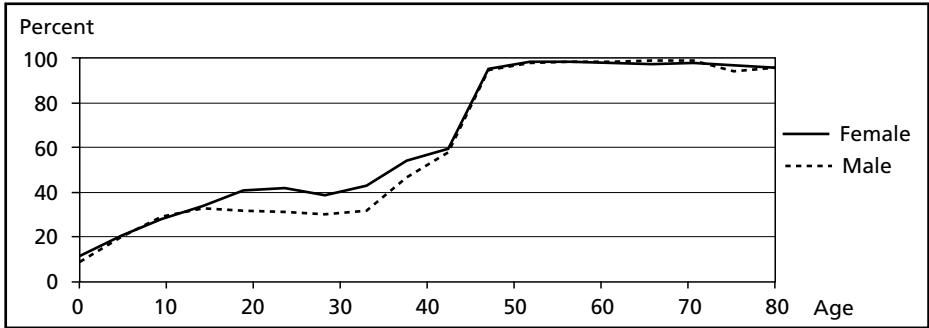


Table 2.8 Place of birth by Governorate of current residence. Per cent.

Place of birth	Governorate of current residence					Total
	Beirut	Tripoli	Beuqaa	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
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

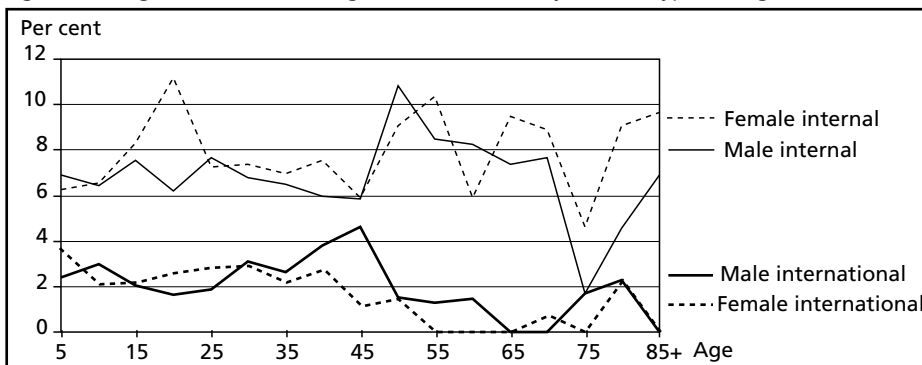
higher for women, especially during the 15–45 age range. This is probably due to marriage as, in this context, it is the bride who moves to join her future husband.

It remains that the majority of the population are non-migrants, and this is also true at the regional level. Table 2.8 reports the distribution of the population by place of birth and region of current residence. It should be pointed out that only intra-Governorate moves are included here. Several conclusions can be documented. First, the vast majority of the population is born in Lebanon, with very little international lifetime migration. Thus, only about 13 per cent of the total population is born in Mandatory Palestine, and another 5 per cent is born in other countries. Second, each Governorate consists mainly of stayers, i.e. those born in their current Governorate of residence. Here, the variations among Governorates are not considerable, ranging from 70 per cent in Beirut, Bequaa or Saida, to about 78 per cent in Tripoli. Third, lifetime migration between Governorates is not very common, ranging from 1 to 5 per cent. Most of these intra-Governorate moves are probably due to displacements after, or during, factional conflicts.

Little Migration Since 1995

It should be pointed out at the outset that the data on period migration are not strictly comparable to those for lifetime migration. The former include only those aged 5 years or over at the time of the survey. Nevertheless, almost the same age-sex pattern of internal migration is found (Figure 2.16). Women are more likely to move, especially at younger ages (15–24), and the older groups (50–70 years old) are more likely to be movers than the younger ones. The age pattern for international migration shows a concentration in the young working ages, which is typical of cases found elsewhere. Surprisingly, women are slightly more likely to migrate than men, up to age 30. Even with increased importance of family migration, one would expect higher proportions of male migrations at these ages. However, the proportions as well as the differences are rather small.

Figure 2.16 Age distribution of migrants (since 1995) by sex and type of migration.



The overall magnitude of internal migration is also relatively small, comprising about 7 per cent of the total. It is not possible, given the sample size, to provide a meaningful breakdown of migration flows at the regional level. Counting only intra-Governorate flows, Beirut and Tyre have relatively larger proportions of movers, with 5 and 8 per cent, respectively, compared to about 3 per cent in the remaining areas.

Nearly Six in Ten Adults Moved at One Point in Their Life

Conventional data on migration, such as those analysed above, are limited to 2 points in time, and thus provide little or no information on the dynamic process of migration. Given the circular nature of migration, individuals who moved within the last 5 years, for example, are not counted as migrants. Migration history data provide a fuller picture of the migration experience of individuals as they mature. As with any kind of retrospective data, however, there are several concerns about the quality of information collected, especially those pertaining to the timing and occurrence of events. Recall error is perhaps the most serious problem in retrospective data. Respondents were asked to provide the year and month of events that may have taken place many years ago. The misreporting of dates of moves (and ages) is particularly common among illiterate or old persons. Preliminary analysis of the data reveals some heaping, at certain digits, in the year of move and the age at move. Distortions in the data are most pronounced in figures ending in zero and five. The month of the move is also mostly missing in the data. Otherwise, missing or inconsistent data are not serious problems in the retrospective data.

Figure 2.17 (next page) shows the number of moves initiated by men and women during their entire life. The migration event is defined as any move undertaken by the person between camps, gatherings, major towns, and countries for the intention of establishing permanent residence. A complete listing of

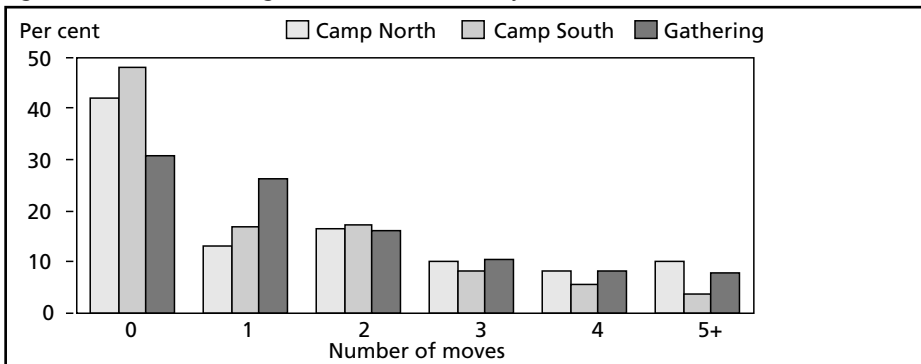
Figure 2.17 Number of migration events (moves) by sex.



administrative units, with clearly defined boundaries within Lebanon was not available at the time of the survey. Thus, the number of events is probably underestimated. Nevertheless, the Figure shows that almost 6 in 10 adults have migrated at one point in their life and slightly over a third of adults have migrated twice. Women were more likely to be both movers and recurrent movers (i.e. make additional moves) than men. Comparatively speaking, this is clearly a mobile population.

Geographic mobility varies by type of residence. As shown in Figure 2.18, the majority of adults have made a migratory move regardless of residence, but the adults in the gatherings are the most mobile compared to those in the camps. Thus, while about 70 per cent of the adults living in gatherings have migrated at least once, about 58 per cent of the adults in the Northern camps and 52 per cent in the Southern camps have done so. Also, the populations in the gatherings are more likely to have made additional moves compared to those living in the camps. Given the diversity of the gatherings included both in terms of size and living conditions, it is difficult at this point to speculate on the possible causes for the relatively high

Figure 2.18 Number of migration events (moves) by residence.



mobility observed among their populations. Events associated with the conflict, rather than economic fortune, could be the principal reason behind more frequent displacements of the non-camp population.

Examining the marginal distributions of moves by place of origin and place of destination indicates that the majority of moves originate in Lebanon (Figure 2.19). The Beirut region stands out as an originator and receiver of migrants, accounting for 28 per cent of all places of origin and 30 per cent of all places of destination. Tyre and Saida follow, each accounting for about one-fifth of all the moves by origin or destination. The Figure also shows that overall there is a net migration to Lebanese Governorates as expected, due to the influx of refugees during, or soon after, the 1948 war.

However, there are significant changes in the place of origin and destination over time for the population currently living in the camps and gatherings. Figure 2.20 shows that Tyre is the major place of destination during the pre-1966 period, accounting for about 44 per cent of the moves. Saida and Beirut each accounts for about 15 per cent of the moves. Apparently, more moves were made to Saida during the 1980s and 1990s in relative terms. The Figure also demonstrates the

Figure 2.19 Distribution of moves by place of origin and place of destination.

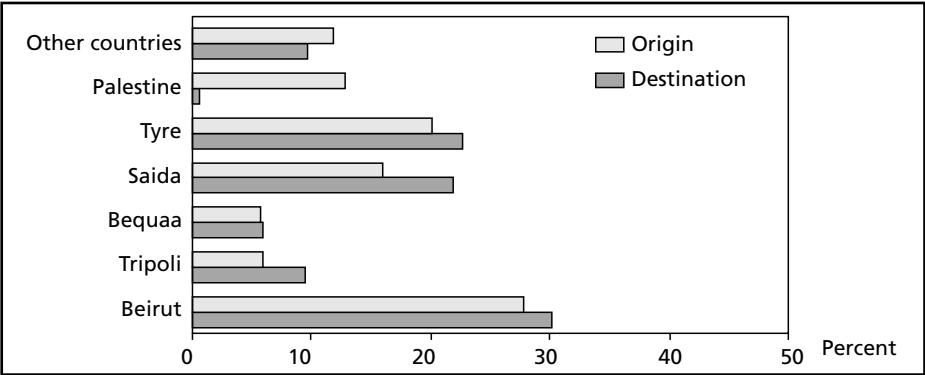
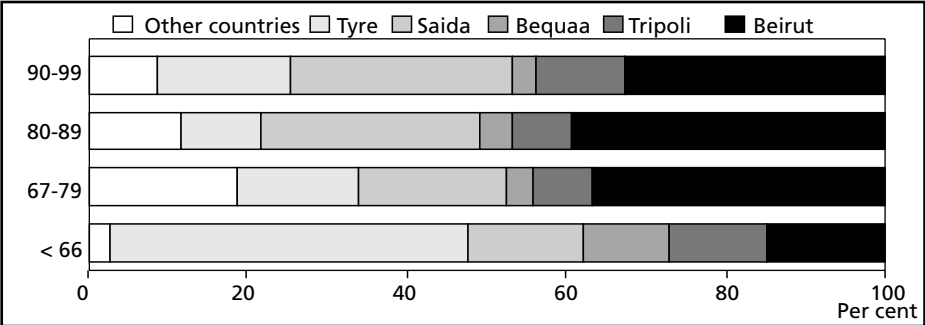


Figure 2.20 Place of destination by time period.



declining importance of other countries (and Beirut) as places of destination as time elapses. The trends reported here appear to be related to the security situation in Lebanon and elsewhere in the region.

Furthermore, each adult was asked about the specific reason for the move made, if any. Figure 2.21 displays a summary of changes in the reasons for moving in the 4 periods. A more detailed list of reasons was included in the survey instrument, but only an aggregated list is presented here. As expected, war and security-related reasons are the most important for moving overall, accounting for about 47 per cent of all moves made during the entire period. However, the trends of reasons given over time show that war and conflict become less important in the 1990s compared to other reasons. Marriage and family-related reasons are also important, ranging from 30–37 per cent during the post-1966 period. Other reasons such as work, study, or facilities are, and remain, relatively minor factors in “pushing” or “pulling” adults in and out of the camps and gatherings. The Figure shows an increasing importance of work, housing and marriage in the 1990s.

Figure 2.21 Reason for moving by time period.

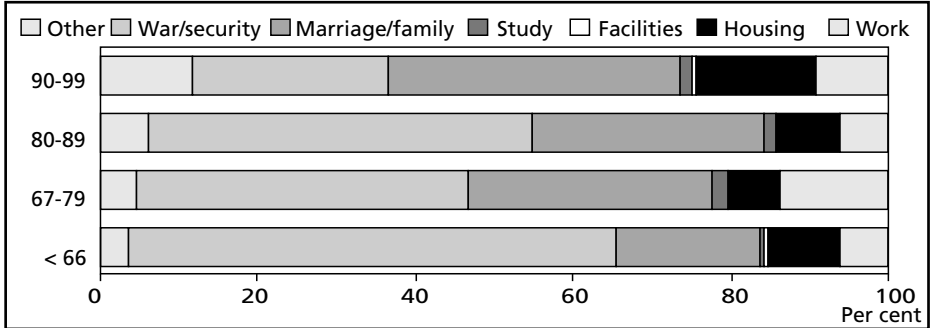
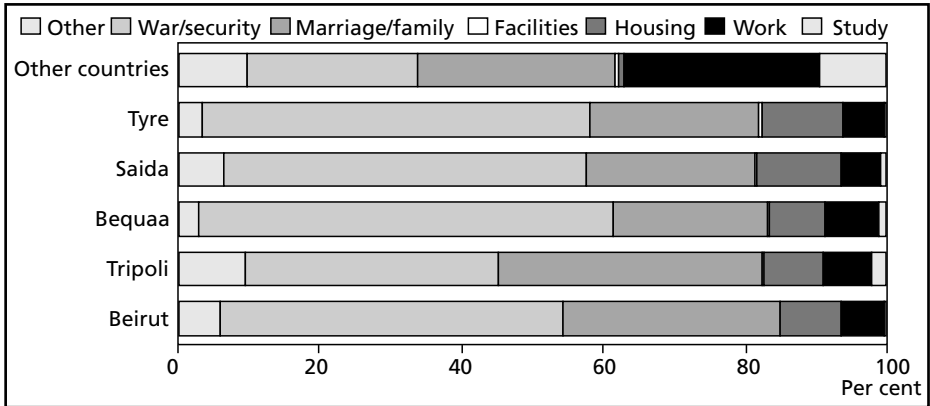


Figure 2.22 Reason for moving by place of destination.

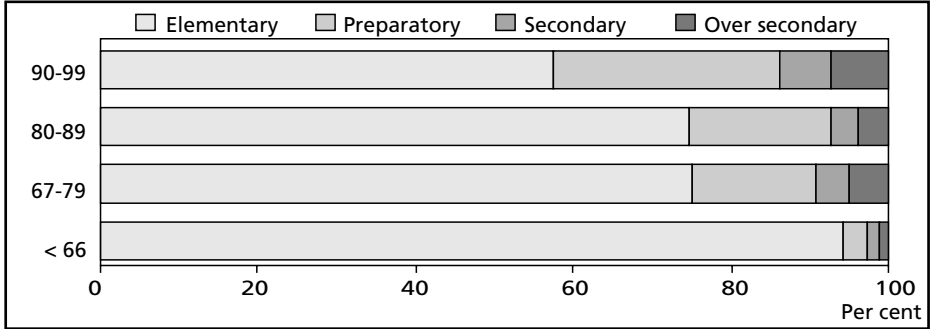


Of course, reasons for moving not only differ over time, but also in terms of space. For example, reasons for movement within Lebanon should differ from those given for moving abroad. Figure 2.22 displays the distribution of the reasons by place of destination. The reasons given for moving within Lebanon are quite similar, with security and marriage-related factors dominating every place of destination. There are 2 exceptions, however. First, Tripoli and to a lesser extent Beirut account for marriage or family-related reasons at the expense of security, compared to other Governorates. About 37 per cent of the moves to Tripoli and 30 per cent of the moves to Beirut are made for family or marriage-related factors. Second, slightly larger proportions of moves to Saida and Tyre are for better or cheaper housing or facilities, compared to other regions. Larger proportions of moves to other countries are made for work or study-related reasons, as compared to internal places of destinations. Thus, about 37 per cent of the moves to other countries are made for work or study. The corresponding percentages for internal moves range from 6 (Beirut and Saida) to 9 (Tripoli) per cent.

Data on some characteristics of the migrant, including education, marital status and family composition at the time of move are also available. These data provide unique opportunities for a thorough investigation of the process of migration as it evolves over time. We only present basic findings here. Figure 2.23 presents a rather “static” picture of the changing educational profile of migration over time. Almost 3 out of 4 moves are made by a person with elementary or less education. The Figure shows that the educational profile of persons at the time of the move changes across the 4 periods, and especially so during the 1990s. This is probably a reflection of the increased education levels of the population as a whole (see chapter 4) rather than migration selectivity.

To examine migration selectivity in a simpler, more straightforward manner, we focus on the demographic and socio-economic characteristics of persons at the

Figure 2.23 Educational level at the time of move by time period.



time of the survey, distinguishing movers from stayers. Movers are defined here as persons who have made a recent move (i.e. since 1980) to, or from, the camps and gatherings. Thus, no distinctions are made between movers on the basis of duration of stay, frequency of moves, or exact timing of events. Of course, there is a loss of information in such an approach, however it does provide an informative picture of migration selectivity during the most recent period.

To put the following figures in perspective, the recent movers account for about 38 per cent of the adult population. Of those, almost 40 per cent are from the Northern camps (Figure 2.24). The stayers, amounting to 62 per cent of the total, are more likely to live in the Southern camps than the movers.

Figure 2.25 shows that the movers are generally younger than the stayers. The migrants are more concentrated in the young working ages of 25–34. Almost 3 out of 4 movers are in the age group 15–39, which is about 10 percentage points higher than the corresponding one for stayers. This discrepancy between movers and stayers remains until age 70, as shown clearly in the graph. This pattern does not necessarily imply a decline in family migration as opposed to labour migration, as the proportion of migrants in the working ages is still small in a comparative perspective.

Figure 2.24 Migration selectivity by residence.

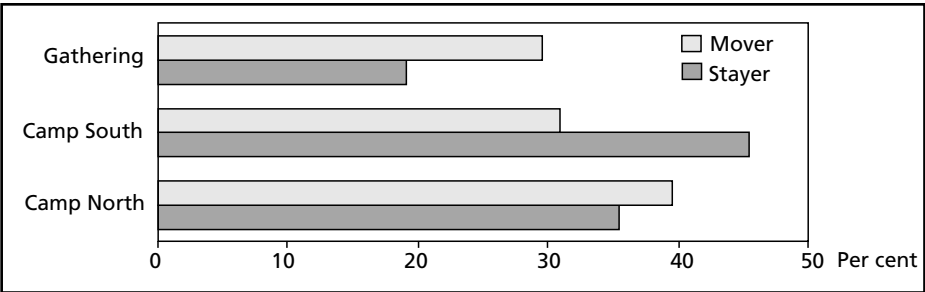
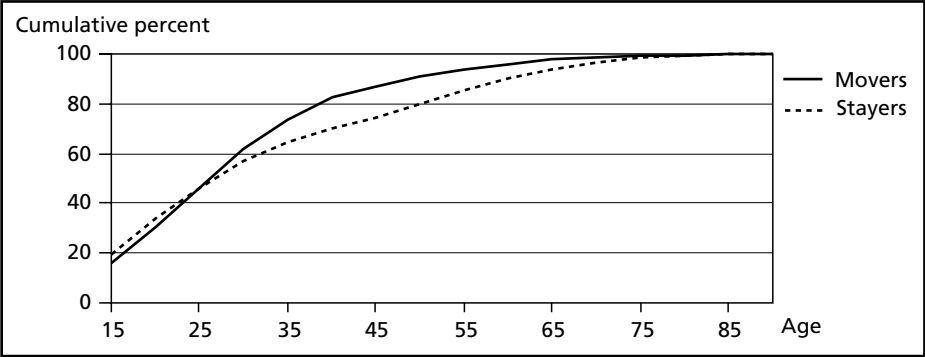


Figure 2.25 Migration selectivity by age.



The age selectivity of migration observed here implies that family migration rather than labour migration is the predominant form of geographic mobility among Palestinian refugees in the camps and gatherings. This is also evident when the reasons for moving are examined, showing that the majority of all migrants moved for security reasons, to join their families, or for marriage, rather than primarily for economic reasons. Results pertaining to migrant selectivity by demographic composition, shown in Figure 2.26, reinforce these conclusions: recent movers are more likely to be females and to come from an extended family than stayers.

Figure 2.27 indicates that migrants are more likely to have a higher socio-economic status and education than stayers, in line with the conventional view. Thus, movers are more likely to be professionals, wealthier, and with secondary education, compared to stayers. However, migrants are less likely to be employed than stayers. It should be emphasised, however, that the economic fortune and occupational distribution of migrants does not differ much from non-migrants. For example, migrants and non-migrants are about equally likely to be economically active and their unemployment rates are only marginally different.

Figure 2.26 Migration selectivity by household composition and sex.

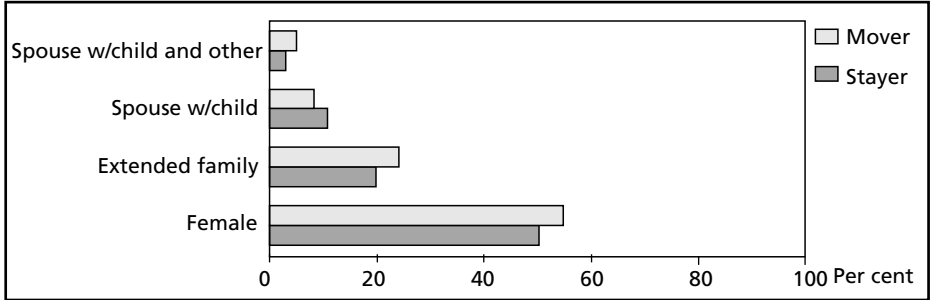
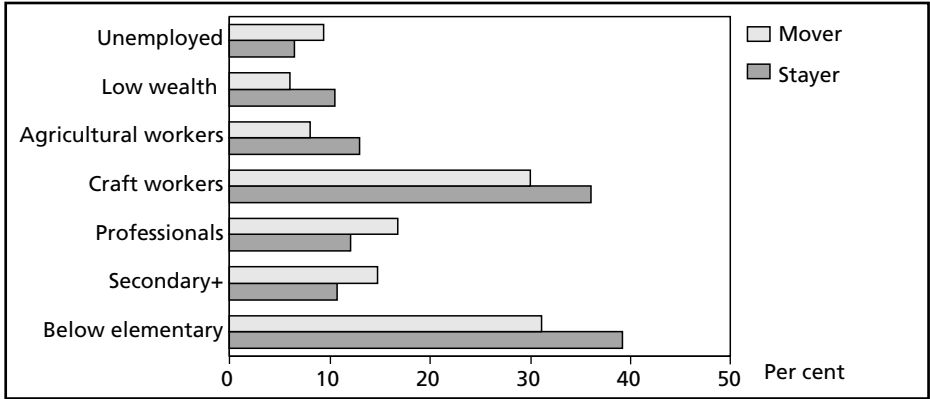


Figure 2.27 Migration selectivity by education and socio-economic status.



2.8 Relatives Abroad

The LIPRIL survey includes basic information on close relatives of household members living abroad. The data obtained cannot be used directly to estimate out-migration or to provide a complete picture of the characteristics of out-migrants for 2 main reasons. First, out-migrants without close relatives in Lebanon are not reported. Second, the sample is likely to include close relatives and thus some out-migrants are counted twice. The extent of these problems on the estimated population size of out-migrants is not known. Nor is it clear how these selection problems affect the characteristics of out-migrants. These data do, however, provide valuable information on relatives residing abroad, especially when used in a comparative perspective (i.e. in relations to the populations in Jordan or Palestine).

Four Out of Five Households Have Relatives Living Abroad

The data show that almost 4 out of 5 households have relatives living abroad, with little variations between places of residence (Figure 2.28). Households in the Northern camps are slightly more likely (81 per cent) to have relatives abroad than those in the Southern camps (77 per cent). Thus, Palestinian refugee households in the camps and gatherings have extensive filial links abroad, and these international links appear quite varied as shown in Figure 2.29. Surprisingly, 1 out of 2 households report having relatives living in Europe and 1 out of 3 report relatives in the Gulf countries. Syria and Northern America follow, with almost 1 out of 5 and 1 out of 10 households respectively reporting relatives there. About 8 per cent of households have relatives in Jordan, only 4 per cent have relatives in the West Bank and Gaza, and only 5 per cent have close relatives in Israel.

The characteristics of relatives living abroad are quite typical of refugee out-migrants everywhere. There are however some peculiarities since part of the population consists of migrant labourers living abroad temporarily. The overall sex ratio of relatives living abroad shows more males than females; 118 males for every 100

Figure 2.28 Households with relatives abroad by residence.

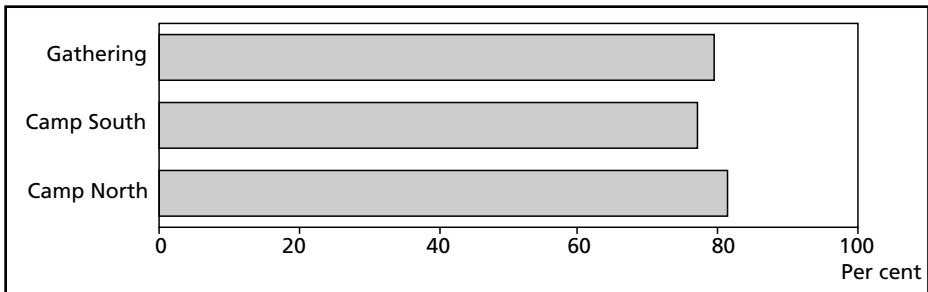


Figure 2.29 Households with relatives abroad by country of current residence. Adds up to 147 per cent because some households have relatives in two or more countries.

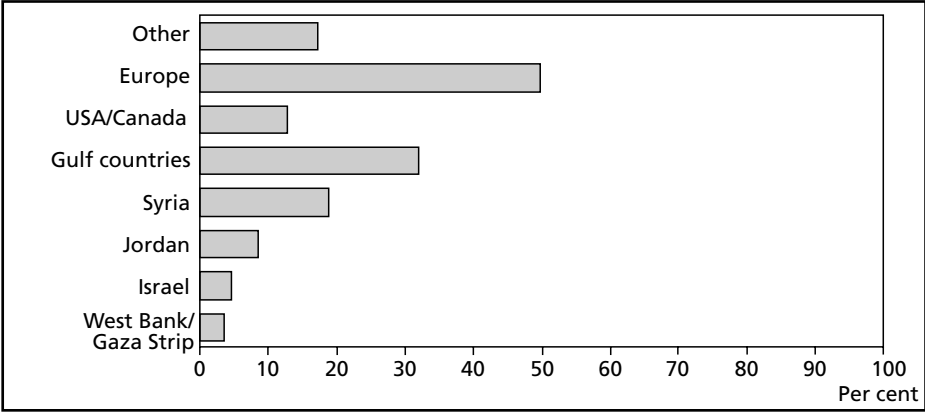
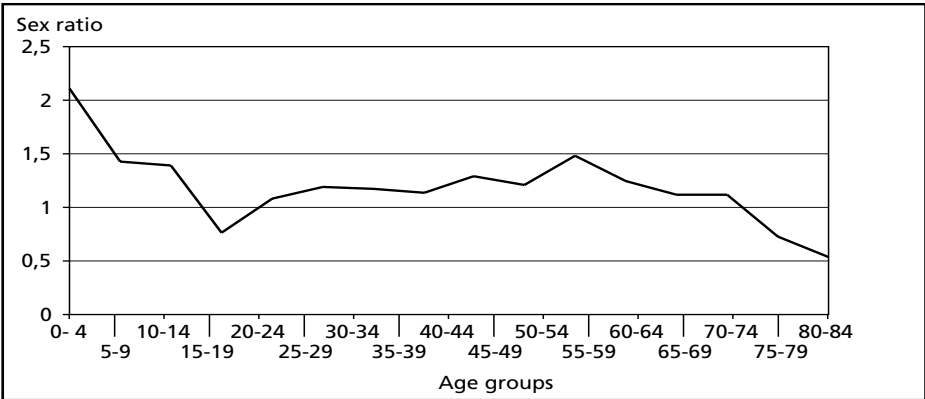


Figure 2.30 Sex ratios of relatives abroad.

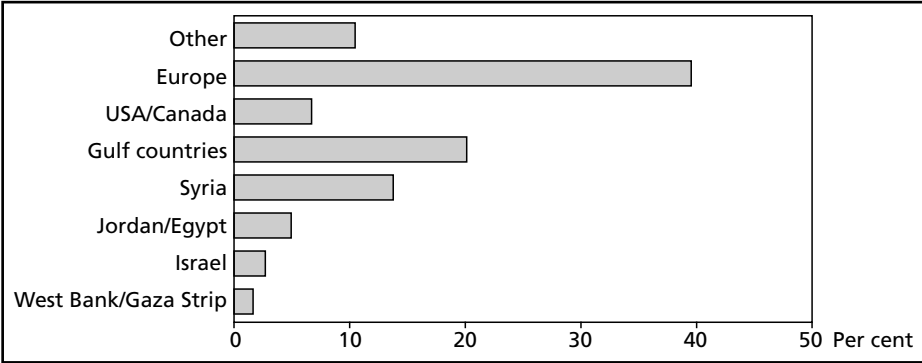


females, as expected. An examination of the sex ratio by age reveals a male surplus across age groups (see Figure 2.30) with one exception: those aged 15–19 years. In this age group, there are about 80 males per 100 females. It is not clear why this is the case, but may be due to an underreporting of male relatives or marriage-related factors.

The age structure of the relatives abroad shows a few children, while the majority are of working age. Over 60 per cent of relatives living abroad are in the age group 20–44, indicating a relatively young population. The age structures of males and females are strikingly similar.

Figure 2.31 (see next page) displays the distribution of relatives living abroad by country (or continent) of current residence. It shows that almost 40 per cent of them are in Europe, 20 per cent in the Gulf, 14 per cent in Syria, and 7 per cent in the US or Canada. There are only 4 per cent in Israel, the West Bank and Gaza,

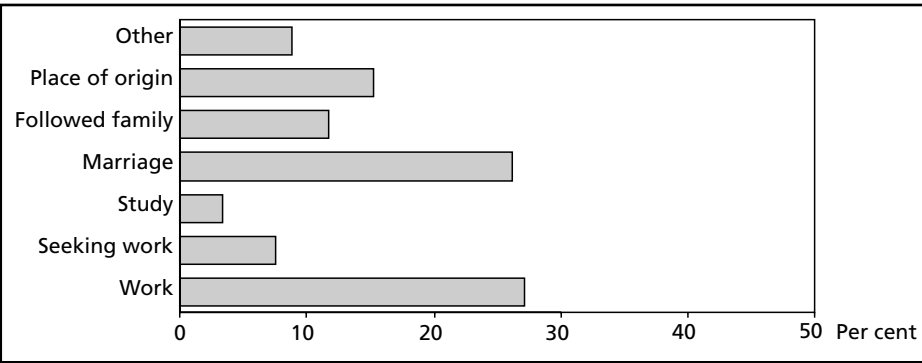
Figure 2.31 Relatives abroad by country (continent) of current residence.



and another 5 per cent in Jordan and Egypt. Thus, there are weak filial links with Palestinians in Israel and the Occupied Territory, reflecting the historic patterns of refugee migration from Palestine on the eve of the 1948 war.

Households with relatives residing abroad were also asked what the main reason was for their relatives living abroad. A rather detailed list of reasons was included but only the broad categories are shown in Figure 2.32. As shown in this Figure, work was the most important reason. Twenty-seven per cent went abroad for work and 8 per cent went to seek work, while about one-third went for other work-related reasons. Marriage and family reunification together have a larger weight, accounting for about 38 per cent. Place of origin is the third most important reason, with about 15 per cent of relatives being abroad because this is their place of origin. Schooling is not an important reason, accounting for a merely 3 per cent of the total. The reasons given do of course vary by places of destination (or type of migration), particularly with regard to the international-internal distinctions.

Figure 2.32 Relatives abroad by main reason for living abroad.



Chapter 3 Health and Health Services

Åge A. Tiltnes

3.1 Introduction

This chapter describes the current health situation among the Palestinian refugees in camps and gatherings in Lebanon. Keeping health and sanitary conditions above the level of basic needs is regarded as highly valuable in itself, as vital aspects of a “decent life”. At the same time, the health situation of a population is generally considered to be a prerequisite to educational achievements, labour market participation and consequently income earning possibilities. While the lack of access to productive assets or employment often explains the persistence of poverty among potentially productive groups, labour skills and market access may be of little value unless the population is in good health.

The Survey Focuses on Self-reported Health

The LIPRIL approaches health status by focusing on self-reported health and illness. The survey does not enquire about diseases or collect exact diagnostic information. Instead, it concentrates on the (possible) negative effects of chronic illness and disability, and also establishes the relation between prolonged illness and a set of socio-economic background characteristics. In this context, health is generally understood as the absence of (serious) illness, and health failure.

Furthermore, we analyse self-perceived health captured by one simple question asking the respondents to rate their general health status on a five-point scale. We do not as researchers define “good health” for the respondents by, for example, assigning the concept any positive ethical-philosophical feature along the lines of “leading a life of purpose” or “positive self-regard and mastery” (Ryff and Singer 1998). Nonetheless, it is known that the layman’s health definition encompasses more than the non-existence of illness (a negative dimension). Research seems to concur that 2 other important dimensions are the capacity to cope with the challenges of everyday life (a functional definition) and the feeling of well-being, energy and vigour (a positive dimension) (Bjørndal 1992).

Besides chronic health deficits and self-perceived general health, the LIPRIL also captures reproductive health. Furthermore, the study gives attention to health behaviour and raises questions such as: How widespread is cigarette smoking? To what extent do the acutely ill seek medical advice and treatment? The latter question draws attention to the health care system itself, as the use of services is affected by factors such as geographical availability and the cost of services. To what degree do Palestinians have access to basic curative and preventive health care, we ask.

Overall Poor Adult Health; Health Services of Unsatisfactory Quality

The survey demonstrates that the health situation of adult Palestinian refugees is generally poor. As is common everywhere, people's health deteriorates with ageing. Furthermore, for most indicators we find a clear association between poor health and socio-economic status indicators such as education, income and housing standards. Compared for example to Palestinian camp refugees in Jordan, the health situation is significantly worse in Lebanon. At least partly, this can be explained by the civil war and problems caused by warfare or war-related events. These circumstances also most likely explain why Palestinian refugees residing in Southern Lebanon report a higher incidence of chronic health failure (including physical handicaps) and more mental distress than other refugees.

Following sudden illness, the majority seeks medical assistance. Very few claim not to see a doctor or other professional because facilities are not within reasonable distance. However, for some acutely ill persons, especially in the poorest segments, treatment is not affordable. Maternity health care services are widely used, although at lower levels than reported for comparable populations. Furthermore, as many as 1 in 4 deliveries takes place at home, with much poorer qualified birth assistance than offered in clinics and hospitals.

As we shall see, overall satisfaction with health services is fairly low, and lowest among the Palestinians residing outside of the refugee camps. When the services and treatment provided at the various types of health care facilities following acute illness are compared, UNRWA clinics receive the lowest score.

3.2 Self-assessed General Health

The survey asked 1 randomly selected person aged 15 years and older in each household to describe his or her own health according to a five-point scale ranging from "very good" to "very bad". The question was posed because previous research has shown that the answer to this rather simple question describes the overall health

situation of each individual accurately, and reflects “objective” (medical) assessment rather well (Moum 1992a). Other studies have concluded that single-item measures of self-rated health similar to the one applied in the LIPRIL correlate strongly with scores on more extensive health measurement scales (Mackenback et al 1994).

No Gender Difference in Subjective Health

The majority of the Palestinian refugees in Lebanon, more than 4 in 5, consider their own health to be quite satisfactory. Sixteen per cent of the respondents say their health is “very good”, 42 per cent say it is “good”, while 26 per cent describe it as “fair”. Altogether, 16 per cent of the adults feel that their general health situation is bad or very bad (Figure 3.1). These numbers suggest that the health of the adult population in the Palestinian camps and gatherings in Lebanon is poor, at least when compared to the health of the Palestinian refugee camp residents in Jordan. Here, a household survey asking exactly the same question, reports that 55 per cent have very good and 23 per cent have good general health, while 17 per cent have fair and 5 per cent have poor or very poor health (Khawaja and Tiltnes 2002).

Overall, men and women do not rate their general health differently (Figure 3.2). This result is a bit surprising taking into consideration the fact that, as will be demonstrated later, women tend to score poorer on other health indicators. On the other hand, as shown in the Figure, self-rated, subjective health is closely related to age. For example, while 19 per cent of the men and 14 per cent of the women in the age group 25–34 years report their health to be very good, among persons aged 45–59 only 2 per cent of the men and 3 per cent of the women report the same.

Figure 3.1 Self-assessed general health by sex of respondent (n=3,593). Per cent of persons aged 15 and older.

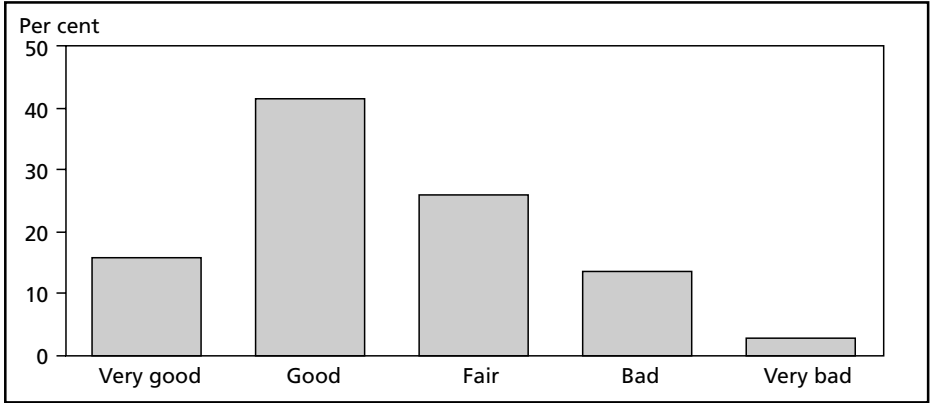
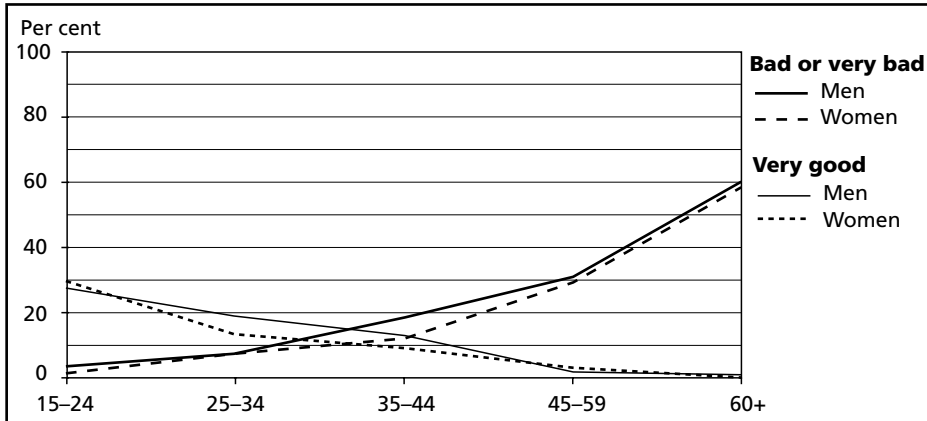


Figure 3.2 Self-perceived very good, and bad/very bad health by gender and age (n=3,593). Per cent of persons aged 15 and older.



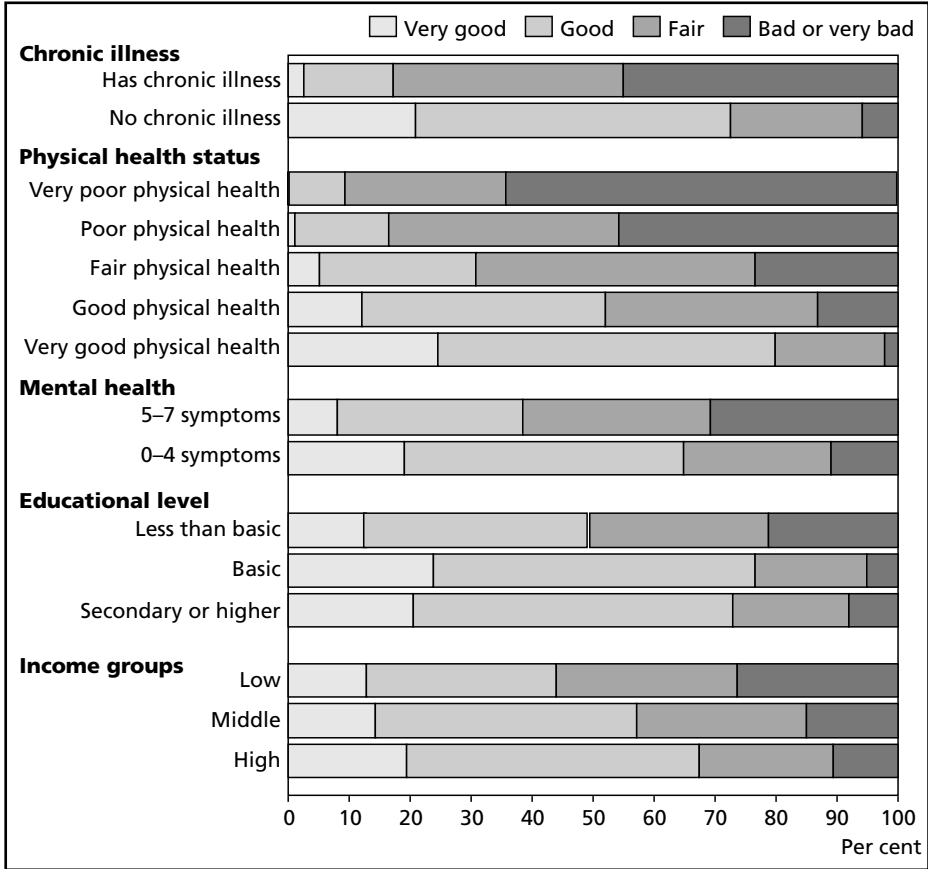
Chronic Health Failure, Low Education and Income Means Poor Subjective Health

Figure 3.3 highlights the relationship between various individual characteristics other than gender and age, and the respondents' general health status. Not surprisingly, there is a wide gap between the subjectively felt health status of individuals who have some long-standing illness or disability, and those who have not. While only 2 per cent of the chronically ill state that their health is very good, 21 per cent of those who do not suffer from lasting health problems say the same. The figure also shows that there is an association between other "objective" health variables and subjective global health. The relationship between physical health and general health is very clear: while almost 1 in 4 with full physical strength and the ability to move around at will report very good general health, extremely few with poor physical health do the same. People's emotional and psychological well-being plays a significant role in their perception of overall health status. The Figure demonstrates that more than twice as many persons reporting fewer than 5 symptoms of psychological distress rate their overall health as very good, compared to those who report 5 or more symptoms of distress.¹

Figure 3.3 shows that subjective global health improves with increasing socio-economic status, measured here by educational attainment and income. That subjective health is associated with level of education is a result that accords with earlier studies (Ross and Wu 1995; Kharabsheh and Tiltnes 1998). The particularly poor

¹ The chapter contains separate sections on long-term illness, physical health and impairment, and mental health, which explain how the various health indicators in Figure 3.3 are constructed.

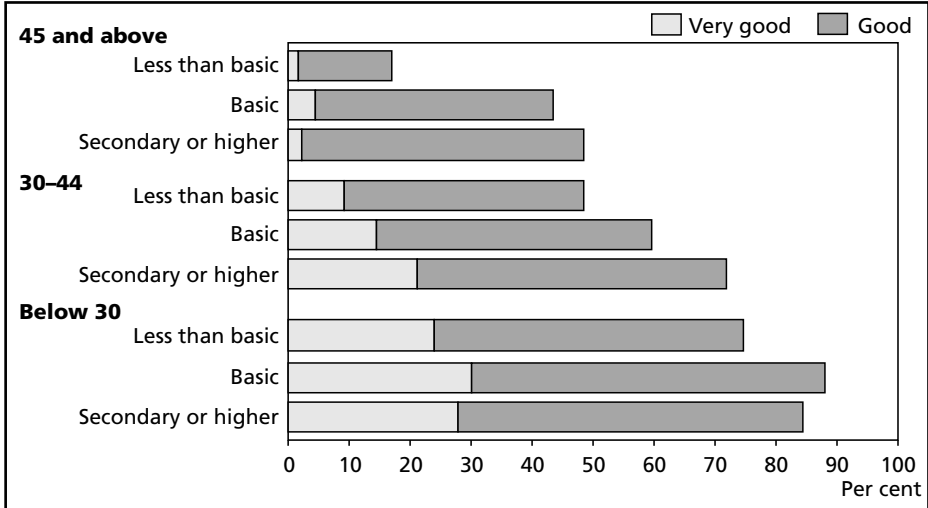
Figure 3.3 Subjective health by selected characteristics: educational attainment, household income, chronic illness, physical health, and mental health (n=3,608). Per cent of persons aged 15 and older.



health among persons without any formal education is obviously related to the disproportionately high number of older persons in this category. Nonetheless, as demonstrated by Figure 3.4, the association between educational attainment and self-rated general health remains when controlled for age.

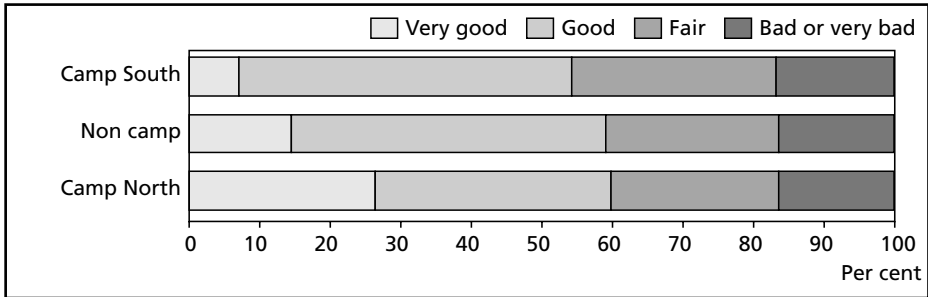
Figure 3.3 further indicates that the respondents report better health when they live in high-income households than when they live in low-income ones. While 44 per cent of the persons in the lowest income group say their health is very good or good, 57 and 67 per cent of the persons in the middle and upper income groups do the same. Two and a half times as many adults in the lowest income group compared to the highest income group report bad or very bad global health, at 26 against and 11 per cent respectively. In the middle-income group, 15 per cent rate their health as very poor or poor.

Figure 3.4 Adults stating that their general health is “very good” and “good” by age and educational attainment (n=3,593). Per cent of persons aged 15 and older.



There is also variation in self-rated global health according to place of residence. As shown in Figure 3.5, people living in the Northern refugee camps are the best off, while the population of the Southern camps has the poorest rating, leaving the non-camp residents in the middle position. Twice as many persons residing outside the refugee camps and nearly 4 times as many persons in the Northern camps assess their health as very good, compared to the camp dwellers in the south of Lebanon.²

Figure 3.5 Self-rated general health and place of residence (n=3,593). Per cent of persons aged 15 and older.



² For further description of geographical regions, see chapter 1.3.

3.3 Chronic Illness and Disability

The subjective general state of health - evaluations based on objective realities as well as influenced by cultural and other factors - is a powerful health indicator (Cleary 1997) and a valuable summary statement of the individual's perception of own health (Murray et al 1982). Yet it is also useful to take the prevalence of chronic health problems into account. We have already demonstrated how chronic health failure negatively impacts on individuals' subjective health appraisal, as only one-tenth the number of respondents with some chronic illness or handicap compared to respondents without such problems report very good general health. Furthermore, as will be shown below, long-term health failure is a strong negative determinant of people's psychological well-being.

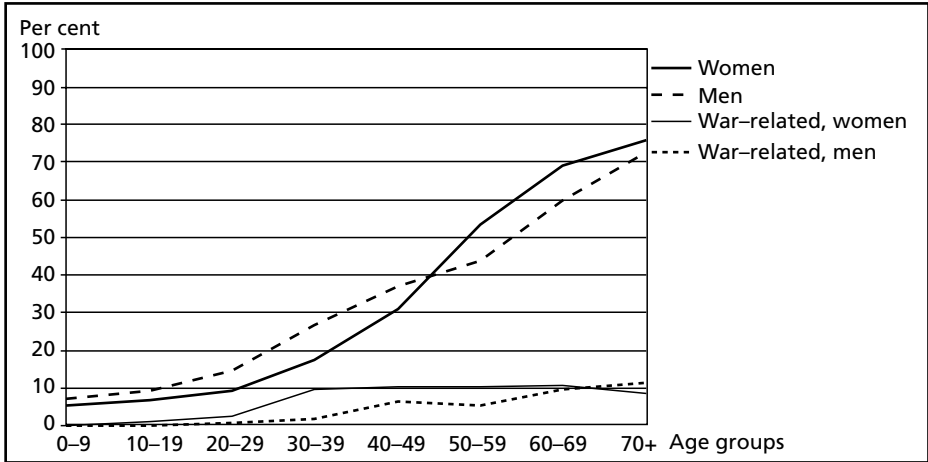
One in Five Chronically Ill; Three Per Cent Suffer from Prolonged Illness Due to War

To identify chronic health problems the LIPRIL asked the following question about all household members: "Does <name> suffer from any physical or psychological illness of a prolonged nature, or any afflictions due to an injury, a handicap, or age?" To get a picture of how severe the afflictions are, a follow-up question was introduced: "Does <name> find it difficult to go out on his/her own without the help of other people because of the health problem or handicap?" The Lebanese population has experienced more than 15 years of civil war, and some areas have until recently been targets for Israeli bombardment. Given these special circumstances, we also enquired to see if the prolonged health problem "was caused by a war-related event, such as bombing and/or combat?"

The survey demonstrates that 19 per cent of the population report some sort of lasting health problem, while 9 per cent have a severe problem, or a disability. A severe problem/disability is defined as finding it "a bit difficult" or "definitely difficult" to go outside without assistance. Three per cent claim to be suffering from chronic health problems caused by warfare or war-related events and 1 percentage point less maintain that they are suffering from severe prolonged health failure for the same reason. In the following, we will describe the chronically ill in some more detail. Who are they?

At first glance, the LIPRIL data reveal only small gender differences in relation to chronic illness. Nineteen per cent among both genders suffer from some kind of long-term health problem, while a slightly higher number of women than men have a severe problem; 9 and 8 per cent respectively. If we take the age aspect into account in the comparison between men and women, however, a somewhat different picture emerges (Figure 3.6). While males as children and young adults are worse

Figure 3.6 Prevalence of chronic illness and war-related chronic illness according to gender and ten-year age groups (n=19,119). Per cent of total population.



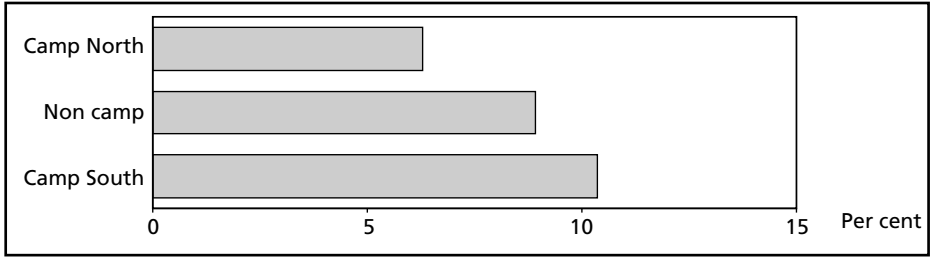
off than females, the latter face more chronic health problems at higher ages, notably over the age of fifty.

The Figure shows that men are noticeably more troubled than women by lasting illness due to Lebanon’s history of conflict and warfare. As a matter of fact, war is held responsible for chronic health failure among 10 per cent of men over the age of 30. A study profiling the health of the citizens of Beirut has found a similar gender difference. It concludes that 71 per cent of the individuals injured by war between 1983 and 1992 were males, and 29 per cent were women (Nuwayhid et al 1997). The gender difference is presumably explained by men’s more active involvement in the hostilities.

Uneven Distribution Across Region and Socio-economic Status

The occurrence of chronic health problems varies across regions. As is evident from Figure 3.7, people residing in the Southern camps are more plagued by severe prolonged illness, while camp dwellers in the north of Lebanon are the least negatively affected by such lasting health problems. This observation may partly be explained by the fact that the Southern camp dwellers have suffered much more from the negative health effects of war and war-like events than people residing elsewhere: 4 per cent in contrast to 3 per cent in the Northern camps and 2 per cent in the gatherings. Two per cent of the residents in the Southern camps suffer from serious war-related health failure compared to 1 per cent in the other 2 regions.

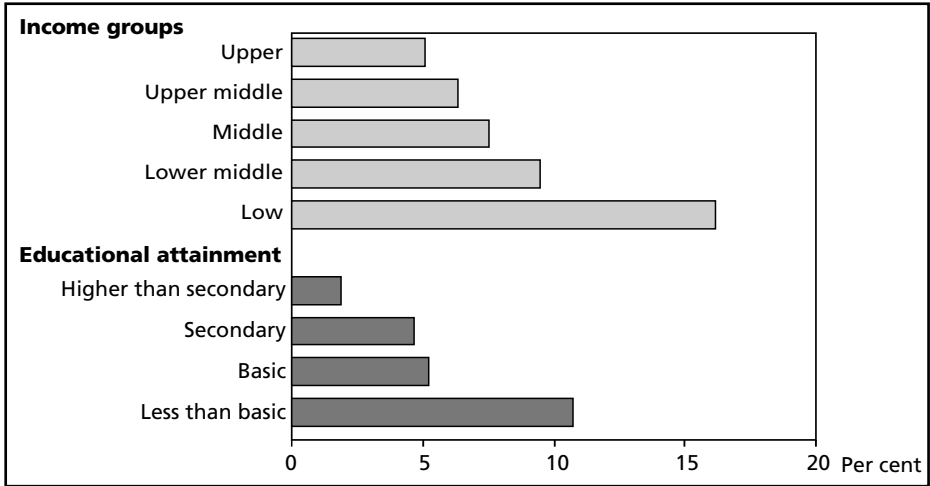
Figure 3.7 Prevalence of severe prolonged illness according to region (n=19,119). Per cent of total population.



Socio-economic status (SES) is consistently associated with health outcomes. As above, we use 2 indicators of SES here: income and education. Persons in the lowest income group report prolonged illness much more often than other persons. Whereas over 16 per cent among individuals whose annual household income is below LL 1.8 millions have a serious long-lasting health problem, the figures for those in the upper 4 income groups vary from about 5 to almost 10 per cent (Figure 3.8). The prevalence of chronic health problems among the poorest segments of the Palestinian population (the lowest income group) is about triple that of the wealthiest segments (the highest income group).

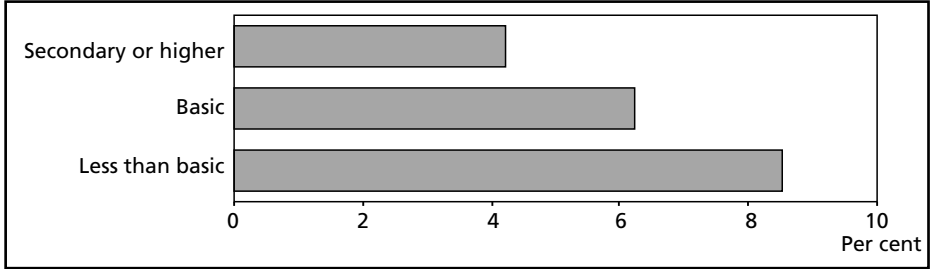
The LIPRIL demonstrates that education, the second indicator of SES, is also associated with chronic health failure. Figure 3.8 suggests that the prevalence of severe lasting illness and disability is more than 5 times higher among persons who have not completed basic schooling compared to those who have a post-secondary degree. However, age may be an intervening and “disturbing” factor here because

Figure 3.8 Prevalence of severe prolonged illness by annual household income (in LL 1,000) (n=18,815) and educational attainment (n=19,094). Per cent of total population.



the group of people with the lowest education largely consists of the oldest and youngest generations. To control for age, and by way of example, we compare individuals aged 30–39 years who did not finish basic schooling, with those in the same age group who successfully completed basic schooling and those who have achieved a secondary or post-secondary degree (Figure 3.9). In the first group, we find some individuals with learning disabilities stemming from physical or mental handicaps, which have no doubt been registered as chronic illnesses. This may account for a substantial part of the gap between the 2 lowest educational groups. However, it does not explain the reduced occurrence of chronic health problems in the third group. Thus, it should be clear that persons with relatively higher education tend to experience lasting health problems less frequently. One explanation here is the effect of occupation, that is, persons with higher education tend to hold jobs that present them with fewer health risks: the work tasks are not physically demanding; the work environment in general is kinder; and the employee runs lower chances of on-the-job accidents and injuries.

Figure 3.9 Prevalence of severe prolonged illness among persons aged 30–39 by educational attainment (n=2,720). Per cent.

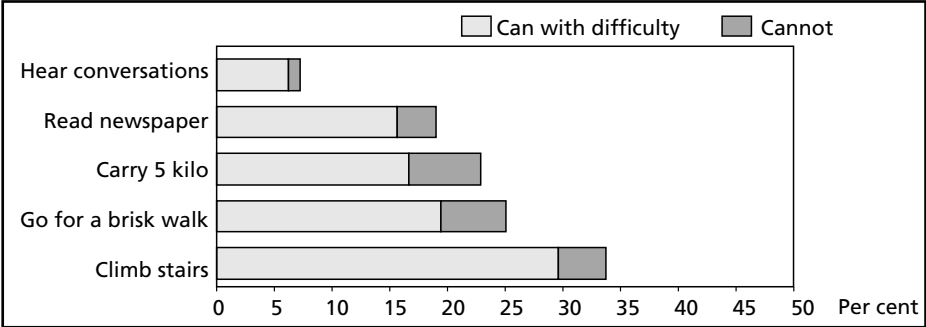


3.4 Functional Impairment

As health problems may vary considerably in magnitude and seriousness they will influence the daily life of the affected individuals to a varying degree. The indicator “severe chronic illness”, presented above, is a crude measure of disability. Since we want to describe functional impairment in some more detail, the LIPRIL inquired about adult respondents’ ability to perform 5 everyday activities: ascending and descending stairs, a quick 5 minute walk, carrying an item weighing 5 kilos no less than 10 meters, reading a newspaper (with glasses, if necessary)³, and following a

³ The interviewers took great care to explain to the respondents that this was a question about eye-sight, not reading skills.

Figure 3.10 Adults' ability to perform certain everyday activities. Persons aged 15 and older who can perform these activities with difficulty or not at all (n=3,593). Per cent.



normal conversation (with a hearing aid, if necessary). The main results are presented in Figure 3.10. Although only a limited number of activities are measured, we believe that they capture important aspects of people's ability to operate freely, and as such, are good indicators of physical well-being.

Furthermore, we have constructed an additive index to investigate how the 5 indicators of ambulatory and sensory problems accumulate. Those who reported any problem related to a described activity were given the score "1" on that particular activity. We then counted the scores for each respondent and grouped all respondents accordingly. The result is shown in Table 3.1.⁴

Table 3.1 Distribution of adults aged 15 and older according to number of sensory and mobility problems (n=3,608). Per cent.

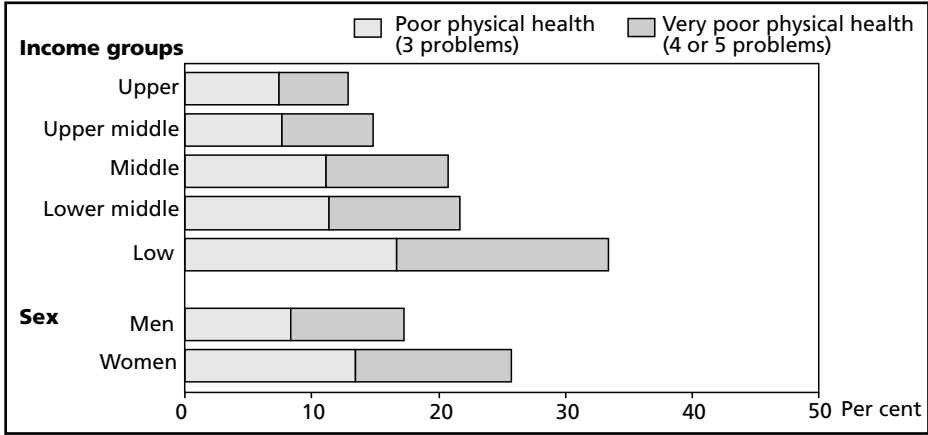
Number of difficulties	Proportion of adults
0	53.5
1	13.8
2	10.3
3	11.4
4	6.4
5	4.6
Total	100.0

Women and Poorer Segments Report More Problems

The results for men *versus* women as well as across 5 income groups are presented in Figure 3.11. The Figure shows that women are systematically worse off than men. While almost 26 per cent of the women report difficulties with 3 or more activi-

⁴ The index's standardised item alpha=0.8210.

Figure 3.11 Difficulties in performing everyday life activities. Persons having problems with 3 or more activities by gender (n=3,608) and income (n=3,549). Per cent of population 15 years and older.



ties, 17 per cent of the men do the same. The background to this is that women aged 40 to 70 report more problems than men on 3 of the indicators (those measuring strength and mobility), while the performance on 2 of the indicators (eyesight and hearing) is not significantly different. The finding that women are more often functionally impaired than men is in accordance with the section on chronic health failure above.

Figure 3.11 further shows that people’s health status is firmly associated with income. For example, almost 17 per cent of the interviewed adults living in households with the lowest income report difficulties with 4 or all 5 indicators of physical health. This is 3 times as many as in the upper income group. That the association between income and health is significant across age should be evident from Figure 3.12, which shows that physical health gets poorer with falling household income for all 3 age groups.

To what extent does functional impairment restrict people’s ability to generate income? To answer that question, we compare the scores of the respondents between the ages of 20 and 65 who form part of the labour force, with those outside the labour force. We have removed the individuals aged 15 to 19 years old since almost half of them are still in the educational system. As can be seen from Figure 3.13, female and male labour force participants alike are less troubled by weakened physical health than persons outside the labour force. Yet it is a bit surprising that as many as 4 to 5 per cent of the Palestinians in the labour force can perform 4 or 5 of the 5 activities only with some difficulty or not at all.

Figure 3.12 Difficulties in performing everyday life activities. Persons having problems with 3 or more activities by age groups and income. Per cent of population aged 15 and older.

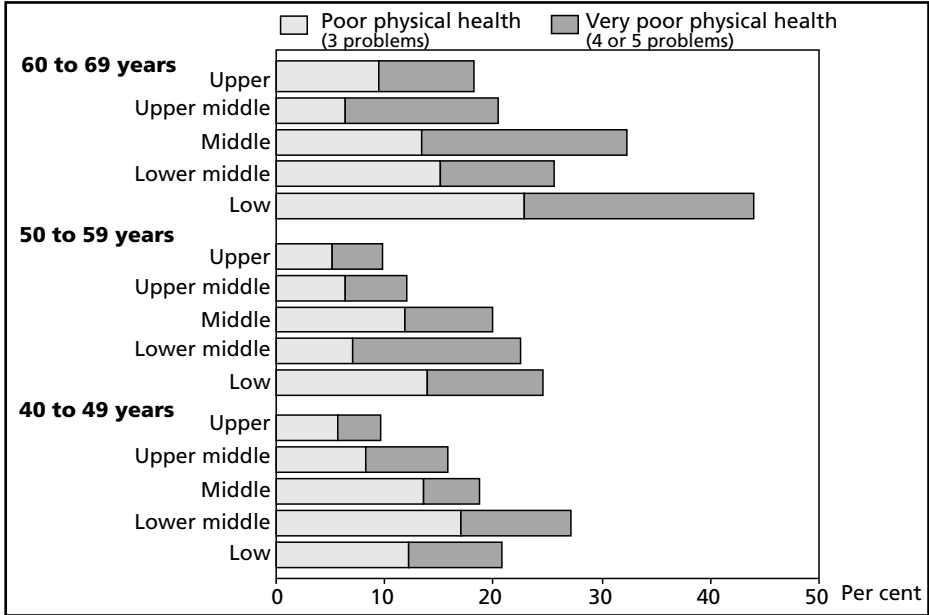


Figure 3.13 Persons with very poor physical health (face problems when performing 4 or 5 out of 5 every day activities) by gender and labour force status (n=2,804). Per cent of population aged 20 to 64 years old.



3.5 Psychological Distress

In addition to physical health, psychological, mental and emotional aspects are naturally of great importance to people's general well-being and living conditions. "Psychological distress" is a term frequently used in mental health literature. Psychological distress is seen as a prime indicator of mental health, and symptoms of distress are important because they stimulate care-seeking. (McDowell and Newell 1996).

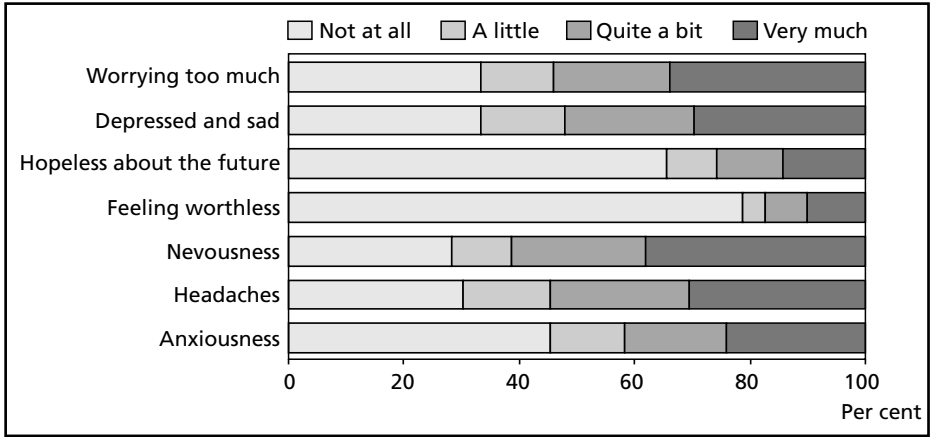
In order to measure psychological distress, the LIPRIL used an abbreviated version of the so-called Hopkins Symptoms Check-List or “HSCL-25” (Moum 1992b). One randomly selected adult in each household was asked whether 7 symptoms or problems that people sometimes have, had bothered or distressed him or her very much, quite a bit, a little, or not at all during the past week. The symptoms were (1) worrying too much about things, (2) feeling depressed and sad (blue), (3) feeling hopeless about the future, (4) feelings of worthlessness, (5) nervousness or shakiness inside, (6) feeling continuously fearful and anxious, and (7) headaches.

The original HSCL-25 was constructed to measure symptoms of anxiety and depression only, and not to assess poor psychological health in general. This is reflected in our seven-item battery of questions. The first 4 items are closely interrelated and measure depression, while items 5, 6 and 7 are intimately linked and indicate anxiety. (Moum 1992b, Tambs and Moum 1993). Nonetheless, it has been argued that the list “may serve as a good proxy to global general mental health because most states of mental illness or distress are accompanied by anxiety and/or depression.” (Tambs and Moum 1993:364). Besides, measures of anxiety and depression overlap and interlink because both tap a broad and general mood characterised by the experience of various negative affective states (Clark and Watson 1991).

Figure 3.14 shows the respondents’ scores on each of the 7 items. Between 17 per cent (“feelings of worthlessness”) and 61 per cent (“nervousness”) of the Palestinians report to have been bothered “very much” or “quite a bit” by these symptoms during the week preceding the interview. Four of the symptoms distress more than half of them.

Although the 7 indicators capture distinct sides of psychological distress, our objective is to focus on the overall level, not each individual indicator. Therefore,

Figure 3.14 Distribution of the adult population according to seven indicators of psychological distress (n=3,589). Per cent of persons aged 15 and older.



using the limited battery of questions we constructed a simple additive index, where we assumed that the higher the number of stress symptoms reported, the poorer the individual's general mental well-being. For each item, the respondent is given the score "1" if he or she answered "very much" or "quite a bit". Otherwise he or she is given "0". We then summarised the total scores for all respondents and assigned them a number on the mental distress index ranging from zero to seven.⁵

Higher Level of Distress Than in the Palestinian Refugee Camps in Jordan

Only about 1 in 6 persons report no symptoms of psychological distress whatsoever (Table 3.2). On the other hand, almost 3 out of 10 respondents (27 per cent) say they were bothered quite a bit or very much by 5 or more of the 7 listed indicators during the week preceding the interview. This is fairly high compared to the Palestinian refugee camp population in Jordan, where only 11 per cent report having at least 5 symptoms (Khawaja and Tiltnes 2002).

Table 3.2 Distribution of 7 indicators of psychological distress in the adult (15+) Palestinian population in camps and gatherings in Lebanon (n=3,263) compared to Palestinian camp refugees in Jordan (n=2,274). Per cent.

	Lebanon 1999	Jordan camps 1999
No symptom	16	41
1 symptom	13	20
2 symptoms	14	13
3 symptoms	16	9
4 symptoms	14	6
5 symptoms	13	6
6 symptoms	8	3
7 symptoms	7	2
Total	100	100

Reduced Mental Health Associated with High Age, Chronic Health Failure and War

The LIPRIL indicates a significant variation in the psychological health of the Palestinian refugees in Lebanon according to several background variables. The first point worth mentioning is that there is little difference between men and women - we can tell by the way the line for women in Figure 3.15 quite neatly follows the line for the total population.

⁵ The index's standardised item alpha=0.8007.

The curve for persons 60 years and older is included in the Figure to illustrate the perhaps not so surprising fact that older Palestinians are worse off in terms of emotional and psychological well-being than younger Palestinians. The effect of ageing on mental welfare is displayed more accurately by Figure 3.16, which shows how people gradually acquire additional symptoms of psychological ill health as they get older.

One would expect the association between age and reduced psychological well-being and happiness to be related to other health aspects. Figure 3.15 confirms this, as the shape of the curve for the disabled, i.e. persons suffering from chronic health problems involving functional impairment, resembles the one for the older generation to a large degree. Furthermore, as shown above (Figure 3.6), the LIPRIL reveals a strong relationship between age on the one hand and long-term health failure and disability on the other. Naturally, the severity of the chronic condition plays

Figure 3.15 Score on mental distress index: women, persons 60 years and older, disabled and residents in the Southern refugee camps compared to the total population (n=3,608). Per cent of all adults aged 15 and older.

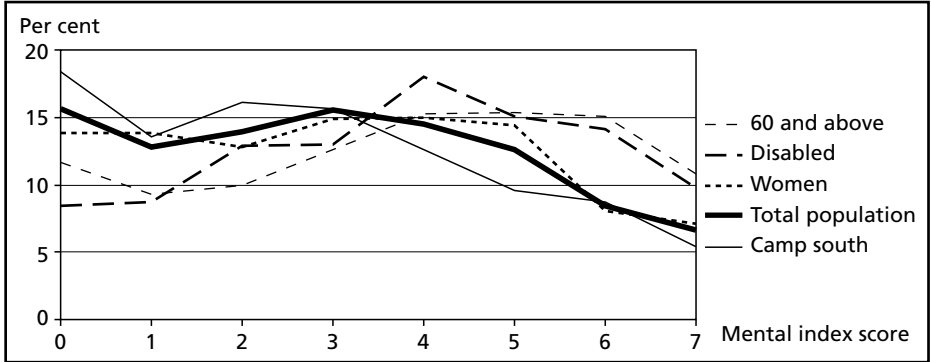


Figure 3.16 Score on mental distress index (0-7 symptoms) and age groups (n=3,608). Per cent of all adults aged 15 and older.

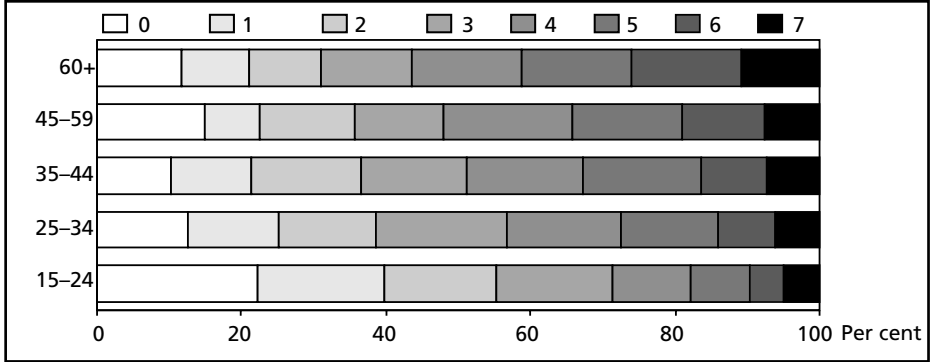


Table 3.3 Score on mental distress index (0–7 symptoms) and severity and type of chronic health failure (n=3,608). Per cent of all adults aged 15 and older.

Number of symptoms	No chronic illness	Chronic illness	Severe chronic illness	War-related chronic illness	Severe war-related illness
0	18	8	5	4	3
1	14	9	6	7	4
2	14	13	12	10	10
3	16	13	11	10	5
4	13	18	20	18	21
5	12	15	17	13	11
6	6	14	18	23	30
7	5	10	12	14	16

a role. As shown by Table 3.3, the more severe the illness or handicap, the more negative the impact is on people’s mental well-being. The table also shows that the most adverse effects derive from war-related illnesses and impairments. While among persons without any prolonged illness 11 per cent report 6 or 7 out of 7 symptoms, the figures are 24 and 30 per cent respectively for people with chronic and severe chronic health failure. The numbers rise to 37 and 46 per cent among the Palestinian refugees who suffer from injuries and handicaps caused by war.

The last background factor displayed in Figure 3.15 is place of residence. The Figure shows that residents in the Palestinian refugee camps in the south of Lebanon have a mental health slightly above the average. The fact that their psychological well-being is somewhat better than that of Palestinians living in the Northern camps or outside the refugee camps is rather unexpected, as the camp dwellers in the south report a significantly higher prevalence of severe chronic health failure (see Figure 3.7) and long-term illness caused by war than residents of the 2 other regions. They further rate their general, subjective health as poorer than people living elsewhere (see Figure 3.5).

Enhanced Socio-economic Status Improves Psychological Health

Figure 3.17 indicates variation in people’s mental health along other background factors as well. The dotted line starting at the highest point to the left of the figure shows that the psychological well-being of individuals with at least secondary education is above average. Individuals with the poorest education are conversely worse off (not shown). The association between educational attainment and mental health is most evident for the middle-aged and oldest age groups, and not so significant for the youngest Palestinians (Figure 3.18).

Figure 3.17 Score on mental distress index: Percentage of individuals having secondary education or more (n=437), and belonging to the lowest income group (n=726) compared to the total population (n=3,608).

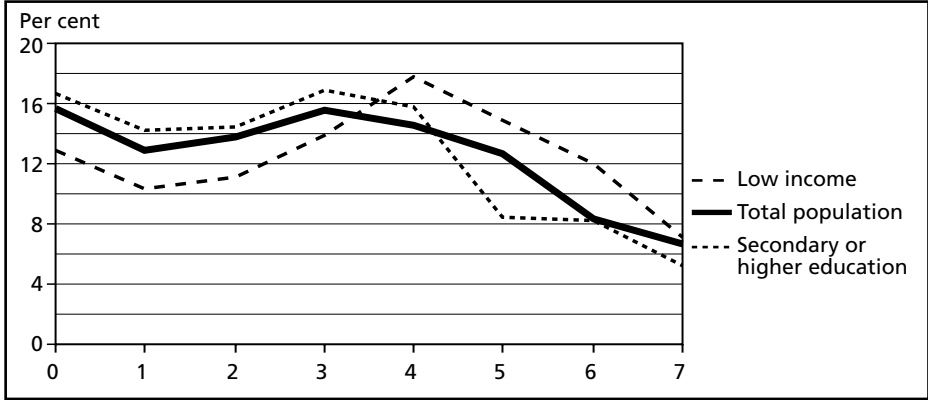


Figure 3.18 Percentage of persons aged 15 and older reporting 5-7 symptoms of psychological distress by age and educational attainment (n=3,608).

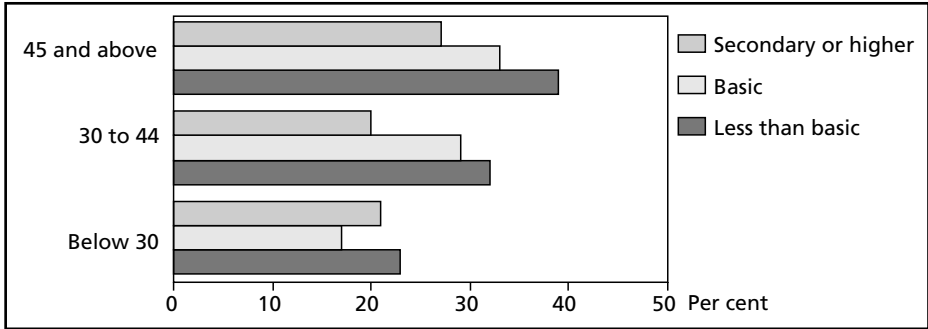


Figure 3.17 shows that members of the households with the lowest income report considerably poorer mental health than the average. While 34 per cent of the persons in the lowest income bracket say they suffer from 5 or more symptoms of psychological distress, 27 and 24 per cent of the middle and upper income brackets respectively, say the same. The association between income and mental well-being is robust when checked for the effect of ageing (Figure 3.19). Labour force status is found to have no significant effect on the emotional and psychological well-being of the Palestinian refugees (not shown).

The standard of a dwelling can be understood as a sign of wealth and socio-economic standing. One important aspect of a dwelling is the indoor milieu. We have consequently created an environmental index based on 4 indicators about the milieu: Is the dwelling (i) characterised by humidity and damp, (ii) cold and difficult

Figure 3.19 Individuals reporting 5-7 symptoms of psychological distress by age and income (n=3,549). Per cent of persons aged 15 and older.

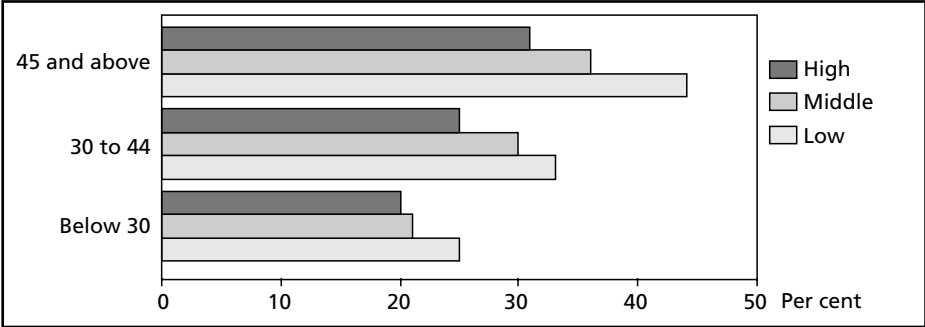
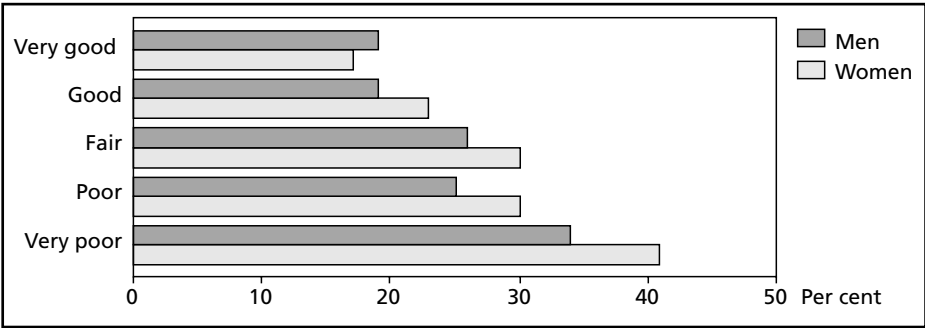


Figure 3.20 Persons 15 and over reporting 5–7 symptoms of psychological distress by quality of their dwellings’ indoor environment (n=3,608). Per cent.



to heat in winter, (iii) uncomfortably hot in summer, and (iv) poorly ventilated.⁶ The survey results show that low-quality dwelling is a strong predictor of faltering psychological health for both women and men (Figure 3.20). For women, 41 per cent in a home with a very poor indoor environment compared to 17 per cent in a home with a very good indoor environment, i.e. less than half as many, report at least 5 distress symptoms. For men, the association between indoor environment and distress is a bit weaker, but the contrast between men residing in homes with very good indoor conditions and those in very poor conditions is still substantial – 19 and 34 per cent respectively report 5 or more symptoms of mental ill health.

⁶ If the living quarters cannot be described by any of these characteristics, it is assigned the value “very good” indoor environment; if it can be described by 1 of them, it is given the value “good”; if it can be described by 2 characteristics, the value is “fair”; 3 characteristics give the value “poor”; and, finally, a dwelling that can be described by all 4 characteristics is assigned the value “very poor” indoor environment. The scale is used in Figure 3.20.

Never-married Women Happier; Divorced and Widowed More Distressed

Civil status is an indicator of a person’s life stage. The various life stages are typically characterised by different responsibilities and stress factors. Hence one would assume that civil status affects the happiness of a person. The LIPRIL reveals that single, never-married persons (almost 70 per cent are below 25 years of age) are happier overall than other persons. As shown by Figure 3.21, they report fewer symptoms of psychological distress than both those currently married and those who have been married before (the separated, divorced, or widowed).

However, civil status does not affect women’s and men’s psychological well-being in exactly the same way. Single, never-married men are different from married men and men who have been married before, because only half as many of them report 5 or more symptoms of psychological distress compared to the other 2 groups (Figure 3.22). The same Figure shows that divorced and widowed women are

Figure 3.21 Psychological distress by civil status: Percentage of persons aged 15 and older by number of symptoms of reduced mental well-being (n=3,608).

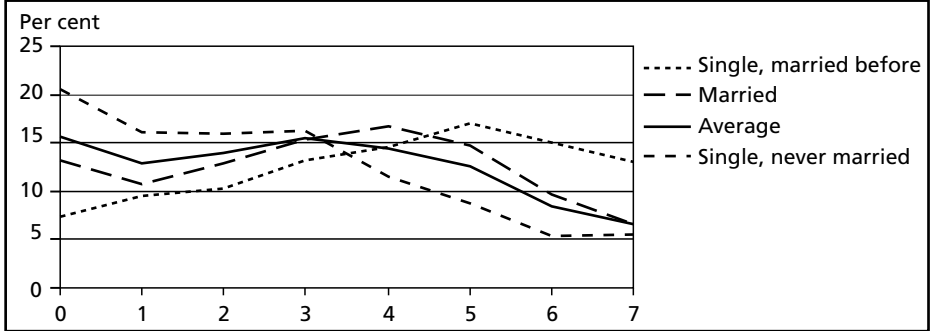
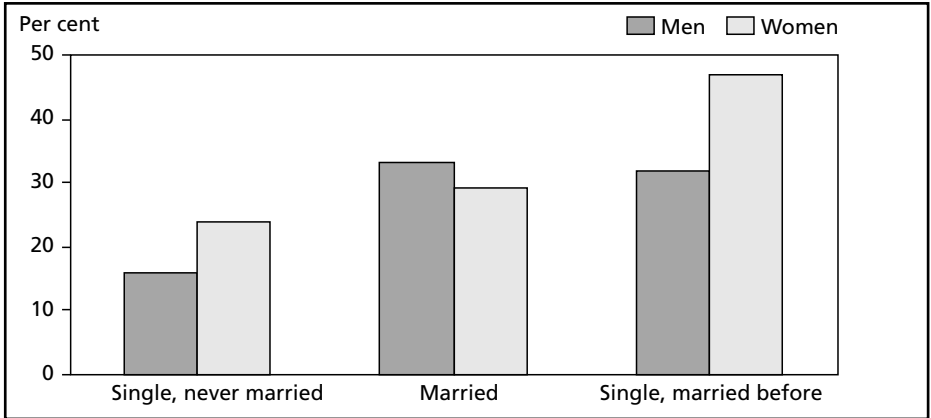


Figure 3.22 Psychological distress by civil status: Percentage of men and women who report 5–7 symptoms of reduced mental well-being (n=3,608).



considerably more mentally distressed than other women. This may have emotional and economic as well as other explanations. One cause for their worries and depressed moods is perhaps the increased responsibilities that follow from being alone at a later stage in life - many of these women are household heads and lone parents with children under the age of fifteen.

Few See a Doctor for Mental Distress; Use of Medication Increases with Age

Some 22 per cent of the adult respondents took antidepressants, sedatives or other medicines regularly to treat and alleviate psychological symptoms and problems during the 6 months prior to the interview. Another 16 per cent had used such drugs from time to time (Table 3.4). As demonstrated by the Table, the use of medication rises as people get older. For example, nearly 5 times as many persons in the oldest age group compared to the youngest age group use medicines regularly. During the same six-month period, just over 1 per cent saw a medical doctor as a result of psychological distress. In contrast, some 46 per cent visited a doctor for other conditions of ill health.

Table 3.4 Persons using medicine due to psychological distress in the past 6 months by age groups (n=3,592). Per cent of persons aged 15 and older.

	15-24	25-34	35-44	45-59	60+	Total
Regularly	10	16	23	37	48	22
From time to time	14	18	18	18	12	16

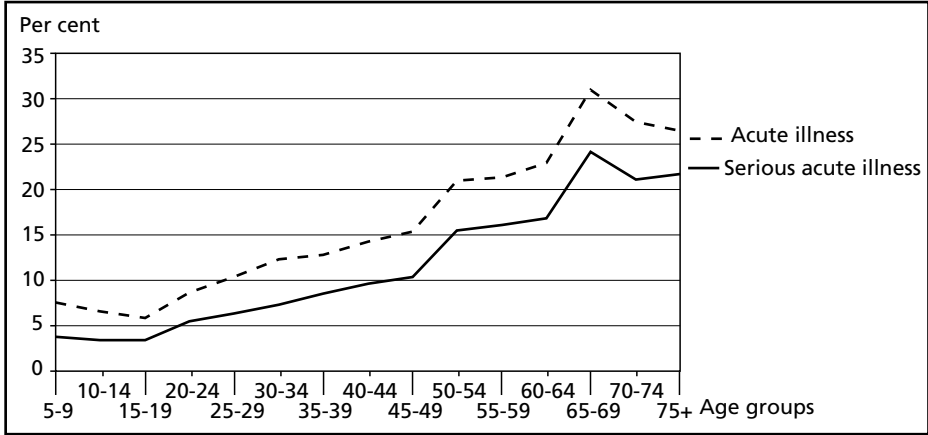
3.6 Medical Consultation and Treatment

The LIPRIL is not particularly concerned with the prevalence of acute illness and injury per se, but such data serve as an introduction to the study’s focus on the use of health services. Nevertheless, the data allow comparison across age groups, which we set out below. On the subject of health services, the survey asks whether or not the persons who suffer from a sudden health problem seek assistance from the health care system, and if so, what kind of health personnel they see, what sort of health facility is contacted, does the person travel far, and what do consultations cost?

Prevalence of Acute Illness and Injury

All household members were asked if they had suffered from any acute illness or injury during the 2 weeks preceding the interview. For all individuals over the age

Figure 3.23 Prevalence of acute and severe acute illness (including injury) among persons 5 years and older during the past 2 weeks (n=16,849). Per cent. Interviews conducted during January, February and March.



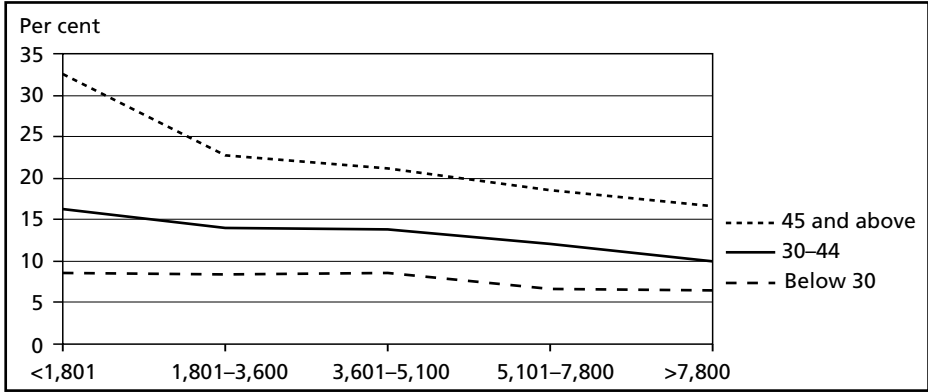
of 5, the severity of the illness was assessed by enquiring if it had prevented him or her from carrying out normal duties such as going to school or work, or doing domestic work.

Overall, 11 per cent over the age of 5 suffered from an acute health problem during the reference period, while 7 per cent suffered from a serious or severe problem. In the under-five age group, more than a half (53 per cent) were reported acutely ill. Figure 3.23 shows the variation according to five-year age groups, excluding the youngest children. As can be seen, persons aged 10 to 19 years are the least affected by acute health problems. In line with expectations, the elderly suffer the most from abrupt health failure. From the age of 20, the incidents of acute illness increase steadily, until among persons over 65 years of age more than 1 in 4 are afflicted.

The interviews were conducted in the months of January, February and March. The disease pattern is not the same throughout the year. For example, illnesses related to the respiratory system are more widespread in the winter months, whereas dehydration among the youngest children is more common during the summer. Therefore, one cannot extrapolate from these findings to yearly rates.

Acute health problems in the Palestinian population are not distributed evenly across socio-economic groups. Figure 3.24 suggests that persons of all ages in the upper income group suffer from acute health failure less often than others - the lines fall as they move from the left side of the graph, where we find individuals residing in low income households, towards the right side, where we find those with higher incomes.

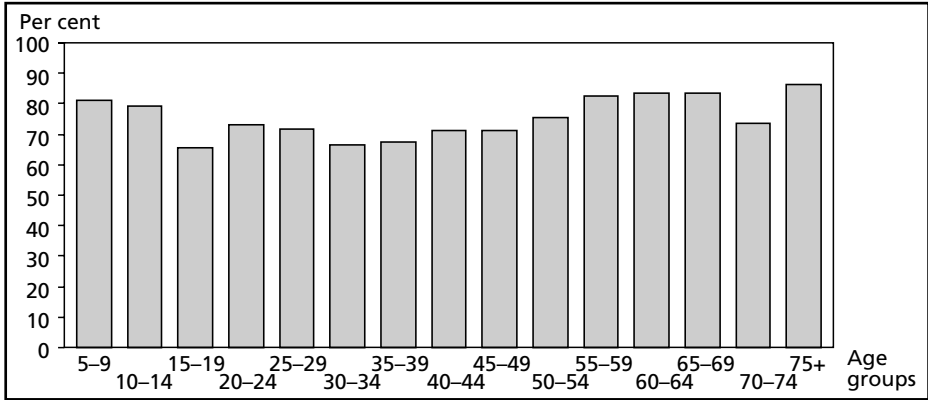
Figure 3.24 Prevalence of acute illness among persons 5 years and older by age and annual household income (in 1,000 LL) (n=16,575). Per cent.



The Young and Old See a Doctor Most Often; Specialists Frequently Consulted

Seventy-five per cent of all afflicted persons (84 per cent of those with a severe health problem and 58 per cent of those less seriously ill) sought professional help. There is no significant variation in the tendency to seek medical advice or help according to insurance status or socio-economic status as measured by household income. However, the survey indicates that residents of the Palestinian refugee camps in the North obtain assistance more often than the Palestinian refugees in the Southern camps and those residing outside the camps, at 83, 73 and 71 per cent respectively. Furthermore, there is variation by age, as children below 15 as well as persons 55 years and over seek medical advice and treatment more often than the young adults and the middle-aged (Figure 3.25).

Figure 3.25 Persons consulting someone following acute illness by age (n=1,967). Per cent of individuals aged 5 years and older.



Almost all of those who consult someone visit a physician: 56 per cent see a general practitioner and 40 per cent visit a medical specialist, while the rest see some other person, such as a pharmacist, nurse, healer or a religious man. The high number of persons going to a specialist may suggest that there are many specialist physicians available, but may also indicate a general preference for expert help even when such care is strictly speaking not needed. Therefore, even though people choose what they believe is the best for themselves and their children, the above pattern of choices may suggest that they overuse the more expensive specialist services and hence impose unnecessary costs on themselves. We return to expenditure on health services in a separate subsection.

Not surprisingly, individuals covered by medical insurance see a specialist doctor more often than individuals who are not covered, at 46 against 40 per cent respectively. However, since only 7 per cent are covered (and only 83 insured individuals in our sample suffered from acute illness) we should treat this finding with caution. (See section 3.7 below for further details of insurance coverage.) Furthermore, the findings show that socio-economic background has some effect on the use of health services, as more people in the highest income group compared to the rest benefit from specialist help: 45 per cent in the upper group *versus* 36 to 42 per cent in the other 4 income groups. However, the variation is again moderate and should be interpreted with caution. The main picture is perhaps one of similarity across socio-economic standing.

UNRWA Services Most Frequently Used; One in Three Patients Travel Afar

It is widely believed that the Palestinian refugees in Lebanon rely almost solely on UNRWA for health services (see for example USCR 2000:17). In spite of this, the LIPRIL shows that UNRWA does not stand as alone in the field of health services as many may think. Yet there is no doubt that UNRWA is a cornerstone in the provision of health services to the Palestinian refugees. For example, the UN agency is by and large the most frequently used place to get help in connection with sudden illness: UNRWA health clinics are visited by 44 per cent of those who are ill.⁷ Thereafter follows private clinics, private hospitals and PRCS hospitals (Table

⁷ In 1999 UNRWA was running 25 primary health care facilities in Lebanon, 13 inside official camps and 12 outside camps. All facilities provided family planning services, 15 had laboratories, 17 provided dental services, 24 gave special care for communicable diseases, and 15 health points had specialist care in cardiology, obstetrics and gynaecology (UNRWA 2000a: Table 1, Fact sheet:79; UNRWA 2000b:35).

Table 3.5 Place of consultation following acute illness by region of residence (n=1,465). Per cent.

	Camp North	Camp South	Non camp	All
UNRWA clinic	37	51	40	44
Private clinic	20	19	22	20
Private hospital	12	11	11	11
PRCS hospital	12	9	11	10
NGO dispensary	6	4	8	6
Government hospital	4	2	2	3
At home	4	2	2	3
Pharmacy	2	1	1	2
Government health center	1	0	2	1
PRCS clinic	1	1	0	1
Other	1	0	0	0
Total	100	100	100	100

3.5).⁸ According to the Table, NGOs handle 17 per cent of all cases of acute illness referred to the health care system.⁹

The regional variation is marginal, but UNRWA clinics are somewhat more frequently used in the South than elsewhere, and NGO centres slightly less. There is also variation according to other background factors. For instance, men go to private clinics more often than women, at a rate of 14 *versus* 9 per cent, while women visit UNRWA clinics more often than men, at 47 *versus* 41 per cent.

Those insured tend to visit private hospitals and NGO dispensaries more frequently than the uninsured, at 23 *versus* 11 per cent and 13 *versus* 5 per cent respectively. That those insured have a preference for private service providers is in accordance with expectations and similar to what is found in other countries, e.g. Jordan (Kharabsheh and Tiltne 1998).

Looking at socio-economic status, the most striking observation is that there is only minimal differentiation across income groups. However, individuals with high income (relative to others) use UNRWA services somewhat less frequently than other people (Table 3.6, next page). Instead, they show up more often at NGO dispensaries, but they do not visit private clinics and hospitals more frequently as we would have expected, and as is the case in Jordan, for instance (Kharabsheh and Tiltne 1998).

⁸ At the time of the survey, PRCS was running 4 hospitals and 9 primary health clinics in Lebanon (USCR 2000:19). In the beginning of 1999, UNRWA started to refer patients to PRCS for in-patient care (USCR 2000; UNRWA 2000a).

⁹ According to one source, health NGOs serving Palestinian refugees in Lebanon employ about 1,500 persons (900 full time and 600 part time) in addition to some 400 volunteers (NPA 2000).

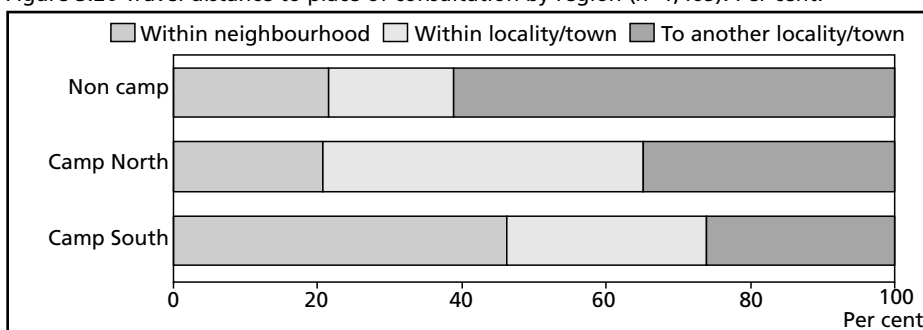
Table 3.6 Place of consultation following acute illness by annual household income (in 1,000 LL) (n=1,465). Per cent.

	Less than				More than
	1,800	1,801–3,600	3,601–5,100	5,101–7,800	7,800
UNRWA clinic	47	49	45	39	37
Private clinic	21	18	20	21	22
Private hospital	12	12	10	10	12
PRCS hospital	10	9	14	7	12
NGO dispensary	4	5	4	9	7
Government hospital	3	2	1	4	3
At home	2	2	3	5	2
Pharmacy	1	1	1	4	1
Government health center	0	1	2	0	1
PRCS clinic	1	2	0	0	1
Other	0	0	0	0	0
Total	100	100	100	100	100

No more than 1 out of 4 individuals who suffer from a sudden health problem refrain from seeking medical advice or treatment. The majority of them, 77 per cent, are either not ill enough to need professional help, or they treat themselves, or are treated by a household member. Thirteen per cent say they cannot afford consultation or treatment – 23 per cent in the lower income quintile in contrast to 4 per cent in the upper income quintile. Only 2 per cent argue that there is not any appropriate medical facility nearby, and hence do not seek help. A few say they are too busy, which most likely implies that they do not need attention from a professional, and the rest do not specify the reason for not obtaining help.

While 34 per cent of acutely ill persons receive professional medical assistance within the *hara* or neighbourhood where they live, 29 per cent travel within the locality or town, and 37 per cent see a medical doctor or similar in another locality or town. Figure 3.26 shows the travel distance from place of residence to place of

Figure 3.26 Travel distance to place of consultation by region (n=1,465). Per cent.



consultation for people living in the 3 regions. Unmistakably, camp dwellers in the South have the easiest access to health services, with 46 per cent getting help within their living area following acute health failure, and only 26 per cent travelling afar. Neither the Palestinian refugees residing in the Northern camps nor those living outside of the refugee camps have such uncomplicated access to medical services as those living in the camps in South Lebanon. No more than 21 per cent of the north and non-camp sick persons received consultation and treatment close to home. Individuals residing in the gatherings clearly have the most difficult access to adequate health services, as roughly 6 in 10 travel from their place of living to the nearest town or to another town or city for professional help.

As already stated, many health services are more easily available to the southerners compared to their brothers and sisters in the other 2 regions. This at least partly results from the fact that a considerable proportion of the population here reside in the large Ein El Hilweh and Rashidieh camps (of Saida and Tyre respectively), which have a better coverage of (UNRWA) health services than many other Palestinian refugee camps and non-camp neighbourhoods.

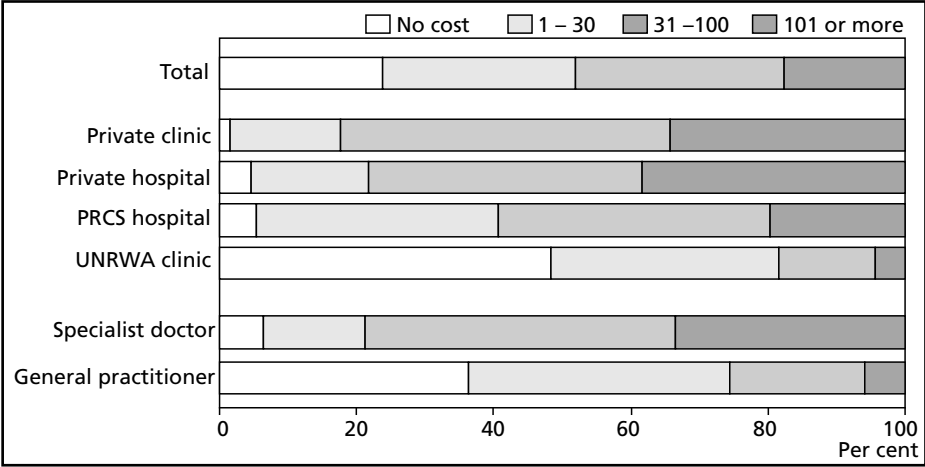
Those insured and people in the highest income groups tend to travel a bit farther than other people. For instance, while 48 per cent of the insured travel to another town, 36 per cent of the non-insured do so. Additionally, whereas 40 and 46 per cent of the second highest and highest income groups travel to a different town to get professional medical assistance, between 33 and 36 per cent in the 3 lower income groups do the same. We would assume, however, that for a substantial number of the insured and the relatively affluent, the travelling is a result of free choice and with the objective of receiving improved treatment and not necessarily a reflection of necessity.

UNRWA the Less Expensive Place to Go; No Variation in Expenditure Across Socio-economic Groups

The LIPRIL asked how much those who were ill paid for the consultation and the subsequent medication or treatment, if any. The mean and median¹⁰ expenditures for consultation are LL 57,000 and LL 5,000 respectively, for treatment (including care, medication, remedies) LL 107,000 and LL 20,000, while the mean and median total expenditures are LL 164,000 and LL 30,000 respectively. As is evident from the top bar of Figure 3.27, about a quarter of the cases (24 percent) were not

¹⁰ The *mean*, often called the *average*, is the most common measure of central tendency. Here, the values for all observations are added together and divided by the number of observations. In contrast, the *median*, a second measure of central tendency, is the outcome that divides a distribution of observations – ranked from low to high value – exactly into halves: half the cases will have values above the median and half will have values below the median (Bohrnstedt and Knoke 1994).

Figure 3.27 Total consultation and treatment costs (in 1,000 LL) by type of doctor (n=1,355) and health institution (n=1,196) visited. Per cent.



charged anything, while nearly 1 in 5 (18 percent) paid more than LL 100,000 altogether.

The same Figure indicates that consultation and medication bills vary considerably across different types of health institutions and according to whether the sick person sees a general practitioner or a specialist doctor. While 36 per cent of the sick who saw an ordinary physician did not pay anything for consultation, prescription and medicines, only 6 per cent of those who saw a specialist did the same. In the first group, 38 per cent paid between LL 1,000 and LL 30,000 compared to 15 per cent in the second group. Thus, seeing a specialist is clearly the most expensive alternative.

Furthermore, Figure 3.27 compares the 4 most widely used health institutions.¹¹ It shows that the cheapest place to obtain professional help in case of emergency and acute illness is at the UNRWA clinics, where just about half of the patients (48 percent) get free consultation and treatment and 1 in 3 have a total outlay of between LL 1,000 and LL 30,000. The private institutions are evidently the more expensive alternatives.

There is no difference in out-of-pocket expenditure for the insured when compared to the uninsured (Table 3.7). However, as the insured tend to use specialist services somewhat more often and as these services are more expensive, one may conclude that insurance pays off. Nor is there any significant difference in out-of-pocket expenditure across income groups. Thus, the poorest segments of the

¹¹ The number of observations for the other institutions is too low to permit comparison.

Table 3.7 Total consultation and treatment costs by insurance status (n=1,396) and annual household income in (1,000 LL) (n=1,372). Per cent.

	No cost	1,000–30,000 LL	31,000–100,000 LL	101,000 LL or more
Not insured	24	29	30	17
Insured	24	28	32	17
Less than 1,800	22	29	33	17
1,801–3,600	26	29	27	17
3,601–5,100	24	31	29	16
5,101–7,800	21	34	29	17
More than 7,800	24	23	34	19

Palestinian refugees in Lebanon pay roughly the same in absolute terms for medical diagnosis, advice and treatment, as the wealthier segments.

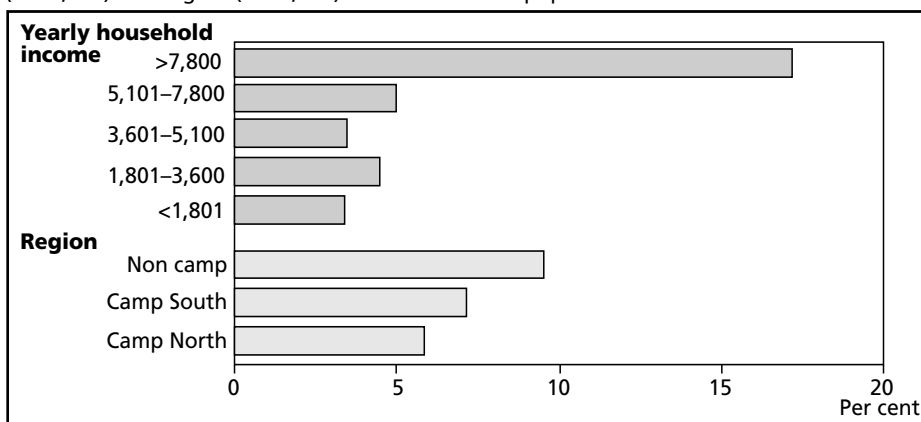
3.7 Medical Insurance

An important determinant of accessibility and utilisation of health services is medical insurance, understood here as programmes that give the individual free or highly subsidised access to health services. Although the services provided may vary considerably between the different programmes, being covered by a programme gives the insured a benefit over the non-insured.

About 98 per cent of the surveyed population are registered with UNRWA and hence are entitled to and benefit from the various health services rendered by UNRWA. However, as UNRWA provides only a limited set of services and puts a stronger emphasis on preventive rather than curative health care, holding medical insurance makes a big difference for access to hospital as well as certain outpatient services. The LIPRIL finds that only 7 per cent of the Palestinians are covered by health insurance. This is very low and compares with 47 per cent found for Beirut (Karam et al 1997), 42 per cent for Lebanon overall (Ministry of Social Affairs/UNDP 1998), 26 per cent for the Palestinian refugee camp population of Jordan (Khawaja and Tiltnes 2002), and 61.5 per cent for the West Bank and Gaza taken as a whole (PCBS 1997).

As shown in Figure 3.28, there is some variation across regions, with the highest insurance coverage found outside of the refugee camps. More significant, however, is the effect of income. The Figure shows that in the households with the highest income, the coverage rate is substantially higher than in the 4 lower income groups with 17 against 3 to 5 per cent respectively. Nonetheless, what stands out is the overall low coverage of medical insurance.

Figure 3.28 Individuals covered by health insurance, by annual household income (in 1,000 LL) (n=18,813) and region (n=19,117). Per cent of total population.



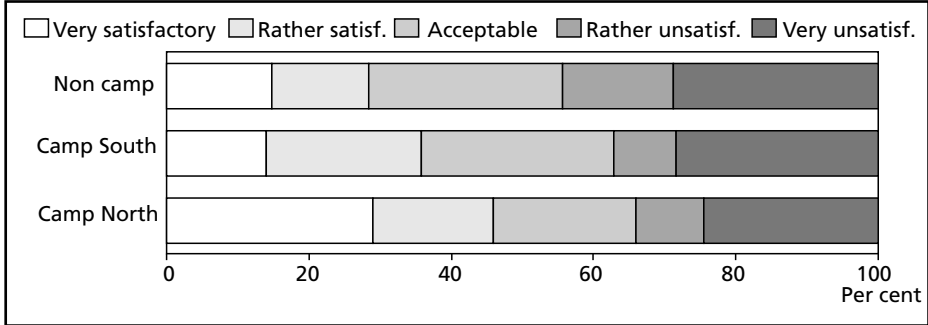
3.8 Satisfaction With Medical Services

One in Three Households Not Satisfied with Local Medical Services

Satisfaction is determined by several factors, such as the availability and quality of services, and expectations. The LIPRIL does not measure the perceived quality of local health services, but asks about the general satisfaction with the medical services available (or unavailable) in the living area. In response to this question, 38 per cent of the households said that they are very satisfied or rather satisfied, 25 per cent reported that the local health services are acceptable, while 37 per cent claimed to be rather dissatisfied or very dissatisfied. To put the findings into perspective, this compares to 71, 10 and 18 per cent in a national Jordanian survey, which asked the same question (Kharabsheh and Tiltne 1998). In the Palestinian refugee camps in Jordan, 10 per cent of the households stated that they are rather dissatisfied or very dissatisfied with the medical services in their communities (Khawaja and Tiltne 2002). Hence, almost 4 times as many are unhappy with the local health services in the Palestinian community in Lebanon compared to the Palestinian refugee camp community in Jordan.

The level of satisfaction with the local health services varies somewhat across regions. Figure 3.29 shows that households residing in the camps in the North are the least discontented (34 per cent rather dissatisfied or very dissatisfied), while households living outside the camps are the most discontented (45 per cent rather dissatisfied or very dissatisfied).

Figure 3.29 Households' satisfaction with local health services by region (n=3,450). Per cent of all households.

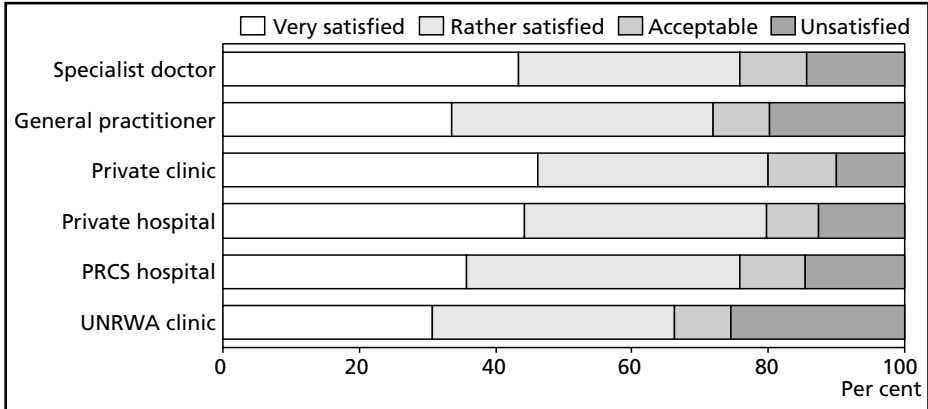


One in Four Dissatisfied with Treatment at UNRWA Centres

The survey asked about people's satisfaction with the help and service they received following acute illness. Some 3 out of 4 cases are rated as satisfactory: 38 per cent said that they were very satisfied with the consultation, treatment and care, 36 per cent stated that they were rather satisfied, 9 per cent replied that they were neither satisfied nor dissatisfied, while 17 per cent were rather dissatisfied or very dissatisfied with the service they received. As shown by Figure 3.30, specialist physicians are rated as slightly better than general practitioners.

Only 4 different institutions had enough visitors to allow comparison. Private clinics and hospitals fare better than PRCS hospitals and UNRWA clinics. The latter institution attracts the more dissatisfaction, with 25 per cent of visits being judged as rather unsatisfactory or very unsatisfactory. This is in contrast to 10 per cent of the visits to private clinics (Figure 3.30). Dissatisfaction with services can be relat-

Figure 3.30 Opinion about treatment and service following acute illness by type of doctor (n=1,418) and type of health institution (n=1,255). Per cent.



ed to factors such as the availability and quality of the services, as well as their cost. Since, as shown earlier, UNRWA seldom charges its users, and only takes a nominal fee when it does, high price and non-affordability cannot be the reason why almost a quarter of the visits are rated as unsatisfactory. The explanation has to be found in the availability and quality of the services. One weak point of UNRWA's services might be the low number of doctors relative to demand, which leaves the doctors with very little time for each patient. As a matter of fact, the pressure at the UNRWA health centres in Lebanon is so immense that each medical doctor on average holds 91 consultations per day (UNRWA 2000a:80 (Fact sheet)).

3.9 Maternity Care

Prenatal Care the Rule; Eight Out of Ten Visit UNRWA; Six Out of Ten See a Doctor

During pregnancy, the vast majority of women see professional medical personnel for prenatal check-ups: 58 per cent visit a medical doctor, 40 per cent a midwife, 8 per cent go to a nurse, while 5 per cent do not receive any prenatal care. These figures add up to more than 100 percent, because most women have more than 1 visit and may see different persons with different backgrounds during the pregnancy. The above figures indicate that the proportion of pregnant women receiving prenatal care by trained personnel is about the same as found for Beirut and Jordan. However, a considerably smaller number of women see a physician for pregnancy controls than in Beirut, where 97 per cent of the 95 per cent who received care saw a medical doctor (Deeb et al 1997:208–209), and in Jordan, where 90 per cent of all pregnant women see a doctor (DOS and MI 1998:81).

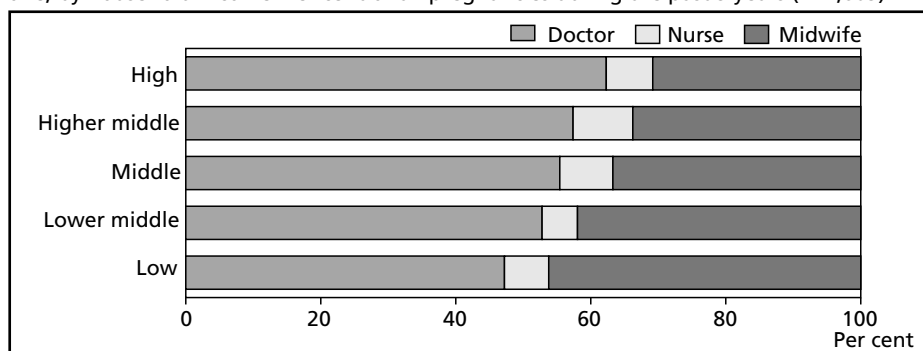
About half of those who do not have prenatal visits say that they prefer not to have such care or that the care is not needed, approximately a quarter of them think that pregnancy check-ups are too expensive, while the rest give various other reasons for not obtaining prenatal health controls. UNRWA clinics are by far the most popular place to go for prenatal care. Almost 80 per cent of all women with a history of pregnancy during the 5 years prior to the survey and who reported receiving such care at least once, said they had visited UNRWA.

The LIPRIL indicates that the pregnant woman's economic standing influences the type of institution as well as the kind of medical profession she seeks for prenatal care. More pregnant women in the highest income group go to specialised pregnancy clinics and private physicians' offices compared to other income groups (Table 3.8), and the higher the income the higher the proportion that sees a medical doctor at least once during the pregnancy (Figure 3.31).

Table 3.8 Type of institution visited for pregnancy care among those who saw someone, by household income. Per cent of all pregnancies during the past 5 years (n=2,809). Columns add up to over 100 per cent, because some women have visited more than one type of facility.

	Lower		Higher			Total
	Low	middle	Middle	middle	High	
UNRWA clinic	77	81	78	81	70	78
Private doctor	6	6	4	8	16	8
Pregnancy clinic	6	7	6	5	11	7
Private hospital	4	6	7	7	8	6
PRCS clinic	2	5	4	5	3	4
PRCS hospital	4	3	3	3	5	4
Government hospital	1	1	1	1	1	1
Government health center	1	0	1	1	1	1
MCH health center	1	1	1	2	2	1
At home	1	1	0	1	1	1

Figure 3.31 Type of medical profession seen for pregnancy care among those who saw someone, by household income. Per cent of all pregnancies during the past 5 years (n=2,809).



There is also variation across regions. Non-camp pregnant women tend to use private doctors and private hospitals more often than the average, while pregnant women from the Northern refugee camps more frequently visit private hospitals and pregnancy clinics. In the Southern camps, however, pregnant women lean more on UNRWA's services than elsewhere (Table 3.9). These differences are most likely a consequence of the availability of the various sorts of services to the users, including their geographical proximity.

Two-thirds of pregnant women have their first pregnancy visit within the first trimester of pregnancy, while 5 per cent start in the sixth month or later (Figure 3.32). As in Jordan, the level of concern regarding prenatal health, in the sense of consulting pregnancy health care services early on in the pregnancy, increases by education (Blome Jacobsen, Khoury and Størmer 1998). While 74 per cent of

the pregnant women with a secondary or higher degree visit someone during the first three months of pregnancy, only 65 per cent of the women who have not completed basic schooling do the same. However, contrary to in Jordan, income has no significant effect on seeing a doctor early in pregnancy (data not shown).

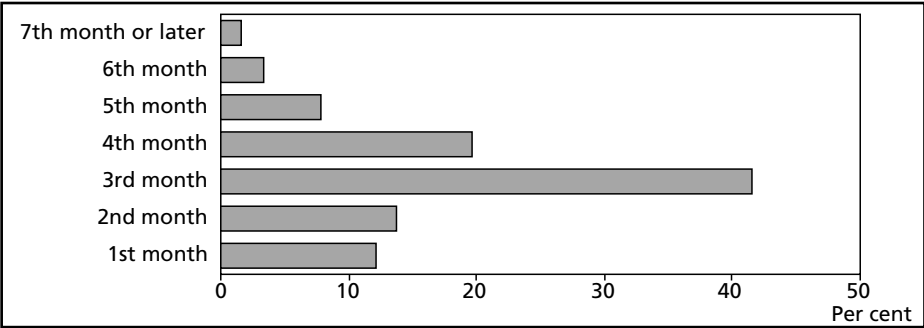
The mean and median numbers of prenatal visits among the pregnant women who received a minimum of 1 check-up are 6.95 and 6.0 respectively, which are similar to data for Jordan (Blome Jacobsen, Khoury and Størmer 1998; DOS and MI 1998).

Neonatal tetanus can cause neonatal mortality, which is why pregnant women are sometimes given tetanus toxoid injections. The LIPRIL shows that in 56 per cent of the pregnancies during the five-year reference period, the women received a tetanus vaccination, which is higher than the most recent estimates for Jordan at about 40 per cent (DOS and MI 1998:82).

Table 3.9 Type of institution visited for pregnancy care among those who saw someone, by region. Per cent of all pregnancies during the past 5 years (n=2,809). Columns add up to over 100 per cent, because some women have visited more than one type of facility.

	Camp North	Camp South	Non camp	Total
UNRWA clinic	76	82	72	78
Private doctor	10	5	10	8
Pregnancy clinic	10	5	5	7
Private hospital	4	7	9	6
PRCS clinic	7	2	2	4
PRCS hospital	6	2	3	4
Government hospital	1	1	0	1
Government health center	1	1	1	1
MCH health center	1	1	2	1
At home	1	1	1	1

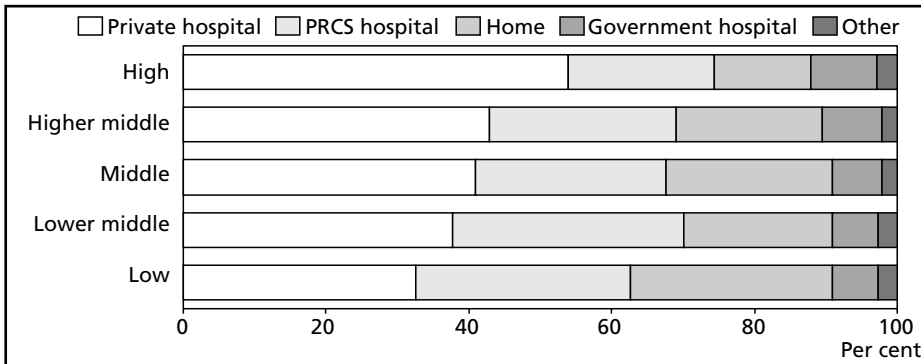
Figure 3.32 Month of first pregnancy visit. Per cent of all pregnancies the past 5 years, which had at least 1 visit (n=2,703).



Majority Deliver in Hospital, But Considerable Amount of Home Deliveries

Overall, three-quarters (76 percent) of all deliveries during the 5 years preceding the LIPRIL survey took place at a hospital, while 21 per cent were home deliveries and 2 per cent took place elsewhere, most of them probably at some health clinic. By way of comparison, the Beirut Health Survey found that over 92 per cent of all births took place at a hospital (Deeb et al 1997:210) and the 1997 Jordan Population and Family Health Survey reported 93 per cent hospital deliveries (DOS and MI 1998:83). While there is little difference with respect to the place of delivery between the regions (not shown), the LIPRIL suggests significant variation across socio-economic standing. In the upper income group, a noticeably higher proportion of deliveries take place at hospitals and fewer at home compared to the lower income groups (Figure 3.33). Likewise, with increased education women tend to give birth at hospitals more often, while home deliveries are fewer (Figure 3.34). For example, less than half as many women with secondary or higher education give birth at home compared with women who have not completed basic schooling, at 11 per cent and 24 per cent respectively. Unfortunately the latter group is by far the larger of the two, and the women in this group were responsible for 65 per cent of all births in the five-year period preceding the survey.

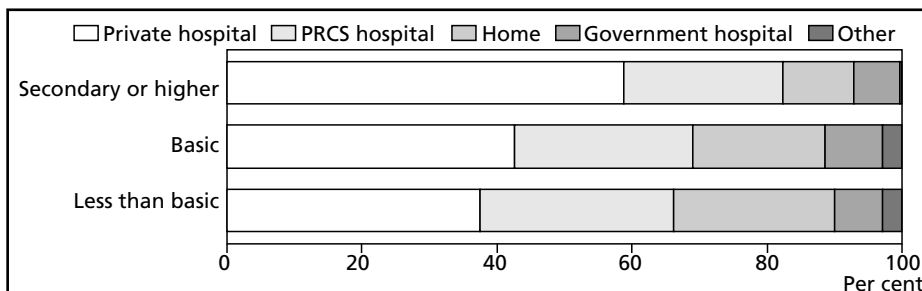
Figure 3.33 Deliveries during the past 5 years by location of delivery and household income (n=2,381). Per cent.



Half of All Deliveries Attended by a Physician

For the most part, women have professional health personnel assisting them during birth: 51 per cent are assisted by a trained midwife, 45 per cent by a physician, 17 per cent by a trained nurse and only 6 per cent 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 1 trained

Figure 3.34 Deliveries during the past 5 years by location of delivery and educational attainment of mother (n=2,415).



birth assistant. While this is not uncommon for hospital deliveries, it is rarely found in cases of home births.

The presence of medical doctors at 45 per cent of the deliveries is a fairly low number. Comparable data from Jordan suggest that physicians assist in 65 per cent of the births (DOS and MI 1998:85), and a study of Beirut's population found that doctors assist in 93 per cent of all deliveries (Deeb et al 1997:210).

The professional qualifications of the birth attendants vary significantly across certain background factors (Table 3.10). The higher the household income and the

Table 3.10 Births in past 5 years by type of assistance during delivery and various background factors: household income (n=2,381), education (n=2,415), region (n=2,415) and location of delivery (n=2,342). Per cent.

		Doctor	Nurse	Midwife	Traditional birth attendant
Household income	High	58	17	41	5
	Higher middle	47	17	50	5
	Middle	48	20	45	8
	Lower middle	40	15	58	5
	Low	33	14	57	6
Educational level	Secondary or higher	63	13	39	4
	Basic	47	15	48	7
	Less than basic	41	18	54	6
Region	Non camp	53	14	41	6
	Camp South	47	12	46	8
	Camp North	39	23	61	3
Place of delivery	Private hospital	73	24	27	2
	Government hospital	55	17	44	1
	PRCS hospital	35	18	67	2
	At home	3	1	76	20
Total		45	17	51	6

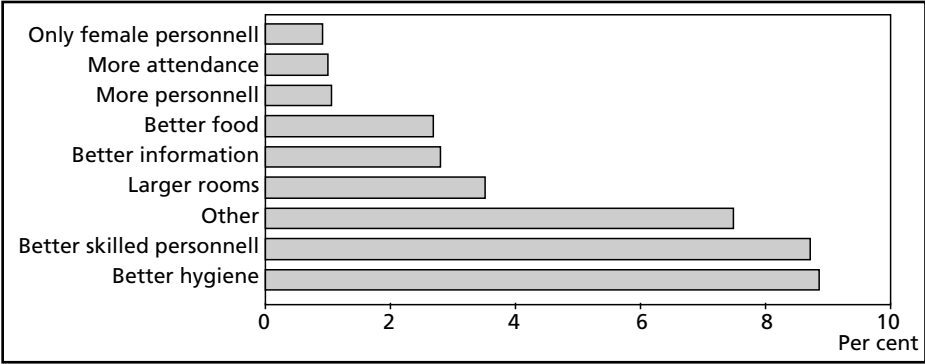
education of the pregnant woman, the higher is the likelihood of her having a physician assisting during labour. Compared to their Palestinian sisters in the South and residing outside the refugee camps, pregnant women from the Northern regions are less frequently assisted by a doctor. Very few women giving birth at home are attended by a medical doctor (3 percent) and trained nurse (1 percent), while quite a number of home births are assisted by traditional birth attendants (20 percent). This makes the situation for women giving birth at home very different from the situation surrounding women giving birth at the hospitals. Here, physicians and trained nurses are present to a much wider degree. Yet there are considerable differences between the various types of hospitals. While at the PRCS hospitals trained midwives play the largest role assisting 67 per cent of the births, the doctors make up the personnel group most often present during births at the private hospitals (73 per cent of the deliveries). At the government hospitals, the 2 medical professions are more even in terms of importance.

One in Ten Wants Better Hygiene and Birth Attendants with Higher Qualifications

The LIPRIL asked the women who had given birth in the past 5 years if they would like to see any changes regarding the treatment and care they received when they gave birth the last time. Overall, 3 out of 4 (76 percent) do not want to see any changes, implying that they are generally satisfied with the attendance they received and the circumstances surrounding the delivery. Women with low education are slightly more satisfied with their deliveries and birth attendants than other women: 79 per cent of women who have not completed basic schooling suggest no changes, in contrast to 68 and 72 per cent of women with basic education and secondary or higher education respectively. Compared to women giving birth at hospitals, those who deliver at home are more content, as 85 per cent suggest no changes compared to 73 to 76 per cent of women delivering at the 3 categories of hospitals.

The suggested improvements are shown in Figure 3.35. Improved hygiene and higher-skilled attendants top the list, as these 2 points are mentioned by 9 per cent of the women. Interestingly, there is no significant difference between private hospitals, PRCS hospitals and government hospitals (not shown). About 3 per cent believe that the room was too congested. A similar proportion of women call for improved information services or indicate that the food served was sub-standard. Another 3 per cent make suggestions related to the caretakers: some want only female personnel, while others propose more staff. In addition to the above proposals, a considerable number of women (7 percent) suggested improvements for which the questionnaire had no pre-coded answer category, and the answers were hence recorded as “other”.

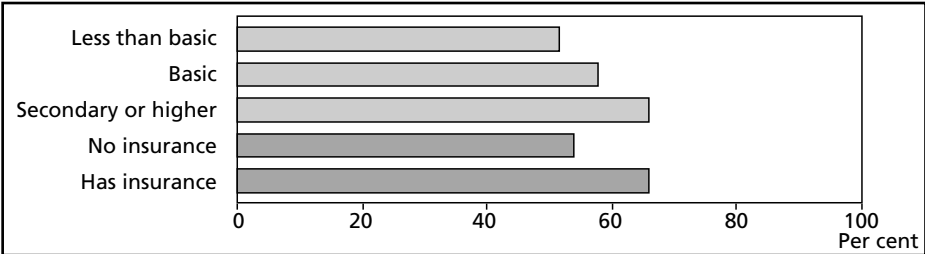
Figure 3.35 Persons suggesting changes regarding care and treatment received at latest delivery (n=1,332). Per cent. 76 per cent (or 1,011 persons) suggested no changes, and are not included in the graph; many women made more than one suggestion, so the bars add up to more than 24 per cent.



More Than Half Receive Post-natal Care

The majority of births (55 percent) are followed by post-natal check-ups of the women’s health. This is higher than in Jordan at 28 per cent (Blome Jacobsen, Khoury and Størmer 1998:332), but similar to what has been reported for Beirut (Deeb et al 1997:211). In line with the 2 studies just cited, we have found an association between educational attainment and the probability of having a health check-up after giving birth (Figure 3.36). Furthermore, and as shown in the Figure, women with health insurance more frequently visit a health professional for a post-natal check. The women who do not have a post-natal health check mostly argue that it is not needed (85 percent), while some (10 percent) say that the service is too costly.

Figure 3.36 Deliveries being followed by post-natal check-ups of the women’s health during the 40 days following delivery (n=2,356) by mother’s education and health insurance status. Per cent of all deliveries.



3.10 Risk Behaviour and Environmental Effects

Tobacco smoking is one of the prime causes of disease and death in the industrialist countries and according to the World Health Organisation (WHO) it is “emerging as the world’s largest single preventable cause of illness and death” (WHO 1995:34). The World Health Report claims that 1 in 2 long-term smokers die from smoking and that the smokers who die between ages 35 and 69 lose about 20 to 25 years of their life span compared to non-smokers (WHO 1999:66). Cancer, coronary heart disease and respiratory disease are the 3 most common causes of death related to smoking (WHO 1999). How many people smoke; how much do they smoke; and when do they take up the habit? These are among the questions answered below, based on information given by 1 randomly selected adult (15 years and over) from each household.

Three in Ten Adults Smoke; Wide Gender Disparity

A minority of the Palestinians in Lebanon smoke. While in the entire adult population 29 per cent are regular smokers, 5 per cent smoke from time to time (Table 3.11). A third of the population has *ever* smoked daily and 4 in 10 have *ever* smoked daily or occasionally. All current tobacco smokers report to smoke cigarettes.

A gender difference in smoking habits is noticeable. Table 3.11 shows that while 44 per cent of men smoke daily, only 16 per cent of women do the same. As many women as men claim to be occasional smokers - 5 percent. By comparison, the Beirut 1992–93 Health Survey found that 46 per cent of the men and 27 per cent of the women 18 years of age and older are current cigarette smokers (Nuwayhid et al 1997:128). For the same age category, i.e. 18 and over, the LIPRIL yields 48 per cent for men and 18 per cent for women. Consequently, the results of the 2 surveys

Table 3.11 Smoking habits by gender: regularity of smoking (n=3,608); average number of cigarettes smoked daily among regular smokers; and average age when started smoking (n=1,115). Per cent.

	Male	Female	Total
Percent daily smokers	44	16	29
Percent occasional smokers	5	5	5
Percent ever smoked daily	49	18	33
Percent ever smoked daily or occasionally	56	25	40
Mean number of cigarettes per day*	25	17	23
Median number of cigarettes per day*	20	20	20
Mean age when started smoking*	18	21	19
Median age when started smoking*	17	19	18

*Among current, daily smokers.

are very similar for men. However, considerably fewer women have taken up the habit of regular tobacco smoking in the Palestinian population than in the Beirut population.

By way of comparison, we can also contrast the LIPRIL results with that of the 1996 Jordan Living Conditions Survey (JLCS), which applied exactly the same methodology as the LIPRIL (Kharabsheh and Tiltnes 1998), and the 1997 Palestinian Health Survey (PCBS 1998). The rates for daily smoking amongst men in the 3 studies are almost identical: 44 per cent for Palestinians in Lebanon and Jordan, and 40 per cent in the Palestinian territories. However, there is a substantial disparity in the prevalence rate for women. The LIPRIL finds 16 per cent of the females to be daily smokers compared to less than 5 per cent in the Jordanian survey and 3 per cent in the West Bank and Gaza study.¹² This puts Palestinian women surveyed by the LIPRIL in the middle range, between women surveyed in Beirut and the exceptionally low number of female smokers observed in Jordan and the self-ruled Palestinian areas. The Palestinian Central Bureau of Statistics suggests that some under-reporting takes place due to social conventions that disapprove of smoking among the young and particularly among the young women (PCBS 1998). Such norms may have had a similar effect in our survey because, “[u]ntil recently, cigarette smoking was not considered an accepted social practice for women in the Lebanese culture.” (Nuwayhid et al 1997). Nevertheless, the fact stands that less than half as many women as men are regular tobacco smokers.

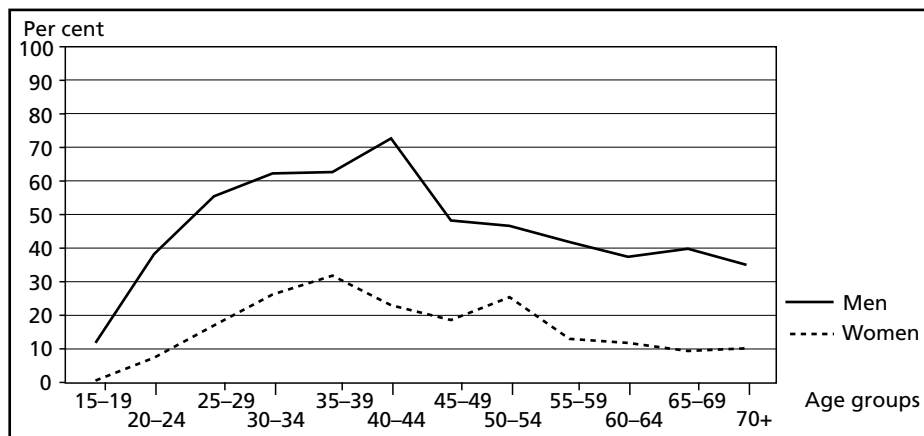
Figure 3.37 portrays the smoking habits of Palestinians in Lebanon according to gender and age groups. It is evident that the gender gap holds for people of all ages. The prevalence peaks for both sexes in middle age: for men between 40 and 44 years of age, for women between 35 and 39 years. A similar pattern was found in the aforementioned Beirut Survey (Nuwayhid et al 1997:131).

Not only are there fewer female smokers, but those females who do smoke regularly tend to smoke less frequently than men: an average of 17 cigarettes daily in contrast to 25 cigarettes daily for men (Table 3.11). This, however, is higher than in Jordan, where the average cigarette consumption is 12 for women and 21 for men (Kharabsheh and Tiltnes 1998). The 1992–93 Beirut survey uses the median number of cigarettes smoked instead of the average.¹³ It reports 20 cigarettes daily for both male and female regular smokers, which is equal to the results of the LIPRIL.

¹² The PCBS reports on persons 14 and over, and not 15 and over as reported by the LIPRIL and JLCS.

¹³ See footnote 10 for definitions of the *average /mean* and the *median*.

Figure 3.37 Regular smokers by gender and age groups (n=3,593). Per cent of persons aged 15 and older.



The earlier the smoking starts, the greater the loss of life expectancy. On a world basis, very few people start after the age of 20 (WHO 1995). In the USA, some 9 in 10 smokers take up the habit before the age of 18 (WHO 1999: Figure 5.3). The smokers in the Palestinian refugee camps and gatherings in Lebanon do not deviate from the global pattern and are also early starters. However, there is variation across gender here too: on average male smokers take up the habit at the age of 18, while female smokers start smoking some 3 years later (Table 3.11). If we use the median age for the onset of smoking instead of the average age, we can compare the LIPRIL results with the findings for Beirut (Nuwayhid et al 1997). The comparison shows that the Palestinians start smoking sooner than the Beirut population surveyed in the 1992–93 health survey, with a median age at onset for men at 17 and 19 respectively, and 19 and 20 respectively for women - all respondents were 18 years and over.

The LIPRIL shows no significant regional variation in tobacco smoking. Likewise, the expected association between socio-economic status (SES) and tobacco smoking whereby smoking is gradually reduced by increased education and income does not exist (Figure 3.38).

Even so, the survey indicates that education and income do have an impact on smoking prevalence, but that the effect is different for the various generations (Figure 3.39, Figure 3.40). While both higher education and increased income tend to reduce regular smoking among the youngest and middle-aged, the 2 indicators of SES have the opposite effect on the oldest generation.

Figure 3.38 Daily smokers aged 15 and over by education (n=3,608) and household income (n=3,549). Per cent.

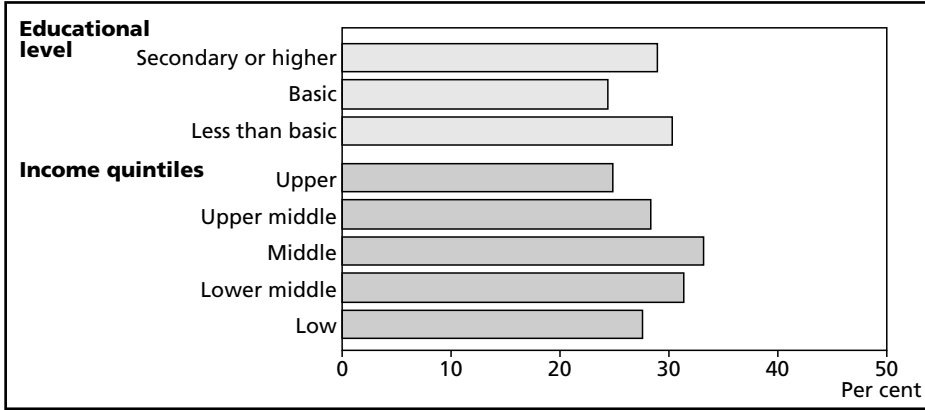


Figure 3.39 Adult daily smokers by age and education (n=3,608). Per cent of persons aged 15 and older.

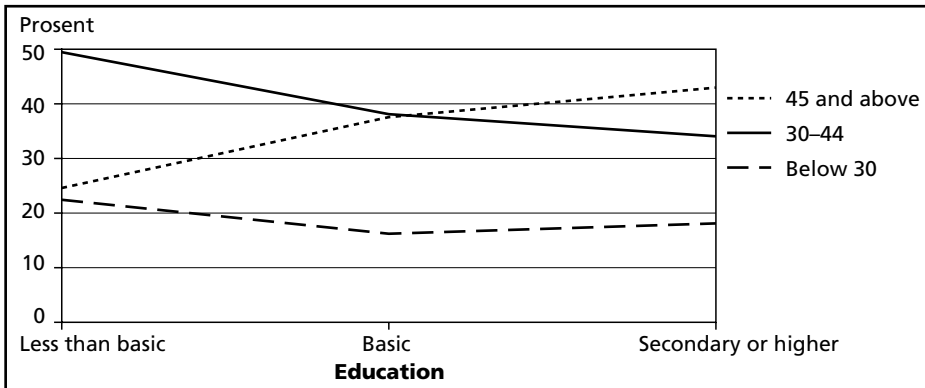
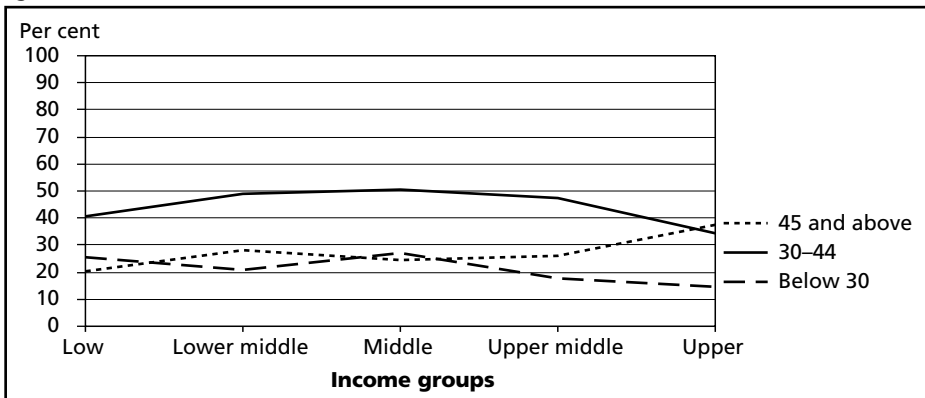


Figure 3.40 Adult daily smokers by age and household income (n=3,549). Per cent of persons aged 15 and older.



The health benefits from smoking cessation are many. The LIPRIL shows that 4 per cent of the adults have been daily (cigarette) smokers at one time, but have abandoned the habit of daily smoking at some point in the past. Six per cent of the sampled adult population have been daily or occasional smokers in the past but have stopped smoking totally.

We calculated the so-called *quit ratio* (see box) following the 1992–93 Beirut health survey (Nuwayhid et al 1997) to enable comparison between the 2 studies. Whereas the men were more likely to stop cigarette smoking (quit ratio = 20 percent) than women (quit ratio = 12 percent) in the Beirut survey, the LIPRIL found the opposite to be true. According to the latter survey, the women’s propensity to stop smoking was slightly higher with a quit ratio of 19 per cent *versus* 14 per cent for men.

$\text{The quit ratio} = \frac{\text{number of former smokers}}{\text{number of former smokers} + \text{number of current smokers}}$
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Weak Association Between Smoking and Health Status

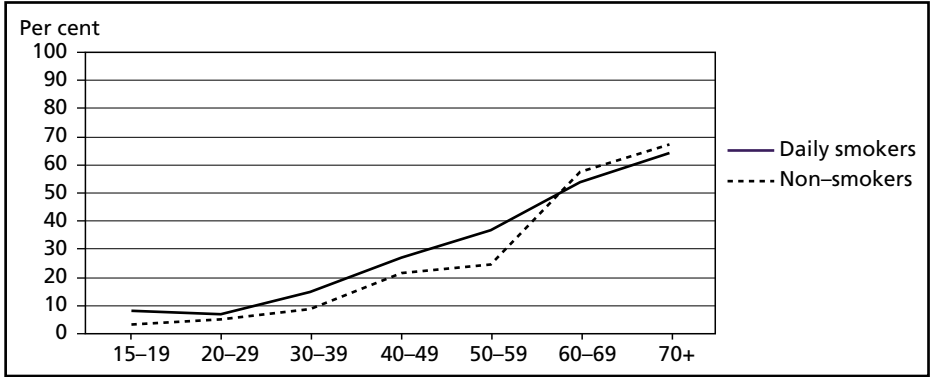
Given that tobacco smoking worldwide is found to have a very harmful impact on people’s health, we assumed that we would be able to detect some traces of the relationship between smoking and ill health in our data. Below we take a closer look at 2 health measures: subjective general health and 2 indicators of physical health. We begin with the latter.

The assumption is that smoking through its negative effect on the respiratory system reduces people’s general fitness and capacity to move around easily. The assumption is further that smoking takes its toll after some time and that the oldest generation, therefore, are affected the most. However, the picture emerging is not one of total concurrence with our hypotheses. A higher number of male non-smokers compared to male daily smokers can take a brisk walk and climb stairs (Table 3.12), but only in the 2 youngest age groups. Surprisingly, among the oldest men a significantly higher number of smokers than non-smokers seem to be in a

Table 3.12 Percentage of male daily smokers and men who do not smoke daily (15+) who can walk up and down stairs and go for a brisk walk with ease, by age groups (n=1,419).

	15–29	30–44	45 and above
Daily smokers who can climb stairs easily	82	67	41
Non-smokers who can climb stairs easily	90	78	25
Daily smokers who can go for a brisk walk without assistance	85	79	58
Non-smokers who can go for a brisk walk without assistance	94	84	43

Figure 3.41 Subjective health by smoking habits: Percentage of male, adult (15+) daily smokers and persons who do not smoke daily with bad or very bad general health, by age (n=1,419).



better physical condition, as measured by the selected variables. We will not speculate on possible explanations for this unexpected result, but instead move on to the association between smoking and the second variable, which rather than focusing on one aspect of people’s health (physical fitness) captures their health status more generally.

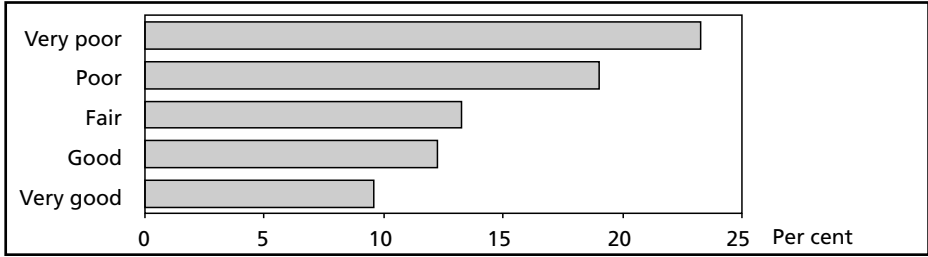
Figure 3.41 shows the relationship between smoking habits and self-reported bad or very bad health among adult males. The graph indicates that there is a tendency for male non-smokers to feel healthier than male smokers. However, as was the case with physical health above, this trend does not hold for the oldest age groups. Again, we refrain from speculating on explanations for this pattern, but conclude that the association between tobacco smoking, perhaps the most important health risk factor, and health in this survey, is at best weak.

Poorer Health Among Adults Living in Low-standard Dwellings

At its best, appropriate housing promotes physical and mental health. It provides people with psychological security, physical ties with their community and culture, and a means of expressing their individuality (WHO 1989).

As is documented in Chapter 7 of this report, the housing conditions and the immediate living environment of Palestinian refugees in Lebanon are sub-standard in many respects. Inadequate housing standards logically imply poorer health, while good housing means good health. For example, safe and sufficient water supply, sanitary disposal of excreta and solid wastes, and adequate facilities for the storage and preparation of food give protection against communicable diseases, and proper furnishing prevents children in particular from accidents. We will look at two aspects of housing here: indoor climate and space.

Figure 3.42 Adults with poor or very poor subjective health by standard of dwelling (n=3,593). Per cent of persons aged 15 and older.

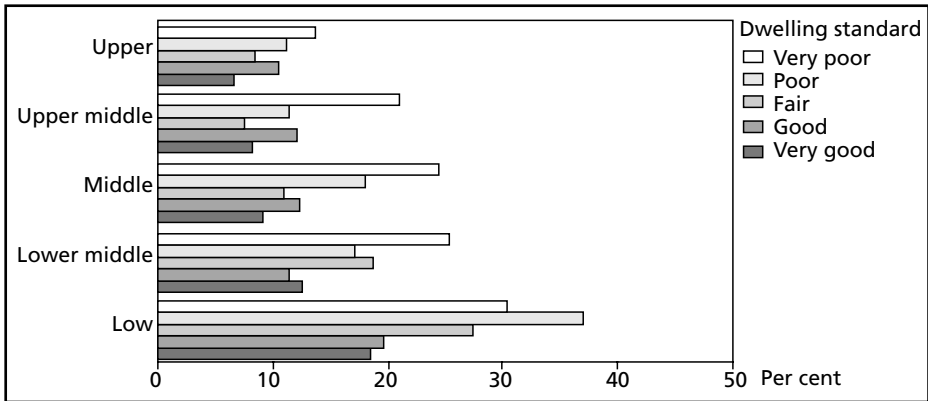


As shown in Figure 3.42, we find a positive relationship between poor housing conditions and poor health. “Housing standard” is defined here by an index made from 4 indicators about the indoor milieu, or climate (cold, heat, damp, ventilation) of the dwelling. The same index was used for the analysis of psychological distress in section 3.5. More than twice as many persons residing in homes characterised by very poor indoor conditions compared to those living in very good houses claim their general health to be poor or very poor.

As argued in section 3.5, housing standard can be interpreted as a sign of wealth and socio-economic standing. In section 3.2, we found that poverty, as defined by low household income, is positively associated with poor self-assessed general health. It is, therefore, interesting to isolate the effect of economic standing here by looking at the effect of poor housing within income groups. The result of this exercise is shown in Figure 3.43. Although not fully consistent within each age group, the Figure indicates that housing standard is indeed linked to health outcomes.

Another aspect of housing is density, “social” density or crowding, where crowding can be understood as either “objective” crowding, defined as persons per room,

Figure 3.43 Adults with poor or very poor subjective health by standard of dwelling and household income (n=3,534). Per cent of persons aged 15 and older.



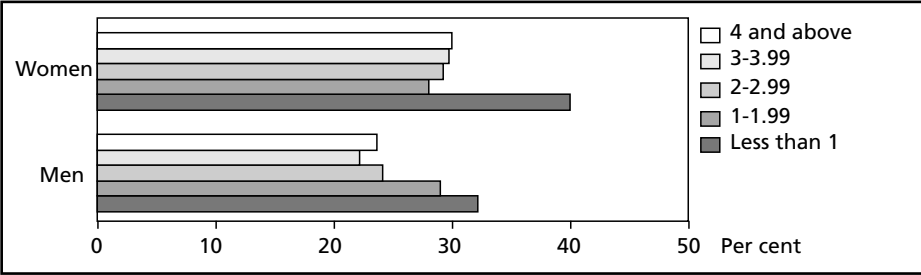
or “subjective” crowding, defined as perceived crowding or, alternatively, lack of privacy (Edwards et al 1994:4). The assumption is that people living in crowded, or overcrowded conditions suffer from health failure more often and of a graver nature than people living in less crowded homes. However, this claim is not supported by our data, as can be seen in Table 3.13. Contrary to expectations, and based on “objective” definitions of crowding, persons residing in dwellings with the most space per person tend to report the poorest health.

This finding is in accordance with the relationship between crowding and psychological distress (Figure 3.44). Here too, it is clearly people with a relatively large living area who show signs of poor health more often. As can be seen in the graph, there is no difference between men and women in this respect, although women report a higher number of distress symptoms overall. A similar result has been found for Palestinian refugee camp residents in Jordan (Khawaja and Tiltnes 2002). A possible explanation for the lack of association between crowding and poor psychological as well as general health lies in the positive aspects of living together with the immediate family and other close relatives. A large proportion of the persons showing signs of considerable mental distress, for instance, are elderly people living alone, or single parents whose loneliness and lack of help in raising children most likely outweigh the benefits of a large living area.

Table 3.13 General health by crowding: Percentage of adults (15+) by subjective health status and number of persons per room in their dwelling (n=3,592).

	Household members per room				
	Less than 1	1-1.99	2-2.99	3-3.99	4 and above
Very good	15	16	17	15	16
Good	29	41	43	43	41
Fair	27	24	27	28	26
Bad or very bad	30	19	13	14	16
Total	100	100	100	100	100

Figure 3.44 Psychological distress by crowding: Adults reporting 5-7 symptoms of distress by persons per room in their dwelling (n=3,607). Per cent of persons aged 15 and older.



Chapter 4 Education

Guri Tyldum and Najla Bashour

4.1 Introduction

A high educational level in the population is argued to promote economic and social development, and widening access to education has thus been a major policy goal in most developing countries. An educated population is more productive, and there is clear evidence that educating a population, and in particular women, improves health, reduces child mortality and population growth (Hill and King 1993).

Palestinians, as is often the case for refugee populations, are generally known to “invest” in education, and are claimed to be among the most highly educated people in the Arab world (World Bank 1993). However, in Lebanon, restricted access to government educational services is argued to restrain the population’s educational achievements.

Many Lack Basic Schooling

This chapter starts out with a presentation of the educational system and the main providers of educational services for the Palestinian camp population in Lebanon. Thereafter, we present the educational level in the population at large, literacy levels, current enrolment and attitudes to educational services among parents with children in elementary and intermediate schools.

A third of the Palestinian population in camps and gatherings in Lebanon lack basic education, and very few have higher education. Limited access to education used to be an obstacle for women, resulting in low educational levels and high illiteracy rates among older women today. Nowadays, however, young men are more likely not to complete elementary school than young women. While there has been an “educational revolution” for women, the educational level is not significantly higher for the younger generation men than for their fathers and grandfathers. For those below 30, the educational level is higher among women than men. This is also reflected in the number of functional illiterates.

Parents have high expectations for their children’s schooling. Half of all parents with children in elementary or intermediate schools expect their child to complete post-secondary or higher education. This is in striking contrast to the current

situation, where only 5 per cent of the population have any type of post-secondary education.

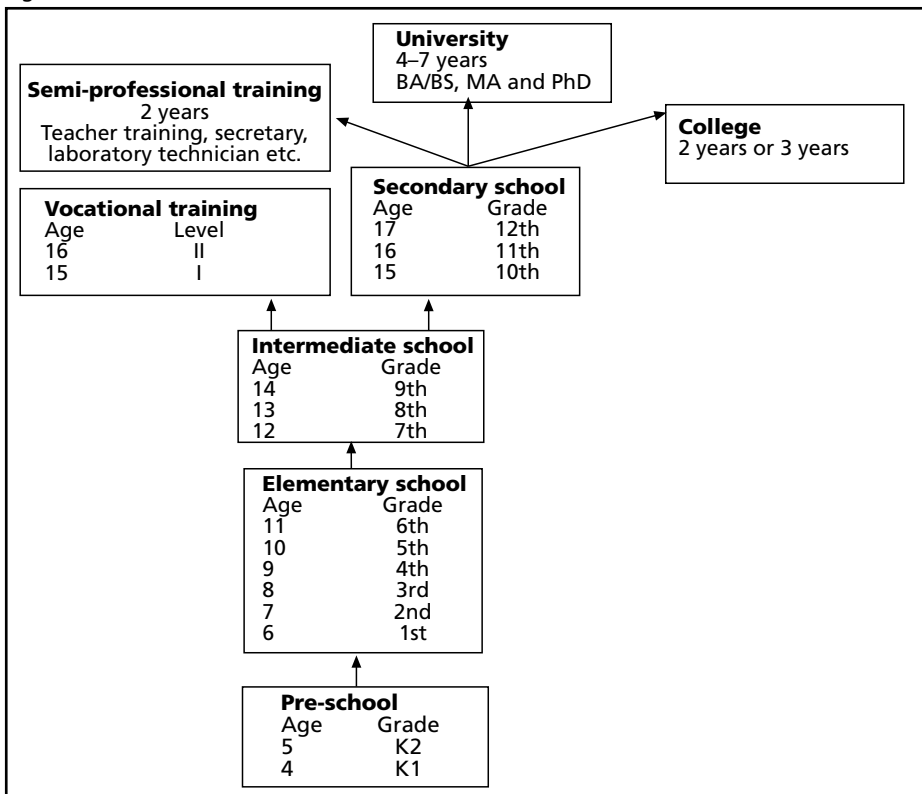
The data suggest that place of residence has a significant impact on the educational level of the refugee population. Educational level, literacy rates and current enrolment are all highest in the Bequaa valley, while the population in Beirut often ends up with the lowest educational achievements.

4.2 The Educational System

Both UNRWA schools and most private schools follow the curricula and class structure of the Lebanese government schools. A new educational structure was introduced in Lebanon in 1997, and is illustrated in Figure 4.1.

Children are enrolled in elementary school at age 6, but may take two years of non-compulsory pre-school prior to this. NGOs are the main providers of pre-

Figure 4.1 The educational structure in Lebanon after 1997.



schools for the camp population (see section below). After 6 years of elementary schooling, students continue for 3 years at the intermediate (also called preparatory) level. Having completed intermediate school, students may take 1 or 2 years of vocational training, or continue with 3 years of (academic) secondary school. After the secondary level there are 3 options: 2-year courses of semi-professional training to become teachers, secretaries, laboratory technicians etc; colleges which offer exams in nursing, engineering etc; and finally, the universities offering standard academic degrees.

Education a Major UNRWA Priority

Most of the Palestinian population in Lebanon have limited access to government schools, and their education has mainly been the responsibility of UNRWA. Since 1966 when UNRWA's expenditure on education outstripped that on food rations, education has been the most important activity of the Agency as measured in monetary expenses (Endresen and Øvensen 1994). In 1998, 47 per cent of UNRWA's budget was allocated to the education programme (UNRWA 1999a).

By 1987, UNRWA expenditures (per pupil) on education in Lebanon had been reduced to about 25 per cent of the 1983 level (when price adjusted the reduction appears even more dramatic). Since that time, there has been a steady increase in per pupil expenditures until 1993 when the growth levelled off (UNRWA 1999a). However, 17 years of civil war destroyed most of the educational infrastructure, or damaged it badly. During the post war period, UNRWA has been forced to spend most of its budget on repairs and the reconstruction of school buildings (IPS 1994). Today, a number of schools are still in strong need of replacement or comprehensive maintenance (UNRWA 1999a). However, according to current UNRWA statistics, the UNRWA schools in Lebanon have the lowest number of students per class (on average 40/39) and students per teacher (33/28) at the elementary and intermediate levels, among the UNRWA schools in the region (UNRWA 1999b).

UNRWA Mainly Offers Schooling at the Elementary and Intermediate Level

UNRWA stopped offering services for pre-elementary education in the early seventies. Hence today there are only two UNRWA kindergartens left in Lebanon, both located in the Northern parts of the country. Palestinian non-governmental organisations have taken the responsibility for pre-school education in the refugee camps. During the school year 1998–99, 28 different NGOs operated a total of 85 pre-schools throughout the country, providing services to 9,092 children. There are large

variations between pre-schools with regard to curricula, qualifications of teachers and tuition (National Institution for Social Care and Vocational Training 2000).

In 1998/99, UNRWA operated 36 elementary and 37 intermediate schools in Lebanon (UNRWA 1999b). Elementary and intermediate education is offered to all Palestinian children at ages 6–15. Most UNRWA elementary schools are situated inside camps, making access sometimes difficult for persons living outside the camp environments (IPS 1994).

UNRWA has recently started operating some secondary schools as well. Until 1993, UNRWA provided only elementary and intermediate schooling, in addition to vocational courses, and some post-secondary courses (mainly teacher training). In 1993, UNRWA opened its first secondary school in Beirut, followed by one in Saida in 1997 and one in Tyre in 1998 (General Commissioner of UNRWA, 1999). In the school year 2000/01, secondary schools were opened in the North and in the Bequaa. In the school year 2000/01, UNRWA offered schooling for 2,474 secondary school students. Enrolment in UNRWA secondary schools is however only offered to refugees that are officially registered with UNRWA.

In addition to formal vocational training, UNRWA has since the early 1990s offered short-term vocational training courses from 8 to 40 weeks of duration (UNRWA 1999c). For students in higher education, UNRWA awards a limited number of scholarships to academically outstanding students (Endresen and Øvensen 1994). In 1998/99, 115 students received UNRWA scholarships in Lebanon.

4.3 Educational Attainment

One in Three Have No Complete Elementary Education

About every third refugee aged 10 years or older in the Palestinian camps and gatherings is no longer in school and has not completed any education (Figure 4.2), 13 per cent of the population have never attended school at all, and another 18 per cent dropped out of school before completing elementary education. An additional 8 per cent are currently enrolled in elementary school. One in 10 have completed the secondary or higher levels, and only 1 in 20 have completed semi-professional or higher education.

The educational level among Palestinians in Lebanese camps and gatherings is clearly lower than in the Lebanese population at large (Figure 4.3). In the Palestinian population 10 years of age and above, 39 per cent have not completed any education, which is 10 percentage points higher than in the Lebanese population. The

differences are particularly marked for education after intermediate school: in the Lebanese population, 14 per cent have completed secondary school, while another 8 per cent have higher education. The corresponding figures for the Palestinian population in camps and gatherings are 6 per cent and 5 per cent respectively. If we compare this with the Palestinian camp population in Jordan, the educational level is higher there as well: in Jordan 9 per cent of the camp population (aged 10 and over) have completed secondary school and another 11 per cent have post-secondary or higher education.

When comparing the educational level of the Palestinian population with other groups we should bear in mind the relatively high out-migration (to Europe and other Arab countries) in this group (see section 2.7). Persons with secondary or higher education are more likely to have left the country, and we must assume that the

Figure 4.2 Highest completed educational level. Per cent of population aged 10 years and over.

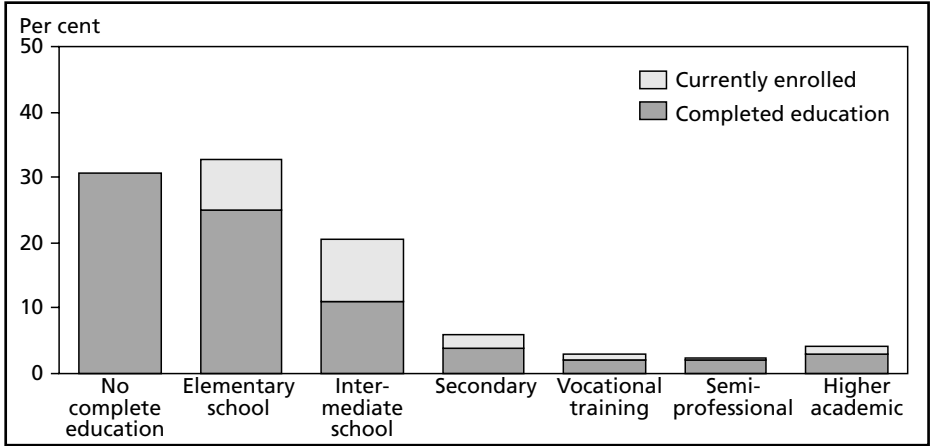
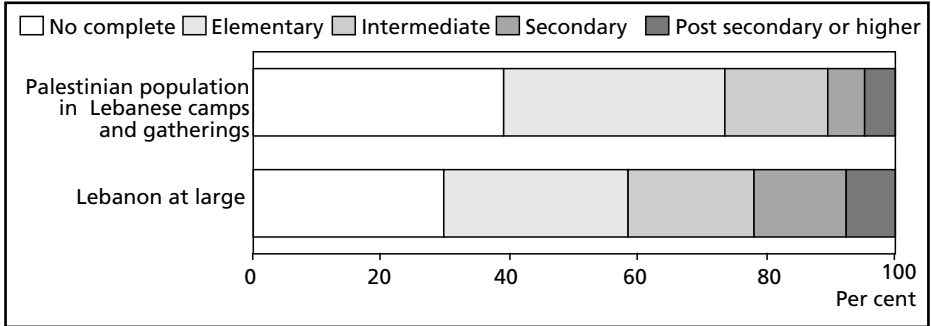


Figure 4.3 Highest completed educational level among the Lebanese population (Palestinian population not included) and among Palestinians in camps and gatherings in Lebanon. Per cent of population aged 10 years and over.



Source: LIPRIL & Housing and Population survey (ACS 1998)

educational attainment in the survey population is reduced because of this. However, the differences between Palestinians living in camps and gatherings and the Lebanese population at large are too large to be accounted for solely by a high level of out-migration of persons with higher education.

Young Women Attain Basic Education More Often Than Young Men

As can be expected, the educational attainment varies strongly between age groups, and is particularly low in the oldest age groups. Women in the oldest age groups in particular lack basic education – among those over 45 years of age, 85 per cent have no complete education, compared with 57 per cent of the men.

If we take a closer look at the group of persons with no complete education, only half are 45 years or over, and contrary to what could be expected, women are only slightly over-represented (56 per cent). There is thus a significant group in the younger age groups as well, with no complete education: for persons aged 15–29, 1 in 5 are not currently enrolled in school and have not completed the first 6 years of elementary education, and for the population aged 30–44 this is the case for 1 in 3.

The proportion without elementary schooling is significantly smaller among people aged 15–29 (20 per cent) than in the age groups 30–44 (28 per cent). However these differences are almost fully accounted for by vast differences in educational levels between young and middle-aged women. While 30 per cent of women aged 30–44 have no complete education, this is only the case for 17 per cent of women below 30 years of age. If we look at the men separately we find only minor differences in educational levels between those aged 15–29 (22 per cent) and those aged 30–44 (25 per cent). As a result of this “female educational revolution”, women in the youngest age groups now attain basic education more often than men.

Figure 4.4 Persons with no complete education. Per cent of population aged 15 and over (n=11,991).

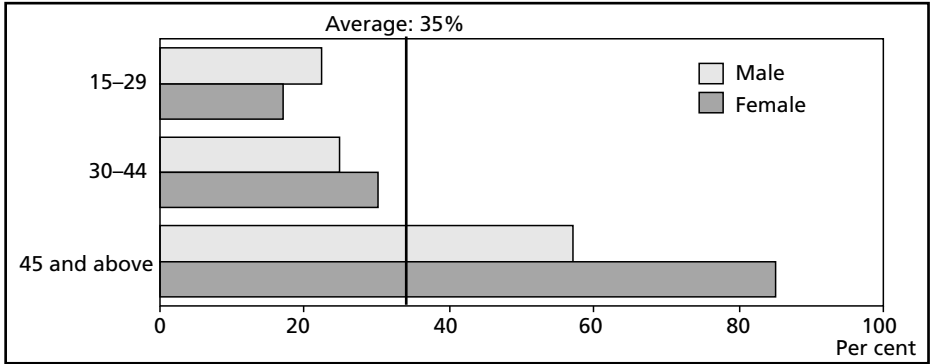
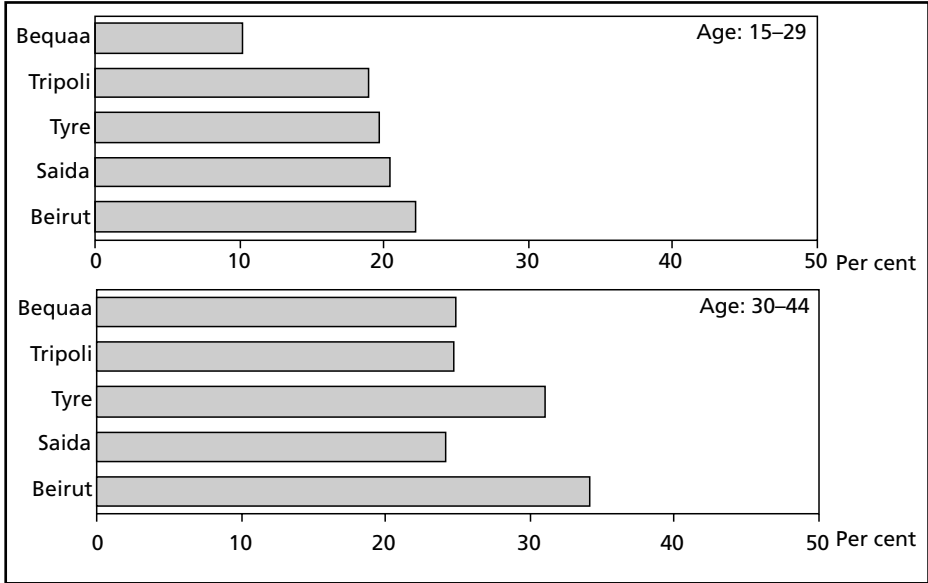


Figure 4.5 Persons with no complete education by place of residence. Per cent of population aged 15–29 and 30–44, not currently enrolled in school (n=5,790/3,482).



As illustrated in Figure 4.5, there is significant variation in the educational attainment across 5 Governorates. While the Palestinian population in the Bequaa valley stands out with a particularly large share of the population with complete elementary education (in particular in the youngest age groups), the lowest educational level is found in Beirut. In the capital, the educational level is particularly low among men in the youngest age group: 27 per cent of the men aged 15–29 have not completed the first 6 years of elementary school, compared with 17 per cent of the women. In the Bequaa valley, this is the case for only 12 per cent of the men and 9 per cent of the women in this age group.

Very Few Have Secondary Education

UNRWA started offering secondary education among the Palestinian population in Beirut in 1993. UNRWA secondary schools were opened in all other Governorates after 1997, but at the time of the fieldwork of the LIPRIL, no groups could have completed the 3 years of secondary education from these schools. The majority of the refugees with secondary education have completed this education in governmental- or in private schools.

At the elementary level, we have revealed a significant increase in the number of women completing basic education, with elementary education being far the most common in the younger age groups. However, for secondary education there are no significant differences between women aged 20–29 and 30–44. Among men, secondary education is less common among those aged 20–30 than among those 30–44.

There is significant regional variation in the share of the population with secondary or higher education. Once again we find the highest educational level in

Figure 4.6 Persons with secondary or higher education. Per cent of population aged 20 years and older (n=9,816).

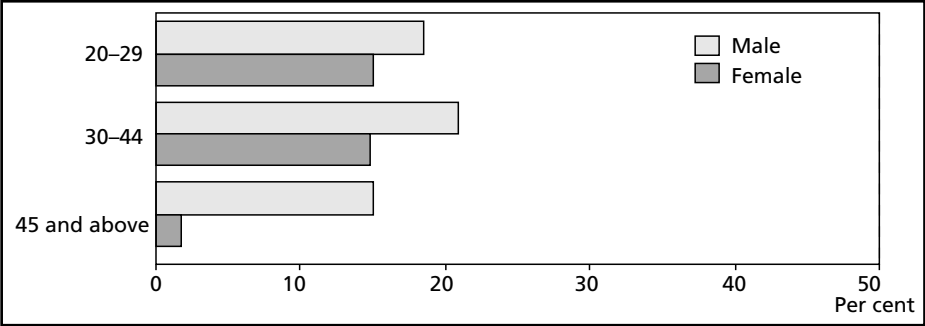
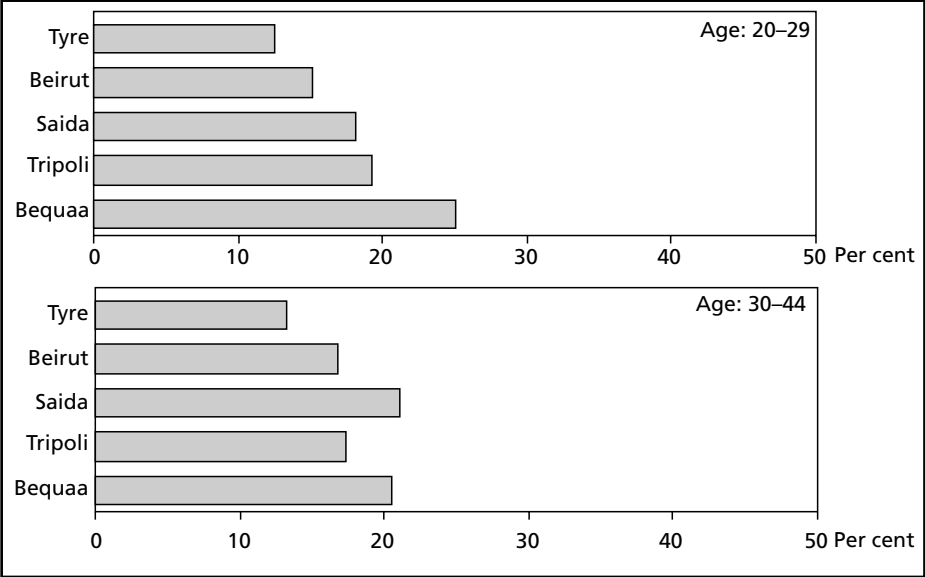


Figure 4.7 Persons with secondary or higher education. Per cent of population aged 20–29 and 30–44 (n=3,315/3,481).



the Bequaa, while Beirut and Tyre show the lowest levels. The regional differences are most marked for the youngest generation (Figure 4.7).

As can be expected, there is a strong relationship between household income and its members' educational levels. Dividing the Palestinian households into 5 groups (quintiles) according to income, we find that secondary education is 4 times as common in the most affluent group compared to the poorest one.

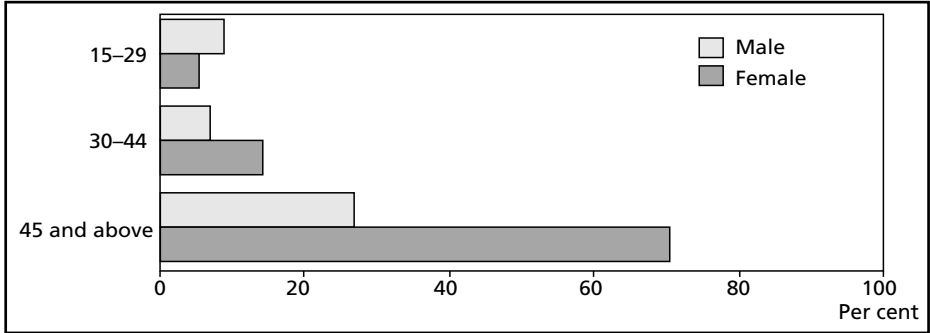
4.4 Illiteracy

One of the principal goals of education is the eradication of illiteracy, and the ability to read and write is considered almost a basic human right. As seen above, 1 in 3 Palestinians in Lebanese camps and gatherings have not completed elementary education. In the older age groups, the proportion is even higher. It is thus interesting to examine further whether this low-educated group has left school without reaching functional literacy. The LIPRIL asked whether the household members are able to read and understand everyday writing. Persons who are not able to read everyday language, not even with difficulty, are here classified as functionally illiterate.

Strong Reduction in Female Illiteracy

Among the Palestinian population living in camps and gatherings in Lebanon, 20 per cent are not able to read everyday writing, and are thus classified as illiterates (Figure 4.8). However, in the population aged 15–29 and 30–44, the proportion is much smaller than in the age group 45+. As for the general educational level in the

Figure 4.8 Persons unable to read and understand everyday written material, by gender and age. Per cent of population aged 15 years and over.

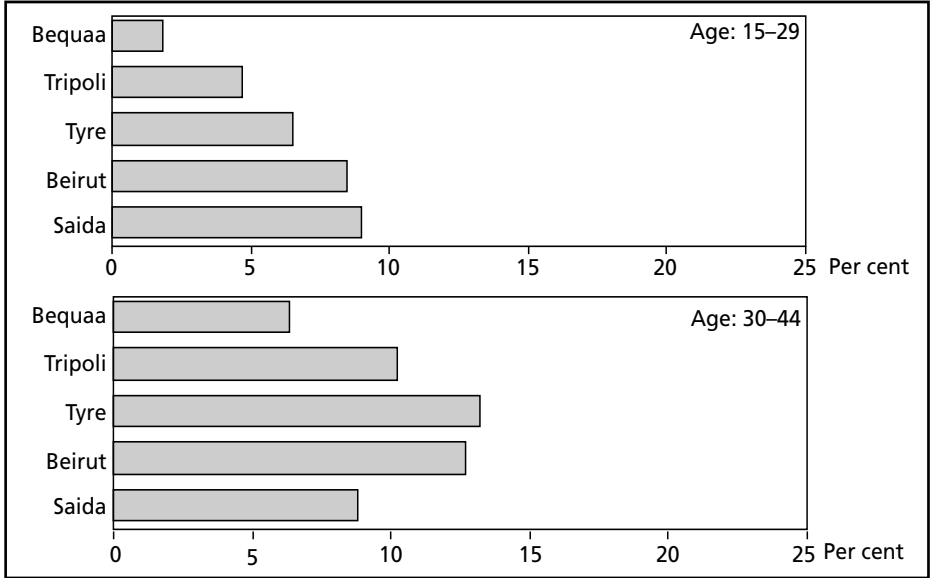


population, the overall decline (between generations) in illiteracy is caused largely by a significant decrease in female illiteracy. In spite of elementary education being somewhat more common among men in the youngest age group, the illiteracy level is *higher* among men aged 15–29 than among those aged 30–44. However, in all age groups the number of illiterates is significantly lower than the number of persons without elementary education. For those over 30 years of age, women are more often illiterate than men. In the youngest age group, the situation is turned around, and illiteracy is most common among men.

As for educational attainment, illiteracy rates vary by place of residence. Bequaa demonstrates the lowest illiteracy rates among both women and men in all age groups below 45. While illiteracy is almost non-existent among men aged 15–29 in the Bequaa valley, 1 in 10 men in this age group are illiterate in Beirut and Saida. Regional differences are not as marked for women in the youngest age group. However, among women aged 30–44, illiteracy is particularly high in Tyre (19 per cent) and Beirut (16 per cent), and lowest in Bequaa (8 per cent).

The economic situation of a household is strongly associated with the literacy of its household members (see chapter 6). Among the population living in the poorest 20 per cent of the households, 1 in 3 cannot read, compared to 1 in 8 in the richest 20 per cent.

Figure 4.9 Functional illiterates (persons that cannot read everyday writing even with difficulty) by place of residence. Per cent of population aged 15–29 and 30–44 (n =5,460/3,462).



4.5 Enrolment and Drop-out

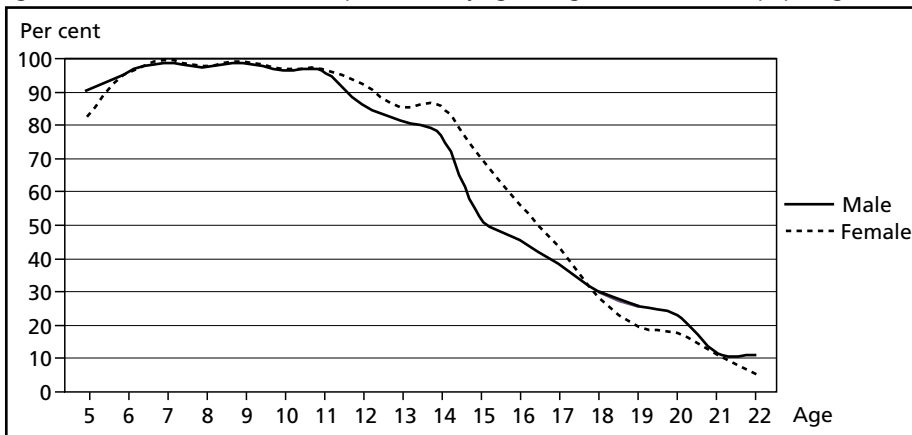
Low adult literacy rates may be a result of past under-investment in education, and thus do not necessarily reflect recent progress. However, as long as a significant proportion of the younger generation do not read, we need to take a look at current enrolment and dropouts at the primary school level.

High Enrolment Until Age 11 – Significant Drop-out After This

Almost all 7-year-olds are enrolled in school, and the enrolment level remains above 96 per cent until the age of 11 (Figure 4.10). At age 14, 4 in 5 are still enrolled, but at age 16 only half remain in school. Between ages 12–18, enrolment is significantly higher for girls than for boys. After this age, male enrolment rates surpass those for women. As we shall see below, men in this age group are more often enrolled at the secondary or even intermediate level, or are taking vocational training. The proportion enrolled in semi-professional and higher education is the same for men and women.

Some regional variation in enrolment rates is observed. Once again, the Bequaa area stands out, with the highest enrolment rates for all age groups, while the lowest enrolment rates are found in Beirut. In the next section, we will take a closer look at enrolment rates at the various educational levels.

Figure 4.10 Enrolment in school or pre-school by age and gender. Per cent of pupils aged 7–22.



Drop-out Often Unrelated to Household Economy

At age 7–15, children should be enrolled in primary or intermediate school (grades 1–9). As Figure 4.10 shows, enrolment stays close to 100 per cent until age 10, when it starts to drop rapidly. Among children aged 10–15, 1 in 6 boys and 1 in 10 girls are not enrolled in school. Two thirds of these dropouts are, according to their parents, caused by repeated failure, or lack of interest in school. Among the girls, 1 in 10 have left school in order to get married or to take care of family members.

Every tenth dropout (among both boys and girls) is explained by family poverty and the need to help the family economically. About 5 per cent of the boys and 2 per cent of the girls in the age group 10–15 worked (either for payment in cash or kind, including self-employment and home production or work on family farm/enterprise) during the week preceding the survey. About half of the boys that worked during the week prior to the interview no longer attend school. However, 4 in 5 male dropouts in this age group did *not* work during this week. Girls tend to stay in school in spite of having to work – there is no difference in the enrolment level among those who work and those who do not.

As illustrated in Figure 4.11, there is only a weak relationship between household income and dropout rates. Boys growing up in poor households are somewhat more likely not to be enrolled in school than boys growing up in the most affluent households, but male drop-out rates are generally high at all income levels, except for those living in households in the richest income group. Girls in the age group 10–15 years old are in general more likely to attend school than boys, but for girls, high household income does not lead to higher enrolment. Female enrolment rates are somewhat higher in mid-income households than in both the richest as well as the poorest households. In other words, boys living in poor households have a some-

Figure 4.11. Children currently enrolled in school, by gender and household income quintiles (equivalence scaled). Per cent of children aged 10–15 (n=2,606).

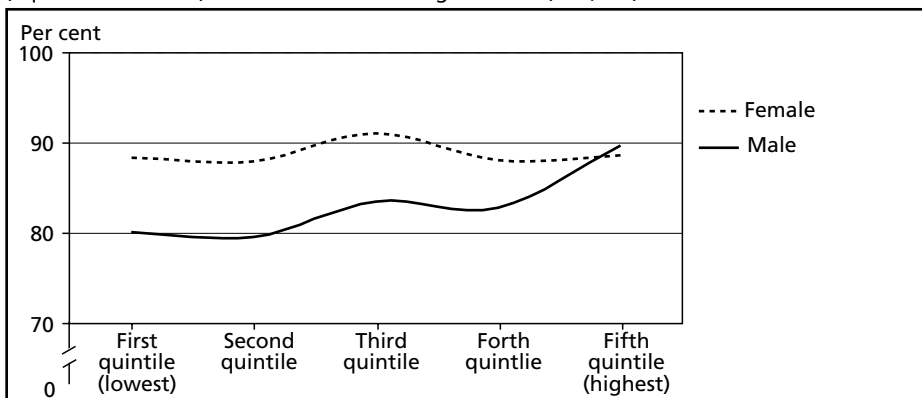
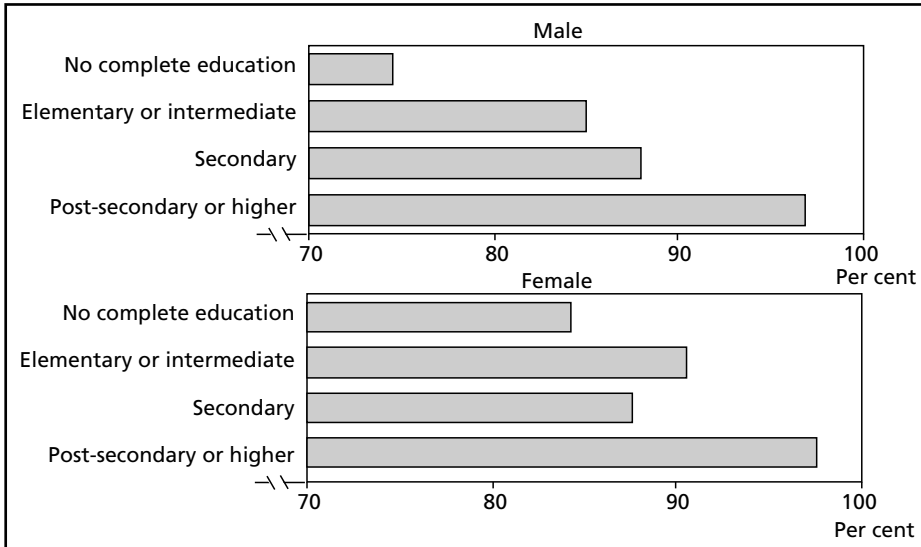


Figure 4.12 Children currently enrolled in school, by sex of child and educational level of household head. Per cent of all children aged 10–15 (n=2,640).



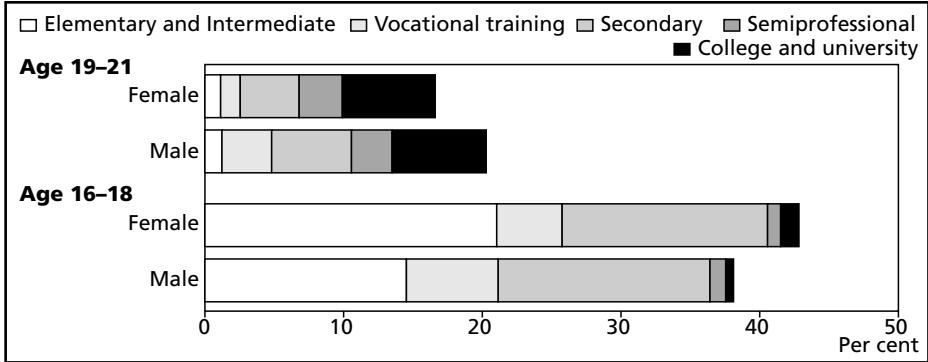
what larger probability of dropping out of school. However, the majority of drop-outs cannot be explained with reference to family poverty.

A more important factor in explaining primary and intermediate school enrolment is the educational level of the household head (Figure 4.12). We find a quite strong connection for both boys and girls: 1 in 5 children living in a household where the head has no complete education, have dropped out of school before age 15, compared to 1 in 8 if the head has completed elementary, and to 1 in 35 if the head has post-secondary or higher education. Here, the boys' education is more easily affected by social background than the girls'.

Delayed Enrolment in Secondary and Higher Education

We have seen that there is a serious decline in enrolment at age 16, which is at the time of entry at secondary schools or vocational training. About 40 per cent of 16–18-year-olds are enrolled. But as illustrated in Figure 4.13, almost half of these are still at the elementary or intermediate levels. Only 15 per cent of children in this age group are in secondary schools, and an additional 7 per cent of the boys and 5 per cent of girls attend vocational training.

Figure 4.13 School enrolment by gender, age and educational level. Per cent of population aged 16–21 (n=2,517).



Among persons aged 16–18, enrolment levels are higher for women than for men, while after 18 years of age, school enrolment becomes more common among males than females. However, the differences between the sexes are largely due to delayed enrolment at the lower levels. For those aged 16–18, there are no differences between the sexes in secondary school enrolment, and for those aged 19–21, an equal share of men and women attend schools for semi-professional or higher education. In the youngest age group, women are more likely to remain at the elementary or intermediate levels. In the older age groups, a larger proportion of the men are still in secondary school. For both age groups, men are more likely to attend vocational training.

In the Bequaa and in Tripoli, where UNRWA did not offer secondary education at the time of the survey, the proportion enrolled in secondary school is *larger* at 19 and 14 per cent respectively, *versus* about 9 per cent in the other regions (Figure 4.14). However, while between 47 to 66 per cent of those enrolled in secondary schools

Figure 4.14 Persons enrolled in school by type of school and region. Per cent of population aged 16–21.

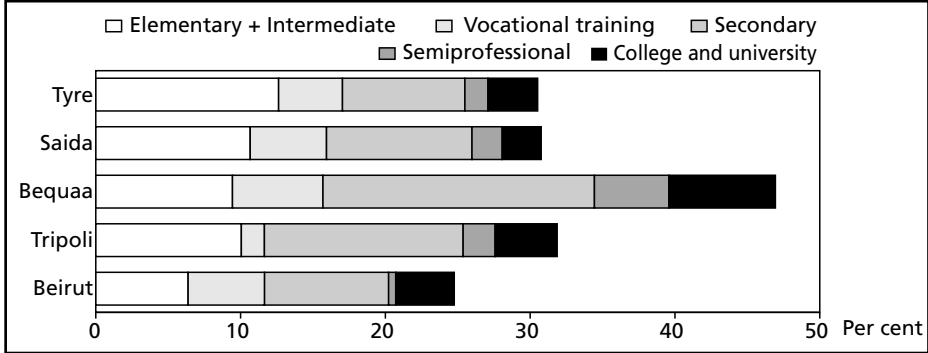
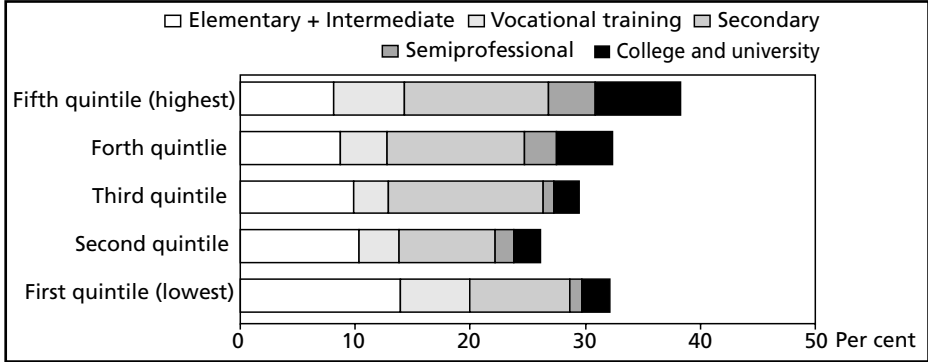


Figure 4.15 Persons currently enrolled in school by household income and type of school. Per cent of population aged 16–21 (n=2,524).

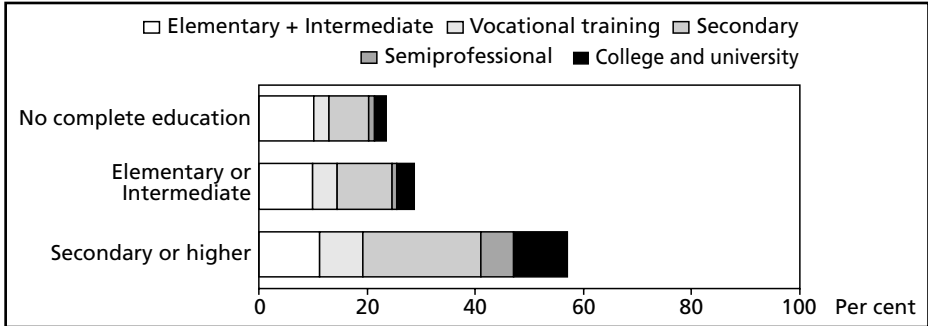


in Beirut, Saida and Tyre attend UNRWA secondary schools, the absolute majority of secondary school students in Tripoli and Bequaa attend private schools. Only 14 per cent attend government secondary schools, varying from 5 per cent in Bequaa to 17 per cent in Saida. There is seemingly no direct relationship between the use of (which may indicate accessibility) government or UNRWA schools, and overall enrolment at the regional level.

Looking at enrolment at the elementary and intermediate levels, we observe only a weak relationship between household income and school enrolment. For enrolment in secondary and higher education, a more marked relationship was revealed (Figure 4.15). Enrolment after age 16 is quite high among the 20 per cent poorest households (first income quintile). However, among these, the largest group is still enrolled in intermediate school or in vocational training. If we look only at enrolment in secondary and post-secondary education, we find a clear pattern: The two lowest income groups have significantly lower secondary school enrolment than the others (8 per cent *versus* 12-13 per cent), while the two highest income groups demonstrate significantly higher enrolment rates at the post-secondary level (7 and 5 per cent *versus* 2 per cent).

The educational level of the household head is one of the strongest determinants of school attainment after age 16 (Figure 4.16). If the household head has secondary or higher education, household members aged 16–21 are enrolled in secondary education 3 times more often than if the head has no complete education, and twice as often as when the head has completed elementary school. For post-secondary education, the differences are even more marked: in households where the head has secondary or higher education, 1 in 10 persons aged 16–21 are enrolled in post-secondary education, compared to 1 in 25 if the head has elementary or intermediate education. Once again, men’s education is more easily affected by social background than women’s.

Figure 4.16 Persons currently enrolled in school, by educational level of household head. Per cent of population aged 16–21 (n=2,506).



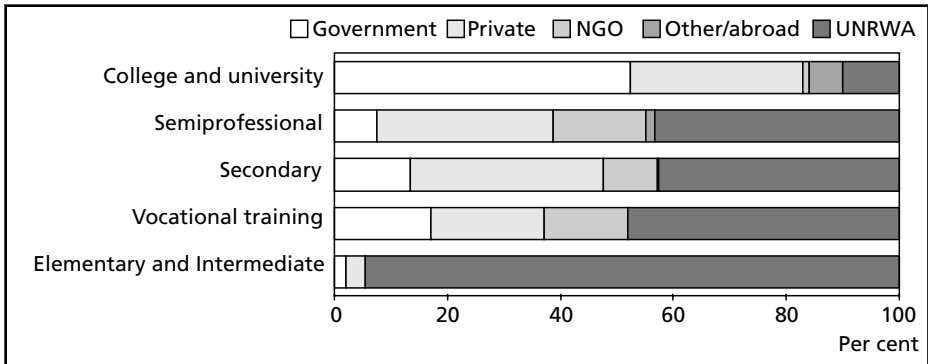
To summarise, enrolment is quite high during the first years of primary schooling, and remains above 90 per cent until the age of 11. There is then a significant decrease in the enrolment level for boys, while girls tend to remain in school longer. School attendance is higher for girls in all age groups up until 18 years of age, when attendance levels become more similar for males and females. The most marked decrease in enrolment is seen after the age of 15, when intermediate school should otherwise be completed.

Type of School Attended

For the Palestinian population in Lebanon, UNRWA is the main provider of educational services at all levels and for all types of education – with the exception of university studies and college (Figure 4.17).

At the elementary and intermediate level, UNRWA delivers 95 per cent of educational services. About 3 per cent attend private schools; largely children from high-income families. For vocational training, students are more evenly distributed be-

Figure 4.17 Type of school by level. Per cent of population currently enrolled in school.



tween private, government and NGO institutions. However UNRWA is still the main provider, offering 45 per cent of the services. In spite of UNRWA having a very limited offer for secondary schooling at the time of the survey, 43 per cent of those enrolled in secondary schools attend UNRWA schools. UNRWA secondary schools are more commonly attended among the poorest, and government schools somewhat more common in more well off families. About one third of those enrolled in secondary school attend private schools. Still there is no indication that private schools are more common among members of the more affluent households. Private secondary schools are most common in Tripoli and Bequaa, where UNRWA had no secondary school offer at the time of the survey.

Following the completion of the secondary level, about half of those still enrolled in school attend Lebanese government schools. But 1 in 5 attend private schools, and a significant proportion attends UNRWA and NGO schools for semi-professional training.

4.6 Parental Attitudes to Education

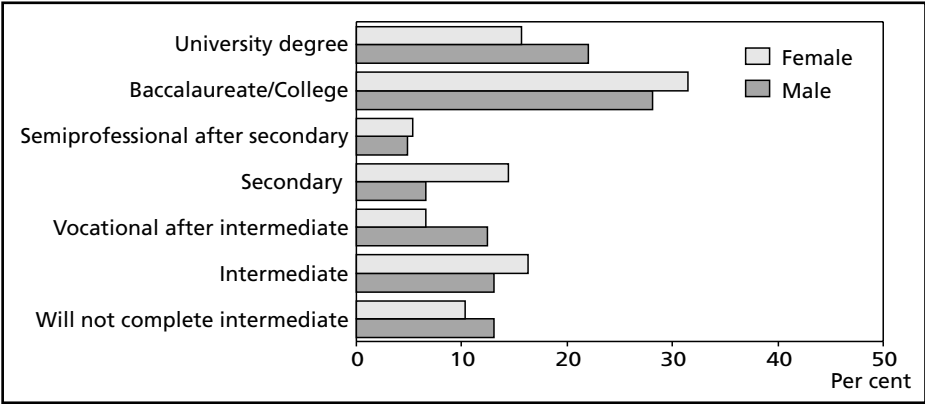
We will now take a brief look at parents' expectations for their children's future schooling, and how they evaluate the schools their children attend.

High Expectations for Children's Schooling

We have seen above that 11 per cent of the population have completed secondary school, and that only 5 per cent have completed any form of post-secondary education. Furthermore, the educational level is somewhat higher in the younger age groups, where 17 per cent of those aged 20–29 have completed secondary education, while 7 per cent have completed or are currently enrolled in post-secondary or higher education.

When asked about the level of education they realistically think their children will complete, most parents express high expectations on behalf of their sons and daughters. Two in 3 parents believe their child will complete secondary or higher education. Half of the parents expect their child to take some kind of post-secondary education, usually college and university studies. Yet a significant proportion of the parents have low expectations for their child – 1 in 8 boys and 1 in 10 girls currently enrolled in elementary or intermediate schools are not expected to complete the intermediate level. Half are expected to drop out because of repeated failure, and another 20 per cent because of lack of interest.

Figure 4.18 Parents' expectations about their children's educational achievements (oldest child currently enrolled in elementary or intermediate school). Per cent of parents with child in elementary or intermediate school.



Contrary to actual dropout rates, parents' expectations of their children's future educational levels are strongly connected to the household income. One in 5 children in the poorest 20 per cent of households are expected to drop out of school without completing intermediate education, compared with 1 in 20 in the richer segments of the population. However, even in the poorest households close to half think their child will complete some kind of post-secondary or higher education.

Among the camp population in general, 6 per cent say they do not approve of girls taking higher education. However, this is not reflected in the parents' expectations for their own child – they express almost equally high expectations for boys and girls, even though hopes for a university degree are somewhat more common for boys. At the same time, boys are more often expected to drop out of school without completing the intermediate level.

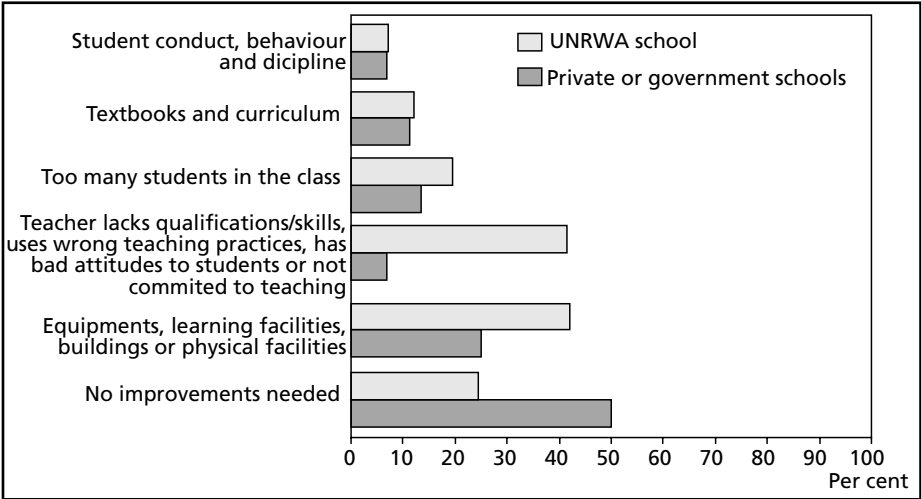
Expectations for children's education are somewhat related to the educational level of the household head. However, even in households where the head has not completed elementary education, 45 per cent believe their child will go on to college or university. This compares with 59 per cent in households where the head has a post-secondary or higher education.

Overcrowding a Major Problem in UNRWA Schools

We have seen that almost all Palestinian children in Lebanese camps and gatherings attend UNRWA schools at the elementary or intermediate levels, while about 6 per cent attend private or government schools. When asked to give an overall evaluation of the quality of the education their child is receiving, there are surprisingly

little differences between parents with children in government, private and UNRWA schools – just less than half say the education received is excellent or quite good, and less than 20 per cent find it poor or very poor. However, the differences are more marked when parents are asked to select the most important areas that need improvements in the school that their child attends. Among parents with children in private or government schools, half say *no* improvements are needed in their school, compared with 1 in 4 parents of children in UNRWA schools. In all types of schools, parents most often complain about teacher qualifications and teaching practises (however, 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 per cent of parents of children in UNRWA schools see this as a major problem. Also here the situation seems to be somewhat better in Bequaa, where only 1 in 4 parents complain of overcrowding. The need to improve buildings, infrastructure and equipment is mentioned twice as often in Tripoli (32 per cent) as in other areas.

Figure 4.19 The most important issues to be improved in children’s school. Main groups from a list of 12 elements. (Up to 3 answers possible. *) Per cent of parents with child in elementary or intermediate school.



* About 27 per cent said no improvements were needed, about half pointed out 2 areas where improvements are needed, and 25 per cent mentioned 3 items.

Chapter 5 Employment and Working Conditions

Yousef Al-Madi and Ole Fr. Ugland

5.1 Introduction

This chapter analyses the labour market of the Palestinian refugees in camps and gatherings in Lebanon. Employment is described as the most important arena for income generating activity, and is thus extremely important as regards population welfare.

Fifteen years of civil war has impacted negatively on the Lebanese economy and hence employment opportunities for Palestinians and Lebanese alike. The exodus of the PLO institutions from Lebanon in 1982 led to an immediate loss of labour and local employment opportunities. The Gulf War, and expulsion of Palestinian workers from the Gulf countries, saw the loss of labour opportunities abroad. A particular problem for Palestinians in Lebanon is that their status prohibits them from taking employment in skilled professions. These jobs require membership in professional associations, which is not given to foreigners. UNRWA, the PRCS and various NGOs thus provide the only possible legal labour opportunities.

Field observations report an overall difficult situation as regards unskilled labour as well. Here Palestinians (and Lebanese) compete with large numbers of Syrian and Asian workers who do not require work permits and who can work for considerably lower wages. Some Palestinians operate small businesses in the camps, and some youths graduating from various technical training programmes are able to use their skills to obtain work with Lebanese companies. Most are not legally employed however, and allegedly receive a fraction of the salaries and benefits that Lebanese employees receive for doing the same job (USCR 1999).

Employment figures on the Palestinian community are contested, partly due to differing target populations and partly due to conceptual differences. The LIPRIL describes the labour market according to the standard classification system developed by the International Labour Organisations (ILO).¹ Starting with a brief

¹ Similar decomposition and further references can be found in Øvensen (1994) and in Awad and Arneberg (1998).

decomposition of the labour market, the analysis reveals that overall labour market participation is low, at the same time as being a fundamentally male phenomenon. The time of entry into the labour market is largely determined by marital status and educational aspirations. At the same time, labour under-utilisation is significant, although unemployment in the Palestinian camps and gatherings is not very much more prominent than in Lebanon at large. The problem of under-utilisation is all the more important as it largely affects the youngest segments of the population.

Subsequently, the analysis turns to a description of the activities performed by the economically active population. Although educational investments delay labour market entry, educational qualifications are a major vehicle to occupational prestige. That is for the small segment that actually takes higher education and who can find employment relevant to their skills. A slight majority work outside the refugee communities: in the trade and construction industries, and as craft and service workers. Their jobs are typically not regulated and they are frequently exposed to hazardous working conditions.

In general, we can say that the labour force participation among Palestinian refugees in the camps and gatherings of Lebanon shares many of the characteristics of the labour 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 upper-middle and high-level professionals.

5.2 A Snapshot of the Labour Market

In order to analyse the labour force in a coherent fashion, the LIPRIL adopts the ILO labour force classification framework (ILO 1990). This frame classifies the population into a set of distinct and mutually exclusive categories based on any economic activity performed during the week prior to the interview.² Figure 5.1 outlines the labour force decomposition schematically.

High Economic Dependency

Departing from the total population, the classification follows two steps. First the *working age population* is delimited by the exclusion of people who do not usually participate in economic activity. Although some children may be economically active,

² In addition, a randomly selected household member (RSI) was questioned about his/her employment experiences, and a separate section of the questionnaire deals with child labour.

the lower age limit in the LIPRIL is set at 15 years old. There is no upper age limit. Thirty-seven per cent of the population are below working age (39 per cent and 36 per cent for males and females respectively). The proportion is high in an international perspective, and is also significantly higher than the 28 per cent observed for the total population in Lebanon in 1997 (ACS 1998).

The dependency rate illustrates the link between the age distribution and economic activity. It is measured as the rate of the population defined as dependent – those below 15 and those over 65 years of age – to the working age population aged 15–64. The current rate among the Palestinians in Lebanon is 72 per cent. The rate is high compared to the rate of 50 per cent observed in developed countries. However, it is similar to the rate in Egypt (70 per cent), while it is lower than in Syria (86 per cent) and Jordan (83 per cent), and about the same as in Lebanon at large (65 per cent) (UNDP 1999b:198–199).

There are some regional variations in the age distribution, something that may affect regional labour force participation patterns. The lowest proportion below working age is seen in Beirut and in Bequaa (both 33 per cent), while the highest proportion is found in Tripoli (40 per cent).

Low Labour Force Participation

Having identified the working age population, the next step involves identification of those who are economically active, based on their activity during the week prior to the interview. The *labour force* includes those who are either employed or unemployed.

Figure 5.1 The International Labour Organisation (ILO) classification system of the economically active population and the labour force.

Total population				
Working age population				Below working age
Persons in the labour force			Unemployed	
Employed				
Full-time (35 hours or more)	Part-time (34 hours or less)	Hours unknown	Temporarily absent	

Following Figure 5.1, *employed* individuals include persons who performed any economic activity, even if only for 1 hour, during the week prior to the interview. People with temporary absences, such as those who are sick or on holiday, are also considered as working. *Unemployed* individuals are persons who can work, are available for work and who are actively searching for a job. Representing potential labour, they are considered economically active and are included in the labour force. People with employment contracts, but who have not yet started working, are considered unemployed. Estimating the labour force as a percentage of the working age population, the overall labour force participation rate is 42 per cent. This is again quite low in an international perspective, although it is in line with labour force participation rates observed elsewhere in the Middle East.³

5.3 Determinants of Labour Force Participation

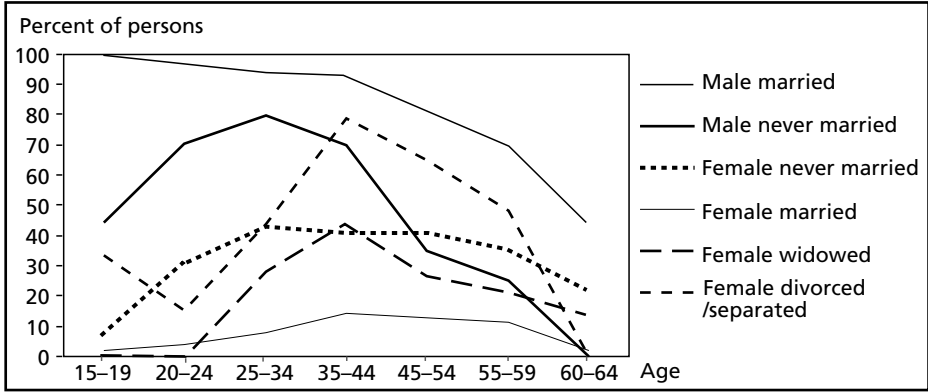
The overall labour force participation pattern hides significant variations between subgroups of the population. The marked gender differences observed in educational participation (Chapter 4) are likely to be transferred to the labour market as well. In general, youth are increasingly engaged in education, which may increase labour force participation, at the same time as narrowing the gender gap.

The overall low labour force participation rate observed is mainly due to low activity among women. The female rate is only 16 per cent compared to 69 per cent among males. The female rate is again very low compared to developed countries, while it is similar to that observed in other countries of the Middle East. Female labour force participation in Lebanon in general is 19.2 per cent, in Jordan it is 13.6 per cent, in Syria 16.3 per cent and in Egypt 22.2 per cent (UNDP 1999b:234–235).

Second, labour force participation follows the life cycle, and is particularly determined by marriage (Figure 5.2). Participation is generally the highest for both men and women in their mid-twenties to mid-forties. An exception to this is the participation rate for married men, which starts at 97 per cent and then decreases steadily towards older age. Never-married men start out at a significantly lower level of 44 per cent, increasing to 80 per cent at the ages of 25–34, before decreasing again rapidly for the most elderly. The pattern is different for women, as women stop

³ Comparable figures are available for the “crude labour force participation” rate, i.e. the labour force estimated as a percentage of the total population. The 1999 figure for the Palestinians in Lebanese camps and gatherings is 27 per cent, the 1995 figures for Lebanon in general is 33 per cent, for Jordan 28 per cent, for Syria 30 per cent and for Egypt 36 per cent (UNDP 1999b).

Figure 5.2 Labour force participation by gender, age and marital status. Per cent of population aged 15 and over (n=12,287).

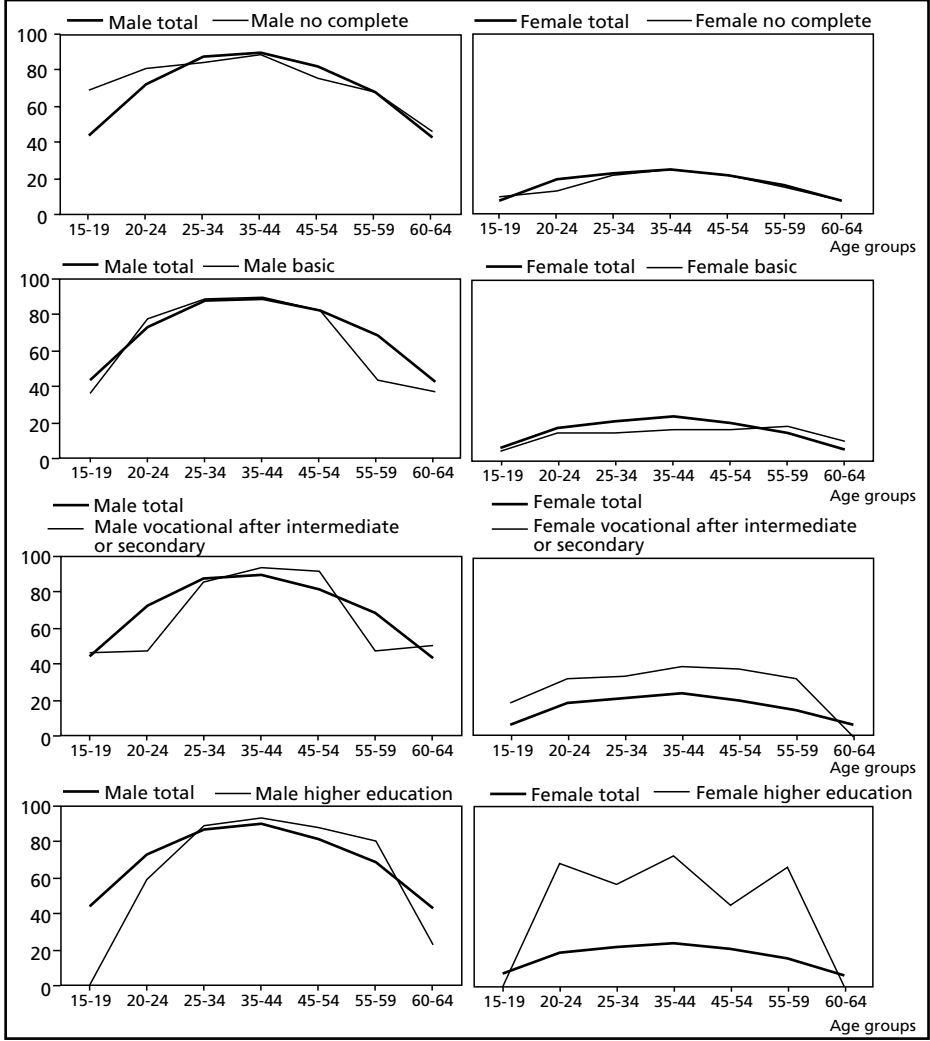


working when they get married and start having children. Hence the participation rate for married women starts at a low level of 3 per cent among the youngest ones, increasing to only about 10 per cent at middle age before declining again at old age. We have however seen in chapter 2 that many women in the camps and gatherings remain unmarried. The contrast is marked to never-married women and widows, both reaching 40 per cent at ages 25–44. Furthermore, participation rates of divorced or separated women reach the level of never-married men at this age. Divorced and separated women are usually the main providers for children, which may force them to enter the labour market in the absence of other income sources.

In chapter four, we have seen that the Palestinian community in Lebanese camps and gatherings has experienced an educational “revolution” over the last decades, among males as well as females. With increasing educational skills, people want to invest their skills in income-generating activity. The impact of education on labour force participation is evident for both sexes. Participation rates increase systematically with educational levels. The rate for males with less than primary education is 64 per cent, increasing to 70 per cent for those with technical intermediate or secondary education, and increasing further to 87 per cent for those who have more than secondary education. The same trend is also observed for females, although with slightly less impact. Starting at 14 per cent among those with no primary education, it increases to 33 per cent for those with technical intermediate and secondary education, and increases further to 65 per cent for those who have completed education above the secondary level.

In addition to influencing the probability of being economically active as such, the duration of the educational career also determines the entry and exit points into the labour force (Figure 5.3). Illiterate males enter the labour force in their early teens. While increasing rapidly to 80 per cent at ages 25–44, the participation rate

Figure 5.3 Labour force participation by gender, age and education. Per cent of population aged 15 or over (n=12,263).



never exceeds this rate. It then starts falling rapidly towards old age. The contrast is striking compared to those with higher education. Here the labour force entry is slower. However, it increases rapidly and peaks at 90 per cent in the middle 20s. While declining towards old age, the rate is significantly higher than among illiterates. A similar pattern is also observed for women, where education at the secondary and, in particular, graduate levels boosts labour force participation significantly. While among illiterate females the rate never exceeds 20 per cent, among graduates it reaches almost 70 per cent at ages 20–59.

Table 5.1 Gender and domain-specific labour force participation rates. Per cent of population aged 15 and over (n=12,293).

Domain	Male	Female	Total
Beirut	73	23	47
Tripoli	70	15	42
Bequaa	64	18	40
Saida	71	13	41
Tyre	66	19	41
Total	69	17	42

Participation rates also vary between different geographical regions in Lebanon, following differences in proximity to urban centres, industrial bases and hence employment opportunities (Table 5.1). Hence we observe the highest participation rate in Beirut (47 per cent), but it is only slightly higher than in the other regions (40–42 per cent). This pattern applies to both men (73 per cent) and women (23 per cent). However, while the lowest male rate is observed in Bequaa (64 per cent), the lowest female rate is seen in Saida (13 per cent). The low rate for men in Bequaa may partly be explained by a high migration of youth from this region to the Scandinavian countries (see chapter 2), where most of them are employed.

Lack of Employment Often Delays Labour Market Entry

Reflecting the gender-segregated labour market, gender differences are significant when it comes to the main reasons given for not being economically active (Figures 5.4 and 5.5). Among women, full-time housewives form 65 per cent, and students 10 per cent of the population outside the labour force. Among men, students make up 32 per cent while 33 per cent are disabled. A category of particular interest in this regard is jobless individuals who have lost all hope of finding a job. These “discouraged workers” account for 17 per cent of the men and 4 per cent of the women. To some degree, they represent available labour, as they would have been searching for a job if work had been available, and as such may be classified among the labour force. We will return to this issue below.

The main reasons given for lack of economic activity depend on age. Discouragement is generally observed among men below 44 years old. In the age group 20–24, discouraged workers account for 38 per cent. Students are for natural reasons prominent among those below 24 years of age. Starting at 71 per cent among males aged 15–19, the rate drops to 27 per cent in the age group 20–24. For females, the rate starts out low at 45 per cent, dropping to 3 per cent in the same age groups. As seen in chapter 4, men stay in the educational institutions longer than women, which also delays their entry into the labour market. Women on the other hand often

Figure 5.4 Main reason for not working among men. Per cent of men in respective age categories who are outside the labour force (n=1,793).

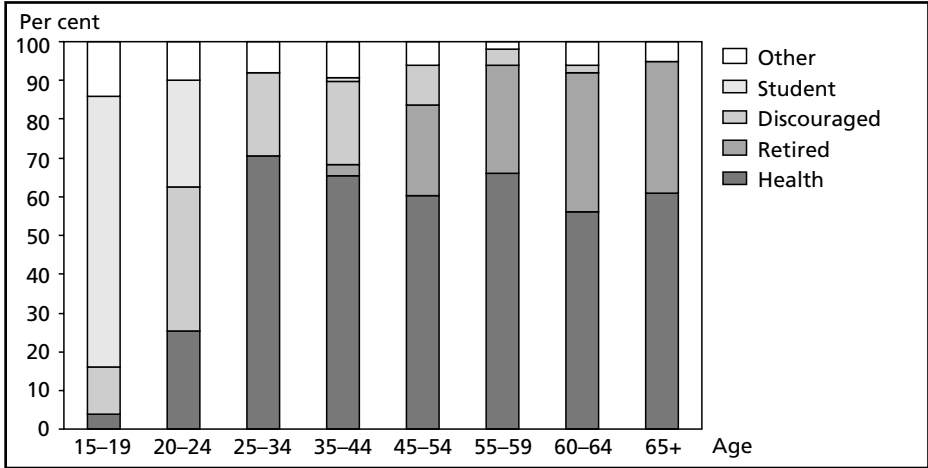
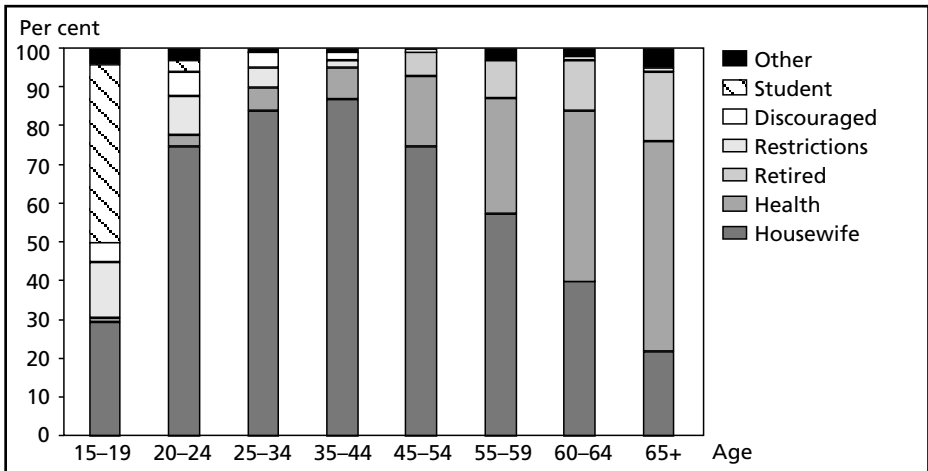


Figure 5.5 Main reason for not working among women. Per cent of women in respective age categories who are outside the labour force (n=5,286).



become housewives. Three-quarters of non-active women are full-time housewives by the time they are in their early 20s. Finally, disabilities and retirement become more prominent with increasing age. For men, sickness or disability actually become a prominent reason already in the early 20s. At this age, 3 in 10 of those inactive are so because of health problems. Women's health problems only become prominent during their late fifties and onwards. Finally, retirement is also becoming more frequent in the late fifties, especially among men as more of them have been labour active.

There are some regional variations in the reasons for being outside of the labour force. The smallest proportion of discouraged male workers is seen in Beirut (7 per cent), while the highest is seen in Tyre (23 per cent). Additionally, the proportion of retired individuals is higher in Beirut and Saida (13–14 per cent) than in the other regions (3–4 per cent). This partly reflects regional variations in the age structure as such.

Some of those currently outside the labour force have previously been economically active. One in 10 report to have been active the previous year. Among those who have lost all hope of finding a job, a third were active the previous year. This is also the case for 15 per cent of those currently sick or disabled, 6 per cent of students and 4 per cent of housewives. Furthermore, 28 per cent of persons who were inactive last year have worked earlier during their lives. This is true for 59 per cent of those currently disabled or sick and for 15 per cent of housewives. In total, almost a third of those currently inactive have worked at one stage in their life.

5.4 Labour Utilisation

Labour force participation is not equivalent to full labour utilisation. We will now take a look at patterns of labour under-utilisation as seen by part-time work, unemployment, and underemployment.

High Unemployment

Following our classification scheme, the unemployment rate is measured as the percentage of those unemployed in the labour force (Figure 5.6).

The unemployment rate for the Palestinians in camps and gatherings in Lebanon is 17 per cent. It is thus high in an international perspective. However, it is similar to the overall high unemployment seen in most of the Middle East countries, ranging from 30 per cent in Iran and Yemen, via about 15 per cent in Jordan and Lebanon, to about 12 per cent in Egypt and Syria in 1997 (World Bank 1999). Furthermore, while unemployment in the region is usually higher among men than women, it is about the same for men (16 per cent) as for women (19 per cent) among the Palestinians in camps and gatherings in Lebanon.

Consequently, due to high unemployment, but in particular due to low labour force participation, only 21 per cent of all employed persons among the Palestinian refugees in camps and gatherings are women. This is lower than found elsewhere in the region, for example in Egypt (30 per cent), Jordan (23 per cent) and Syria (26 per cent), and in the total Lebanese labour force (29 per cent) in 1998 (World Bank 1999:234-235).

Figure 5.6 Gender-specific employment rates. Per cent of persons in the labour force (n=5,216).



Table 5.2 Gender-specific unemployment rates in the camps, 1980–1999. Per cent of the labour force.

Year	Male	Female	Total
1980	7.1	4.9	6.9
1989	13.3	19.8	13.6
1995	13.7	10.4	13.2
1996	11.2	8.5	10.8
1999	16	19	17

Source: PCBS figures and 1999 LIPRIL

Historic figures indicate that unemployment was relatively low before the Israeli invasion of Lebanon in 1982 (Table 5.2). The presence of Palestinian organisations attracted a large number of Palestinian workers. A sharp unemployment increase was observed at the end of the 1980s, followed by a decline in the mid-1990s. By 1999, the unemployment rate rises above the level observed at the end of the 1980s. The increase between 1980 and 1989 has been associated with the 1982 deportation of the PLO, which immediately exacerbated the unemployment problem. Since that time, unemployment has remained high. Gender differences are not prominent. If women who enter the labour market in increasing numbers end up jobless, their increased labour force participation does not represent increased labour utilisation.

Significant Underemployment

In addition to unemployment, underemployment represents another loss of the productive potential in the population, and welfare loss for the individual. Underemployment is derived from the fact that some employed individuals do not work as many hours as they would like.⁴

⁴ The classification of the underemployed follows the same structure as the classification of the unemployed. All employed persons were asked whether they wanted to work additional hours, whether they were available for more work and whether they were actively searching for more work during the reference week. While only those actively seeking additional work are classified as underemployed, it may be argued that the difficult situation in the labour market may discourage people (continues..)

Looking first at the total number of hours actually worked (Figure 5.7), the most common working weeks are from 30-49 hours, covering 42 per cent of the employed. Part-time workers, who worked less than 35 hours during the reference week, account for 25 per cent. Underemployment (Figure 5.8) peaks among those working 10-19 hours for both genders. However, among men it reaches 40 per cent, while among women it reaches 20 per cent. Young people tend to work somewhat longer hours than older people, but differences across age groups are generally small (not shown).

We have seen above that marital status has a significant impact on the labour force participation. Differences are further accentuated when it comes to the number of hours worked (Figure 5.9 next page). Full-time employment among married men

Figure 5.7 Weekly working hours in all jobs by gender. Percent of employed persons (n=4,163).

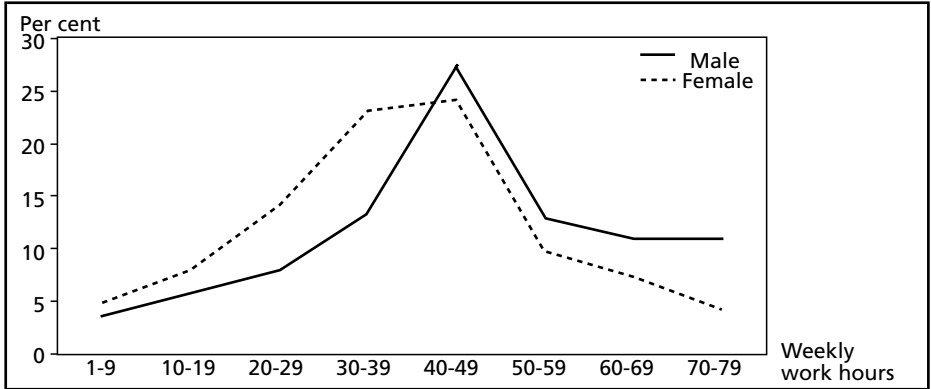
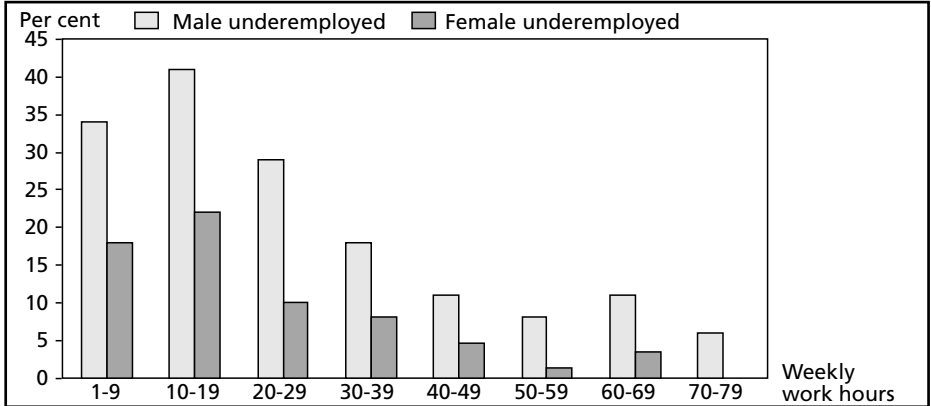
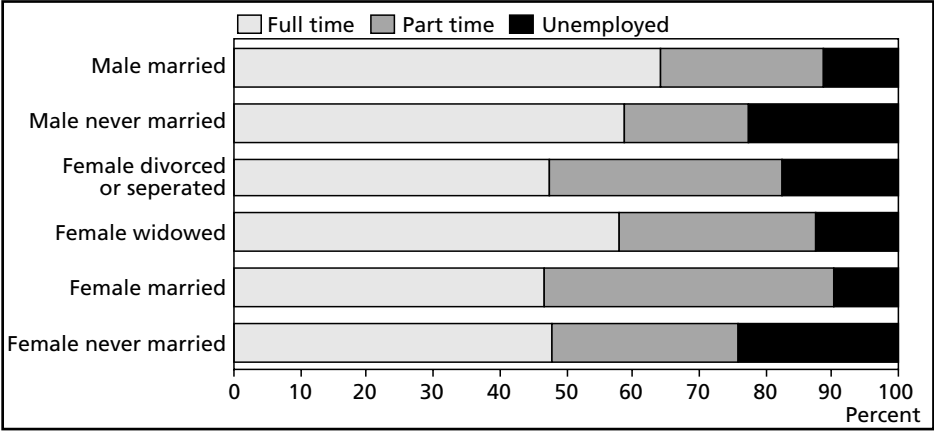


Figure 5.8 Underemployment by weekly working hours and gender. Per cent of employed persons (n=4,163).



from active labour searching. Hence, all those saying that they want to work more time could in principle be considered as underemployed.

Figure 5.9 Employment and unemployment by marital status. Per cent of persons in labour force (n=5,216).



is slightly higher (63 per cent) than among never-married men (58 per cent). This is largely due to the fact that the unemployment rate is higher among the latter (22 per cent compared to 12 per cent), while the proportion working part-time is about the same. For women, full-time employment is somewhat higher among widows (56 per cent) than those single or divorced (48–49 per cent). Since the unemployment rate is highest among those never married and divorced, this implies that part-time work is the most frequent among married women. Four in 10 married women work part-time compared to 2 to 3 in 10 among the other women.

The question remains as to how many of the part-time workers actually want to work more. Following the ILO classification, underemployed individuals are those currently working who want to work more and are actively seeking additional employment. This applies to 13 per cent of the employed. Six in 10 part-time workers and 8 in 10 full-time workers do not want to work more. Only 26 per cent of part-time workers are actually seeking additional employment, while this is also the case for 9 per cent of full-time workers.⁵ Part-time work does not always represent labour under-utilisation.

Let us carry out an experiment. Unemployment, underemployment and discouraged workers all represent labour under-utilisation. In order to obtain a better impression of the magnitude of the under-utilisation, and at the same time assess what type of under-utilisation is the most common problem in various subcategories of the labour force, we will put them together (Figure 5.10). Note that the inclusion

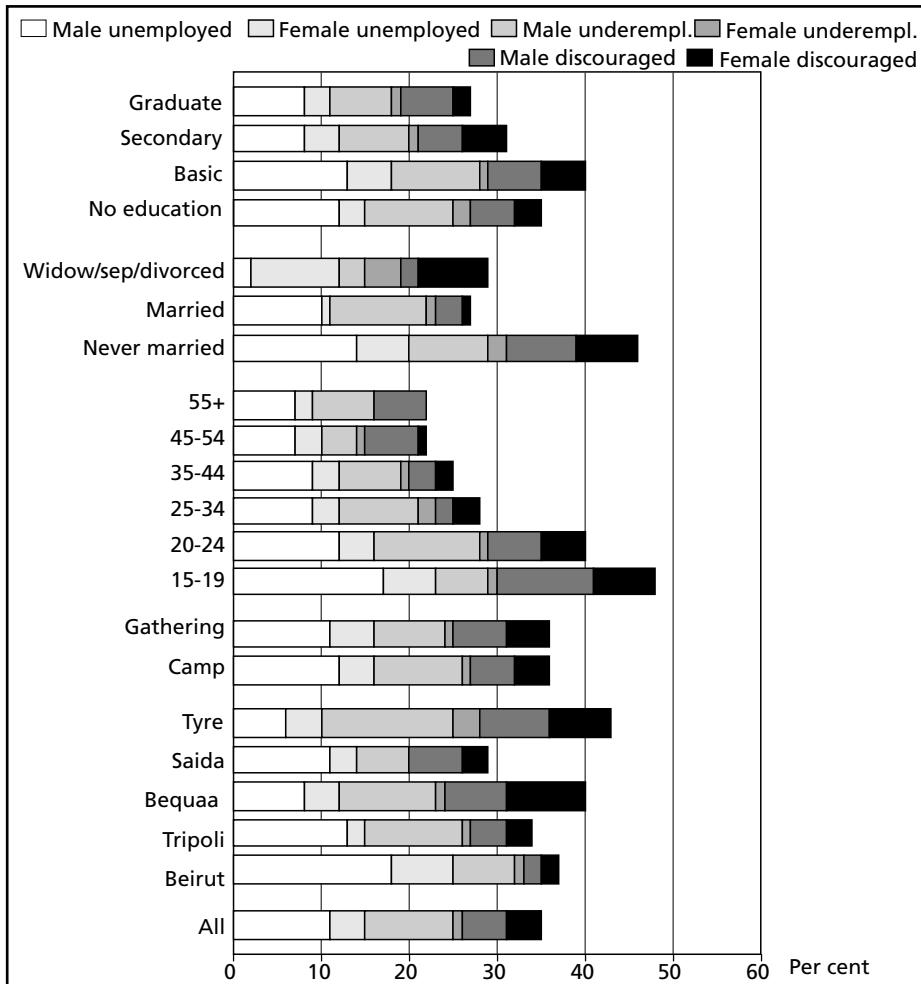
⁵ As mentioned above, and given the generally difficult labour market situation, one could possibly also include people who say that they want to work more (4 per cent) and people who are at the same time available for more work (8 per cent).

of discouraged workers extends the labour force as compared to the above figures. Separate figures are given for men and women.

Unemployed (11 per cent) and underemployed (10 per cent) males account for the largest share of under-utilised labour in addition to a high share of discouraged workers (5 per cent), since the male labour force is larger than the female labour force. Equivalent figures for females are 4 per cent, 4 per cent and 1 per cent respectively.

Comparing the geographical regions, Beirut has the highest rate of unemployment, while the lowest rate is observed in Tyre. The variation is largely caused by

Figure 5.10 Unemployment, underemployment and discouraged workers by selected individual characteristics. Per cent of male and female persons in the extended labour force (n=5,759).



variations in male unemployment. Taking into account labour under-utilisation, the picture is partly reversed. Due in particular to high underemployment among males, Tyre is the region with the highest proportion of under-utilised labour. Bequaa ranks next, with about the same proportion of unemployed and discouraged workers as in Tyre, while the proportion of underemployed men is somewhat smaller. While Saida shows about the same proportion of unemployed as the other regions, except Beirut, the proportion of underemployed and discouraged persons is smaller. No underemployed women are observed here.

While regional variations are significant, differences between camps and gatherings are small. Labour under-utilisation reaches the same level in the two areas, and the distribution across the various types of under-utilisation is also more or less equal.

Turning to age, under-utilisation decreases systematically with increasing age, and especially from the age of 25. This is also the case for most types of under-utilisation. In the two youngest age categories, i.e. 15–19 and 20–24, almost half of the labour force is under-utilised. The age differences are partly reflected in marital patterns. Under-utilisation is the highest among those never married, where almost half of the labour force is under-utilised, while it is significantly lower among the currently and previously married.

Finally, educational qualifications also have some impact on the under-utilisation of the labour force. Underemployment is the highest among persons with basic education. This is basically due to high unemployment and underemployment among men at this educational level.

Underemployment Caused by Poor Employment Opportunities

When asking those who want to work more about the main reason why they do not do so, they were given a set of options ranging from the general situation in the labour market to housework and social constraints. The answers are more or less unanimous that the main reason is lack of available work. This goes for men as well as women, and regardless of age. The same pattern is also found among those who are available for more work, but are not currently searching for a job. Looking at those who say they want to work more, although they are not available, 2 in 10 refer to health reasons.

Unemployment is Permanent

Unemployment often lasts for a long time. For half of the unemployed, the unemployment period has lasted for 2–6 months, while for 2 in 10 it has lasted for 7–12

months. One in 10 of the unemployed have not been economically active during the past 2 years. The longest unemployment periods are observed for people with high education, where 14 per cent have been without work for more than 2 years. Gender differences are small in this regard. Lasting unemployment is observed more frequently in Beirut (21 per cent), while in Bequaa no one has been unemployed for more than 6 months.

5.5 Employment Characteristics

Following the description of labour force participation patterns, we will now turn to employment characteristics among the economically active. Three indicators are applied: different sector attachments and types of industry reveal the degree of the labour division; the occupational structure shows the skills of the economically active population; and the occupational status outlines the organisational structure of the economy.

Most Employed are Paid Employees

Employed persons can be divided into 4 groups according to the occupational status of their main job, as paid employees, employers who employ non-family members; self-employed who do not employ any family members and unpaid members in family business. Paid employees make up 72 per cent of those employed. The rate is slightly higher among women (79 per cent) than men (70 per cent). About one-fifth of the working population is self-employed (21 per cent), somewhat higher among men (22 per cent) than women (16 per cent). Unpaid family workers or apprentices are rare (1 per cent).

While occupational opportunities are usually related to educational skills, there is only a weak connection between educational qualifications and employment status. The overall high proportion of paid employees is observed among men as well as women, and regardless of educational level. One exception is a relatively higher proportion among women with primary or no education. Otherwise the limited number of unpaid family workers observed is largely found among women with secondary or higher education. The most surprising finding is perhaps the small proportion of unpaid family workers seen.

Significant Gender Segregation Across Industry and Sector

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 (UNDP 1998). Although affected by these surroundings, prevailing employment restrictions for the Palestinians produce a slightly different pattern (Table 5.3). In particular, no Palestinian is employed in public administration, as this is prohibited by law. Also prohibited are 70 specific occupations, spanning all industries. The dominant industry employing the Palestinians is trade (27 per cent), followed by construction (19 per cent), and then manufacturing, social services and agriculture (each 11–13 per cent). Together these 5 industries account for 80 per cent of the employed.

While agriculture and manufacturing employ about the same share of men and women, trade and, in particular, the construction and transport industries are largely male dominated. Women are over-represented in education and the health and social service industries. Construction and trade in fact employ more than half of the employed males, while half of the females work in the service industries. The distribution is similar to Lebanon overall where trade and social services are also dominant, and with about the same gender diversification (ACS 1998:149–148). The only distinction from the total Lebanese pattern is thus the lack of public administrators.

Following the lack of employment opportunities in the public sector, 80 per cent of the employed work in private companies. Additionally, IGOs and NGOs provide some employment opportunities, employing 13 per cent. The remaining 7 per cent work in family businesses or as servants in private households. Again, the gender segregation is manifest. While 84 per cent of the males work in private compa-

Table 5.3 Employment structure by industry and gender. Per cent of all employees.

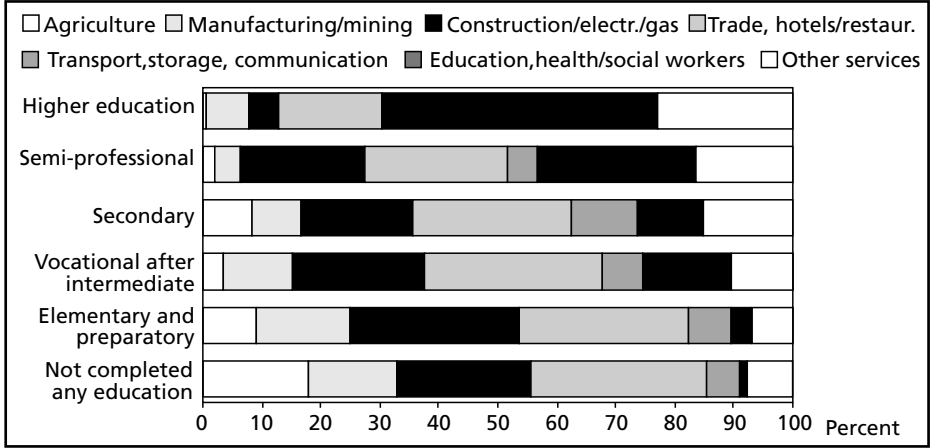
Industry	Gender		Total
	Male	Female	
Agriculture, hunting, forestry, fishing	11	12	11
Manufacturing, mining, quarrying	14	12	13
Construction, electricity, gas	24	1	19
Trade, hotels and restaurants	28	21	27
Transport, storage and communication	6	1	5
Financial intermediation, real estate	1	2	2
Public administration and defence	0	0	0
Education, health and social work	8	32	12
Community social services & other	8	19	10
Total	100	100	100
N	3,467	863	4,330

nies, the same is true for 66 per cent of the females. This reflects the fact that women are largely turning to the NGOs and IGOs, accounting for 24 per cent of employees compared to 9 per cent among men.

Finally, linking industry and sector, the labour market is quite narrow in scope. Two market segments are dominant. The first is private companies in agriculture, manufacturing, construction and especially trade. These account for 65 per cent of all employed persons, and are predominant among males. The second is a smaller segment of IGOs and NGOs in the education sector and the health and service industries, together covering 10 per cent of the employed, and dominated by women.

While the labour market is clearly gender segregated, the differentiation is also linked to educational skills. Among men, agriculture and partly manufacturing declines rapidly with increasing education (Figure 5.11). While among people with no education, 2 in 10 work in agriculture, no one with higher education is found in this industry. An opposite trend is observed for the education sector and the health and social service industries, where employment increase significantly with improved education. While accounting for less than 1 in 10 uneducated males, these sectors are the dominant employers among the higher educated. Among women, the picture is different, following their different employment orientations (Figure 5.12 next page). A divide is seen between those with elementary or lower education on the one hand, and those with post-intermediate vocational or higher education on the other. Similar to the the situation for men, the agriculture and manufacturing sectors are dominant, in addition to trade, together covering half of the employed. From

Figure 5.11 Employed men by industry and highest completed educational level. Per cent (n=3,462).



the post-intermediate vocational level onwards, health and social service industries are dominant regardless of further qualifications.

Finally, the distribution across industries follows regional variations in industrial localities across Lebanon (Figure 5.13). Four in 10 employed in Tyre work in agriculture, reflecting the predominance of citrus and banana plantations in the area. One in 10 work in construction. A third of the employed in Saida also work in the construction sector, mainly in the large companies operating in this district. Similarly, a third of the employed in Tripoli, Beirut and Bequaa work in the domain of trade,

Figure 5.12 Employed women by industry and highest completed educational level. Per cent (n=862).

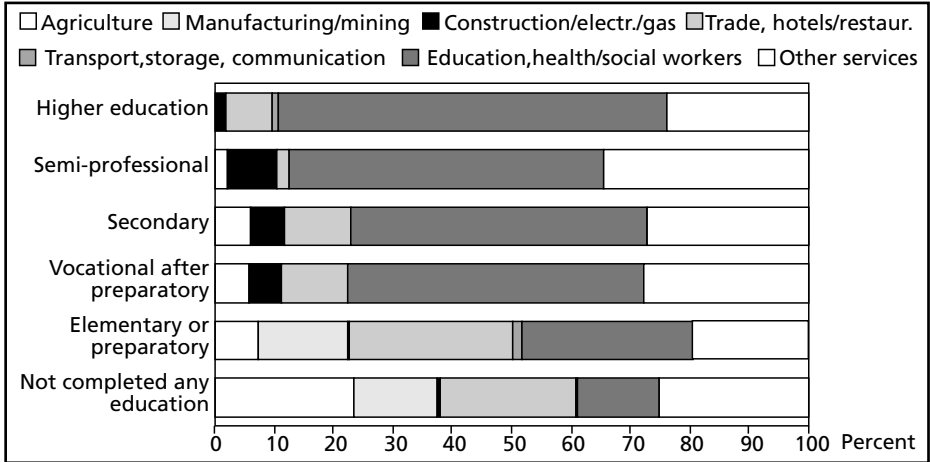
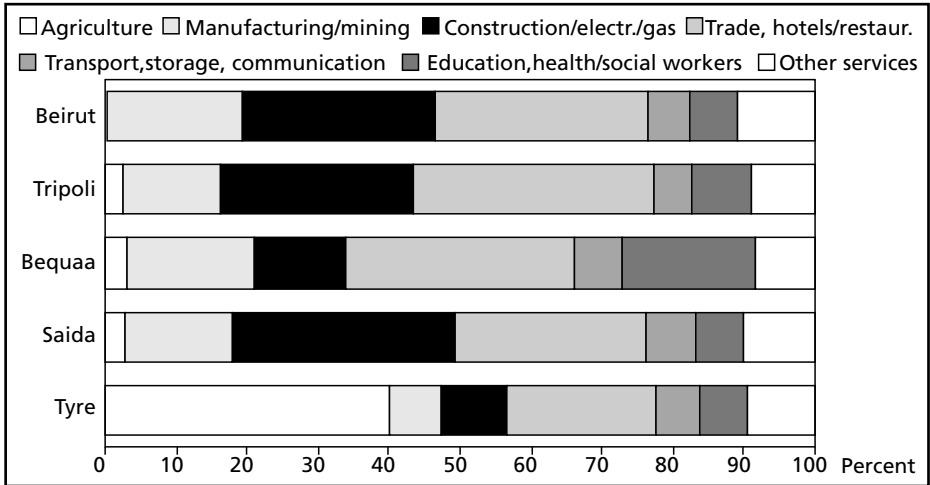


Figure 5.13 Industry structure by geographical districts. Per cent of employed in each region (n=4,330).



restaurants and hotels. While Beirut offers these services as the capital, Tripoli and Bequaa serve the same functions as main border cities.

Differences between camps and gatherings are, however, minor. Both camps and gatherings follow the same pattern as for the overall regional distribution where they are located.

Little Occupational Diversity

As for type of industry, the occupational distribution is quite narrow (Table 5.4). The largest occupational category is craft workers (36 per cent), followed by service workers (19 per cent), professionals (16 per cent) and unskilled agricultural workers (12 per cent). These categories together account for 8 in 10 employed. Once again, gender differences are clear. Women are over-represented at the top and bottom of the occupational hierarchy, among professionals as well as in elementary occupations. Professionals are the largest occupational category among women while 2 in 10 are service and sales workers. Men dominate among craft workers and among plant and machine operators. Craft workers alone account for 4 in 10 employed men.

Once again, occupational differences follow educational qualifications (Figures 5.14 and 5.15 next page). Two in 3 men and 9 in 10 women with graduate education work as professionals or managers. Conversely, half of the males and females with no completed education work in elementary occupations, as machine operators or as craft workers. The most interesting pattern is perhaps that 2 in 10 men with higher education and 4 in 10 with secondary education are employed in such elementary occupations, as this may indicate under-utilisation of skills. Otherwise, the dominant occupations of craft workers, skilled farmers and sales workers cover 6 in 10 employees regardless of educational level. Among women, occupational positions are more clearly related to educational skills. While 3 in 10 are in managerial or professional positions, the proportion is reduced from 9 in 10 among women with

Table 5.4 Employed individuals by gender and occupation. Per cent of all employees.

Occupation	Male	Female	Total
Professionals and managers	12	31	16
Clerical workers	2	4	2
Service and sales workers	19	23	19
Unskilled agricultural and fishery workers	11	12	12
Crafts and related workers	42	12	36
Plant and machine operators	7	1	6
Elementary occupations	7	18	10
Sum	100	100	100
N	3,478	870	4,348

graduate education to 2 in 10 for those with basic education. The other single largest occupational category, i.e. sales workers, is observed with about the same proportion at intermediate vocational and all lower educational levels. In other words, educational qualifications do not contribute significantly to occupational prosperity among men, except for the marginal category of managers and professionals with higher education. Among women, increasing education systematically advances the occupational position.

With regard to regional differences across occupational categories, there is little difference, except for the fact that the proportion of agricultural workers is higher

Figure 5.14 Employed men by occupation and education. Per cent of employed men (n=3,473).

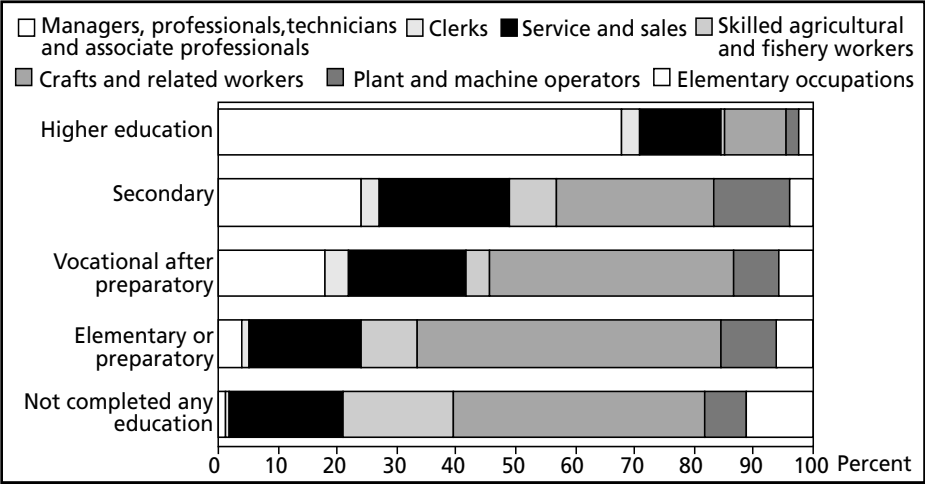
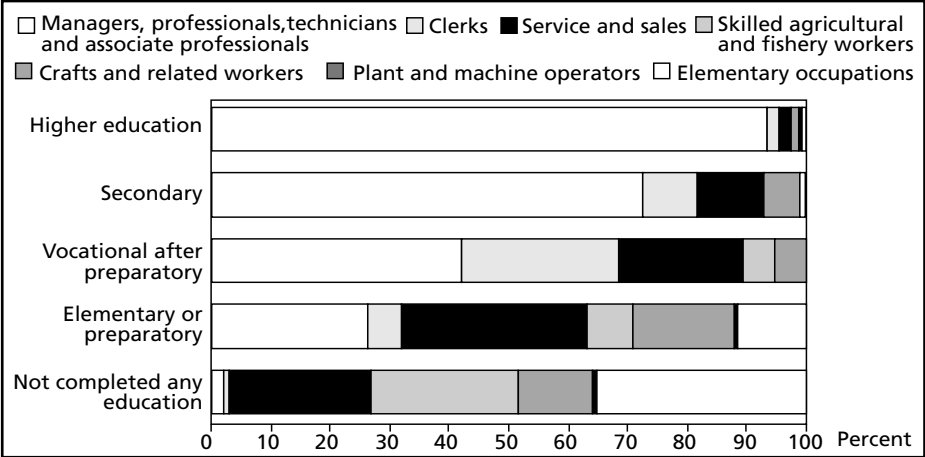


Figure 5.15 Employed women by occupation and education. Per cent of employed women (n=870).



in the camps and gatherings of the South than in the North (Figures 5.16 and 5.17). Eighteen per cent of employed men in the South work as skilled workers in agriculture and fishing. The rate decreases to 2 per cent in the North. Furthermore, one-fifth of employed women in both the North and the South work in elementary occupations, usually as service workers.

We have seen above that industrial structure is closely linked to sector. In the same manner, the industrial structure is linked to occupational distribution (Table 5.5 next page). Four or 5 segments are identified, each covering 10 per cent of the workforce or more. The first one represents skilled agricultural workers, naturally working in the agricultural industry. The second represents craft workers in manufacturing and construction, as well as trade. The two former segments alone account for 3 in 10. A significant segment is observed among service and sales workers in the trade industry, accounting for almost 2 in 10. Finally, professionals in the social

Figure 5.16 Employed men by occupation and camp/gathering location. Per cent of employed men (n=3,478).

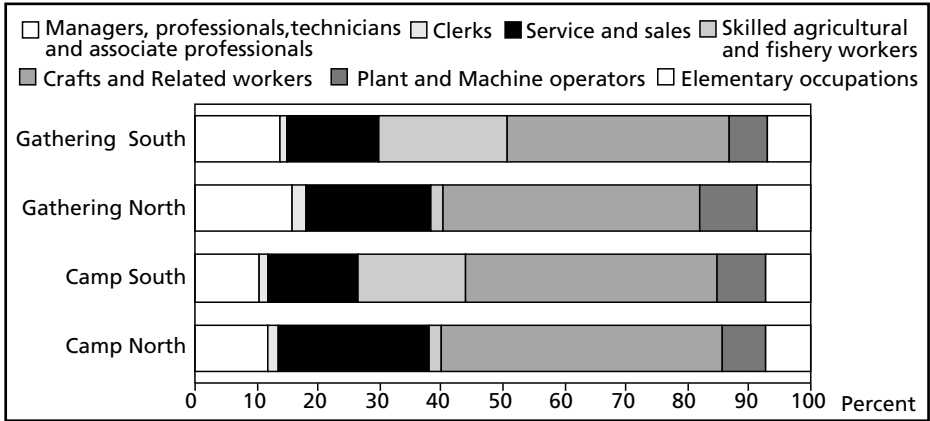


Figure 5.17 Employed women by occupation and camp/gathering location. Per cent of employed women (n=870).

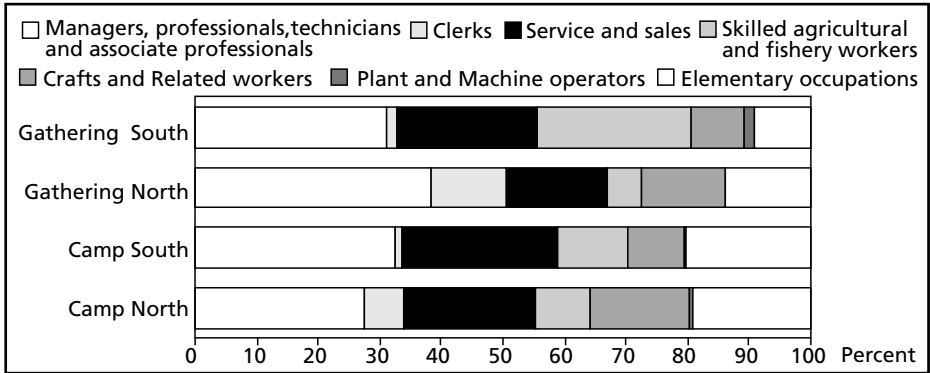


Table 5.5 Industry composition by occupation. Per cent of all economically active individuals (n=4,330).

Industry	Occupation							Total
	Professionals	Clerks	Service and sales workers	Skilled agricultural workers	Craft and related workers	Plant and machine operators	Elementary occupations	
Agriculture	-	-	-	11.0	-	-	-	11.2
Manufacturing	0.4	0.1	0.9	0.1	10.6	0.5	0.7	13.3
Construction	0.9	0.3	-	-	17.1	0.3	0.8	19.4
Trade	0.8	0.2	15.9	-	7.2	0.2	2.1	26.6
Transport	-	0.3	-	-	0.2	4.4	0.2	5.2
Financial	1.0	0.2	-	-	0.2	-	0.2	1.5
Public Administration	-	-	-	-	-	-	-	0.3
Education/health	9.7	0.4	-	-	0.3	0.3	1.5	12.5
Other services	2.9	0.7	1.9	-	0.3	0.4	4.0	10.1
Total	15.7	2.2	19.3	11.3	36.0	6.1	9.5	100.0

service industries account for about 1 in 10 economically active individuals. Together these four segments cover 8 in 10 employed Palestinians in the camps and gatherings.

Half Work Outside the Camps or Gatherings

The difficult employment situation inside the camps makes some turn to the labour market outside the camps. While Lebanese authorities over the last years have enforced more strict labour laws that prevent Palestinians from working with Lebanese companies, this is still often their only opportunity to generate income. Construction work is prohibited inside the camps while at the same time available free space is limited. Space limitations also reduce the number of agricultural fields in the refugee areas.

While 37 per cent of the employed work inside their own camp or gathering, 8 per cent work in other camps or gatherings and 55 per cent work outside these areas. Men are more inclined (58 per cent) to work outside their living area than women (45 per cent), partly due to general social restrictions on women's movement (see chapter 9). Furthermore, middle-aged people tend to work more frequently outside camps or gatherings than the youngest and oldest people. The most significant differences are, however, observed for type of industry. Looking at the dominant industries among men, 4 in 10 tradesmen work outside their area of living, while this is the case for 6 in 10 in the manufacturing sector and 7 in 10 construction workers. Working outside the area of residence is also common among

agricultural workers (74 per cent), while it is less prevalent among people employed in the service industries (40 per cent). Turning to the major female industry, social services, 4 in 10 work outside the camps. In the other two industries with large female presence, i.e. manufacturing and trade, the proportion is 44 per cent and 22 per cent respectively.

5.6 Working Conditions

Following the examination of labour force participation patterns and the decomposition of the labour force, we finally turn to the working environment of those employed. This is perhaps particularly relevant to the situation of the Palestinian refugees in Lebanon, as the difficult legal situation often forces workers to take whatever job is available, usually without the same legal and security protection that is granted to Lebanese workers (USCR 1999). We start by a brief look at the amount of time spent at the workplace, before we turn to characteristics of the working environment.

The Working Week is Long

We have seen above that a quarter of those economically active work part-time, with about twice as many women as men. Having identified the major segments in the labour market, we can now describe more precisely how working hours differ between the segments (Table 5.6).

The overall average working hours reported is 44 hours (45 hours for men and 39 hours for women). The longest working week is observed in the trade industry,

Table 5.6 Average weekly work hours by industry and employment status in main job (n=4,149).

Industry	Paid employee	Employer	Self-employed	Unpaid worker in family business	All
Agriculture	32	18	44	15	32
Manufacturing	47	39	38	50	45
Construction	43	42	38	58	43
Trade	54	52	55	36	53
Transport	49	48	46	25	47
Financial	49	51	45	31	47
Education/ health	39	41	34	38	39
Other services	40	51	44	25	41
Total	43	45	49	39	44

and the shortest one in agriculture. We find the longest week among the self-employed and the shortest one among unpaid family workers. In general, there is a wide variety of working patterns across sectors and occupations. Persons working in the trade sector, in restaurants and hotels work an average of 53 hours, while self-employed tradesmen work 55 hours. Unpaid family workers and employers in agricultural only work 15 and 18 hours respectively.

The 39 working hours observed in the health and education sectors, regardless of occupation, also range below the average because their work is usually regulated.

While long working hours may often be a burden, the working schedule may also be important with regard to individual welfare. Eight in 10 of the employed work normal day shift (6 am – 6 pm). This is the case regardless of working hours, except for people working 65 hours or more per week, among which working outside regular hours and rotating shifts are more common. Irregular working hours are, however, shared equally among men and women. They are also shared more or less equally across industries and occupations.

Most Workers Have No Contract of Employment

Facing a situation whereby they lack access to the formal labour market, and at the same time experiencing fierce competition in the informal sector, Palestinian workers often have to take whatever job is available. While a few are able to find employment with IGOs and NGOs, where employment conditions are usually regulated, this implies that the majority may be exposed to unregulated and perhaps hazardous working environments. Let us take a brief look at their working conditions.⁶

Only 15 per cent of the economically active population in Palestinian camps and gatherings have a written contract with their employers, or hold a work permit from the government. This is consistent with government decrees that forbid the signing of contracts with Palestinians for any kind of formal work. As long as no work permit is issued, this implies that most Palestinian workers are deprived of regular workers' rights, such as social, health and retirement benefits.

Contracts of employment are equally lacking for men and women. However, significant differences prevail across industries. While in agriculture, manufacturing, construction and trade only 1 in 10 have a signed contract, this is the case for half of those working in social services. Turning to occupational differences, 6 in 10 legislatures and professionals, and 3 in 10 technicians have signed contracts compared to 1 in 10 sales workers, farmers, craft workers and machine operators. Contracts are thus the most prominent among UNRWA employees (70 per cent), in the PRCS

⁶ Information in this section is taken from a randomly selected household member.

(37 per cent) and NGOs (20 per cent), while outside these sectors this is the case for the minority (10 per cent).

Contracts of employment do however have little influence on the feeling of job security as such. While more than half of the employed are afraid of losing their job in case of company closure, labour surplus, or other, the proportion is the same for those with and those without a contract. Otherwise, the most frequent worries are observed in the construction industry, followed by trade. These are also the industries where most (male) Palestinian workers are employed.

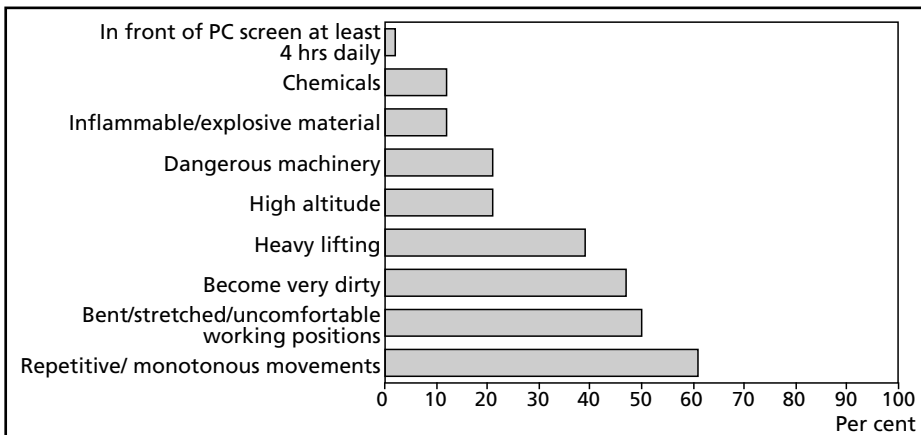
Many Work Under Hazardous Working Conditions

Figure 5.18 lists the 9 unfavourable conditions that the LIPRIL enquired about. It shows the proportion of employed persons facing each of the conditions. Four in 10 employed people work in uncomfortable and dangerous conditions, as reported from their own description.

Working conditions are the least favourable in the construction industry where more than two-thirds work in uncomfortable and dangerous conditions. Furthermore, the majority (64 per cent) of those employed in manufacturing are exposed to the hazard of working near dangerous machines.

Exposure to physical hazards is another important dimension of working conditions. A third of workers (41 per cent men and 15 per cent women) say that they do heavy lifting, are exposed to grease, carry out monotonous work or work in a position that is physically uncomfortable. The most unfavourable conditions are again found in the construction sector where two-thirds of the employed are exposed to heavy lifting and work in uncomfortable positions. The manufacturing sector

Figure 5.18 Working conditions. Per cent of all economically active facing each condition (n=911).



comes in second place, where 6 in 10 men and 3 in 10 women say that they are exposed to the lifting of heavy materials, work in uncomfortable positions, or are exposed to dirt or grease. Almost half (45 per cent) of the agricultural workers say that they suffer from health problems during work, while 16 per cent of women working in education and health complain that their jobs are monotonous or require standing upright for a long period of time.

Three in 10 among those exposed to chemically hazardous materials or explosives, or working near dangerous machines, have access to protective clothing. Of these, 39 per cent use the protective clothing regularly, 52 per cent use it sometimes and the rest do not use it at all.

In order to summarise the working conditions, we have created an index based on the 9 various working conditions dealt with above. For each indicator, each individual is given the score of 1 if the situation is problematic, and otherwise 0. The index thus ranges from 0 (no problems) to 9 (9 problems). The overall average is 2.6 problems, mainly represented by the above observed most frequent problems of monotonous movements, dirty work, uncomfortable positions and lifting of heavy material. The most significant variations are observed for type of industry and occupation. The most hazardous working conditions are observed in the construction industry (4.0 problems) and in agriculture (3.3 problems), closely followed by manufacturing (2.9 problems). With regard to occupation, farmers are once again the most significantly affected (3.3 problems), together with craft workers (3.8 problems). Once again these sectors are also the ones employing the largest numbers of Palestinian workers.

Few Receive Job Training

Skill acquisition is an important part of individual emancipation. While participation in the working life as such involves day-to-day learning, training may also be formalised. When asking the employed to what extent they acquire new skills or knowledge during work time, 22 per cent say that they acquire skills in a regular and continuous manner. More than a quarter of the employed do it sometimes, while half have never or rarely acquired any new skill. Looking at people who do acquire skills on a regular basis, those are most commonly observed in the health and education sectors (40 per cent), while 22 per cent of people employed in trade and 18 per cent of people working in construction and industry learn new skills regularly.

Less than a quarter of the employed (23 per cent) have received training to improve their skills or to practice a new profession, including training during work time (Figure 5.19). However, the majority (79 per cent) of those who receive training (18.5 per cent of all employed) find the training relevant to their jobs, and actually use it. Half of the trained workers have received training at their current

job, while one-tenth have received training at a previous job (Figure 5.20). Apprenticeship programmes, vocational schools and post-secondary educational institutions each has trained some ten per cent of the employed who ever received job training.

The employers paid for the training in a third of the cases, while a quarter of the trainees had their families pay (Figure 5.21). UNRWA trained more than a fifth of the trainees.

Figure 5.19 Occurrence of job training. Per cent of all employed (n=834).

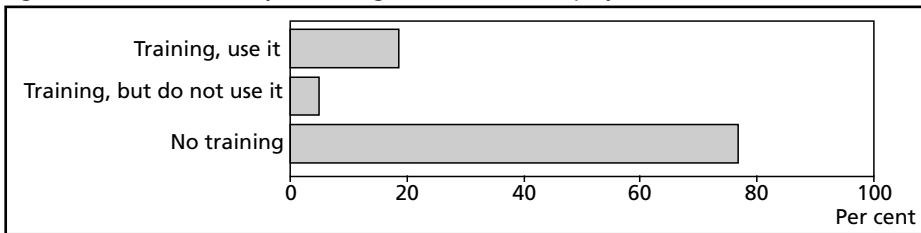


Figure 5.20 Type of training received. Per cent of those who received job training (n=187).

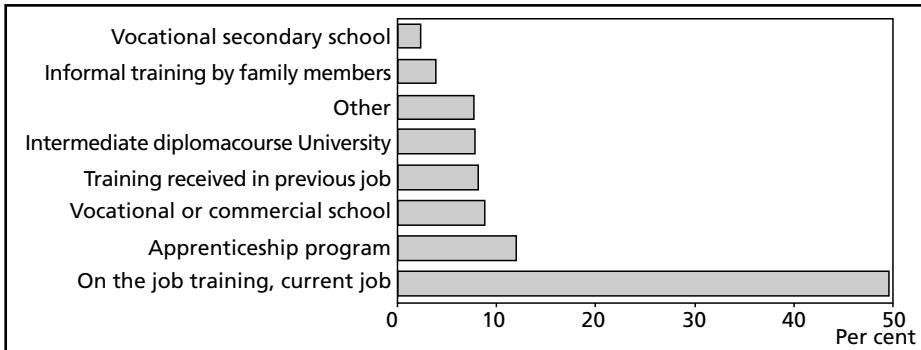
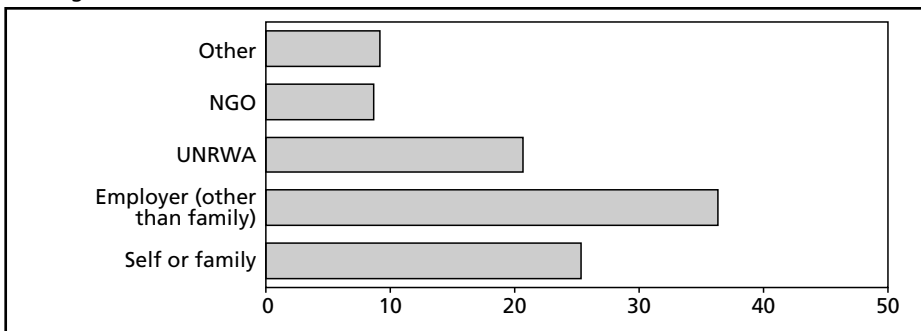


Figure 5.21 Person or institution that paid for the training. Per cent of those who received job training (n=193).



Chapter 6 Household Economies

Ole Fr. Ugland and Yousef Al-Madi

6.1 Introduction¹

This chapter addresses household incomes and economic wealth among Palestinian refugees in camps and gatherings in Lebanon. The civil war disrupted the Lebanese economy, and its effects are still manifest in income deficits and huge public debt. Within this context, we have seen in chapter 5 that the Palestinians are faced with problems of low labour force participation, labour under-utilization and a general lack of access to the labour market. A major question is thus how these limitations affect household income earning possibilities, and to what degree the Palestinians can turn to other sources of income or savings in order to make ends meet.

Low Income and Widespread Defeatism with Regard to the Future

The analysis starts with a description of household incomes and wealth, to assess overall economic resources available. It reveals that incomes are generally low, with an annual average of about 5.5 million Lebanese pounds (LL). The income distribution across households is, however, skewed. A few households reach the income level of the Lebanese middle class, while the majority are found among the poorest households in Lebanon. The income level is partly linked to the income source on which the household relies. Most households are dependent on employment income, in particular from wages, and wages increase in importance as one moves up the income ladder. At the same time, transfers are vital, especially to low-income households. Remittances are supplementary to the highest income-earning households. Social support is important compensatory income to the poor.

In the following section, income-earning opportunities are analysed. As long as wages constitute the most important income source, household labour market attachment is the most critical factor in determining the household income. While the labour market as such is segmented with regard to occupations, sectors and types of industry, there is relatively little income diversification among the segments.

¹ The authors would like to thank Marie Arneberg, Fafo, for valuable comments to an earlier draft of this chapter.

Exceptions are two small categories of a relatively speaking high income-earning administrative and service related segment, and a low income-earning agricultural segment. For natural reasons, household incomes generally rise and fall with the number of economically active household members across the household life cycle. Households that manage to engage one or more members, often a female, in one of the higher income-earning segments, are better off. Few economic household members, low activity and/or involvement in agriculture are associated with low economic reward.

Prevailing circumstances, and in particular the legal framework, determine both the way in which incomes are derived and their level. The types of self-employment usually giving the highest rewards, as income from the liberal trades of lawyers, doctors, businessmen etc., are in the Palestinian context prohibited by rules and regulations. Households with weak attachment to the labour market rely on transfers, in particular social services. While these may be less sensitive to the difficulties in the labour market, they are generally low.

Finally, the analysis assesses household economic wealth, and lets the households express their own assessment of their situation. Most households possess basic household goods such as TV, fridge, washing machine etc., although luxury items are rare. At the same time, there is a general lack of savings and widespread difficulty in increasing capital in most households, including the relatively speaking most affluent households.

Almost every household is dissatisfied with their entrepreneurial environment. Expectations about the future are characterised by defeatism. The current labour market situation allows limited room for manoeuvre and limited upwards economic mobility. Low incomes imply little potential for saving and hence vulnerability with regard to income fluctuations.

6.2 Household Incomes ²

We start the analysis with a description of household incomes. In chapter 1 we noted that the Palestinian refugees in Lebanon demonstrate the highest proportion of Special Hardship Cases, in any of UNRWA's fields of operation (Besson 1996). Some scholars also claim that international aid to this community was reduced during the

² Information on household incomes is missing from one or more income sources for 6 per cent of the households. Among those missing, the overall majority simply do not know their income, while a few households refuse to tell. Further analysis of the missing households demonstrates a slight regional tilt. It is highest in Beirut (11 per cent) and lowest in Bequaa (3 per cent). At the same time 63 per cent of the missing households report their *total* income, regardless of source. Comparing non-

early 1990s, relative to Palestinian refugee populations in other countries (Sayigh 1995).

In addition to these observations, a few small-scale studies on selected populations provide some information on household incomes. A survey of Palestinian women's health from 1996, for example, reports that nine in ten wage-earning families live below the UNRWA \$ 700 per month income poverty line. A quarter reports that they receive remittances from abroad. Among those receiving remittances, a third are families with no other income source (Zakharia and Tabari 1996:27-28). Likewise, in a study of widows in the Burj El Barajneh camp, about four in ten report to have children living overseas. Language, skills and employment difficulties in their host countries imply, however, that they are not always able to support their family. Remittances returned to the camp are low (Mc.Cue 1994). A general impression from these studies is one of an overall difficult economic situation, while several households rely on outside economic support. The findings are, however, contested, as the survey populations are small and not necessarily representative of the larger Palestinian community.

The LIPRIL measures household income by asking respondents to report twenty-two different income types. For each type, the household is asked whether any household member earned such income during the last year. Those who confirm are asked about the income amount. Let us take a look at the total income earned and its distribution across households. We will then see if income differences reflect variations in the income composition.

Incomes are Low and the Distribution Skewed

To get an idea of the overall income level and its distribution, all households are ranked into deciles by their total income. The first decile represents the 10 per cent lowest income-earning households; the second decile represents the next lowest 10 per cent, and so on until we reach the top 10 per cent income earners in the tenth decile (Figure 6.1).³

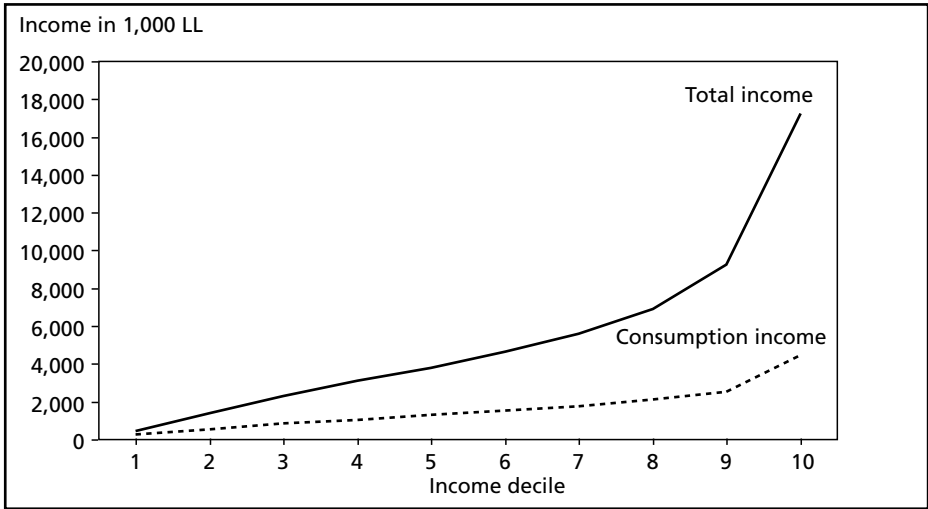
missing households to missing ones by the total income reveals that non-reporting is twice as high among the lowest incomes as for the highest ones. (Average total annual income is 5,476,000 among non-missing households compared to 4,243,000 for missing ones.) The following analysis relies only on households with complete income source reporting, and thus slightly inflates the income level.

³ One should bear in mind in this regard the possibility of recall error and under-reporting. Under-reporting usually increases with the time distance from the date when the income was earned, and often with the complexity of the household income (implicitly the highest incomes). Additionally, the phenomenon of strategic reporting, whereby households understate their income if they expect the reporting to generate further social or economic support, is well known.

Incomes are generally low and the distribution is skewed. The total annual average income reported is LL 5,476,000. The poorest decile accounts for only 1 per cent of all incomes. The contrast is marked in the upper decile, which earns 32 per cent of the incomes. In fact, the two top income deciles alone account for half of all incomes earned.

At the same time, large households will typically have more income, while at the same time they have more mouths to feed. This does not mean that the average household of five members needs five times the income of a one-person household to achieve the same standard of living. Economies of scale imply that all household members alike share some expenses, for example for consumer durables. Viewing the household income in terms of income per consumption unit, or economic welfare, thus reveals a slightly different picture.⁴ Starting from a low level of LL 250,000, incomes rise fairly slowly towards LL 2.5 million in the 9th decile before turning upwards to LL 4.5 million in the top decile. The average is LL 1.6 million. In other words, the distribution of economic welfare is more evenly distributed than indicated by the income size as such. We will return to this issue in section 6.3.

Figure 6.1 Households by total household income and income per consumption unit deciles. Incomes in annual average LL 1,000 (n=3,395).



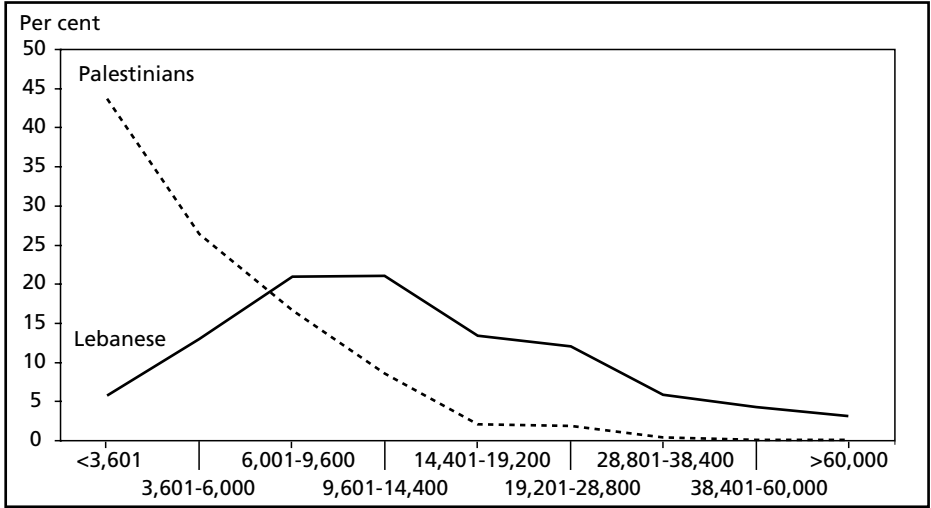
⁴ The adjustment adopts the commonly applied OECD consumption weights transformation. The first adult household member is given the weight of 1. Other adult members are assigned the weight of 70 per cent, and children (below 17) the weight of 50 per cent of the first adult. (A household consisting of two adults requires an income 1.7 times as large as a single person to achieve the same standard of living.) The equivalent score for a household with two adults and two children is 2.7 (SSB 1993:235).

Returning to the total income, further assessment can be made by reference to other sources. Compared for example to the UNRWA LL 12.6 million per year (\$ 700 per month) poverty criterion, nine in ten households are found to be below the poverty line. While the realism of this criterion is contested, the income shortfall is also striking when compared to the total Lebanese population, as seen from the 1997 survey by the Lebanese Central Agency of Statistics (ACS 1997:224–225). While some of the deviances may be accounted for by methodological differences and the slight time span between the two studies, they may be used for rough illustration (Figure 6.2).

The CAS survey covers the entire population of Lebanon. Hence the Palestinian camp and gathering communities can be compared to the total average. At the same time, one should bear in mind that the Palestinian population covered by the LIPRIL only includes those living in camps and gatherings, and hence is likely to give an impression of a less fortunate community than if all Palestinians were covered.

The average annual household income in Lebanon is LL 18.5 million.⁵ The distribution departs from a low level of 6 per cent in the lowest income bracket and

Figure 6.2 Household total annual income in LL 1,000 among all households in Lebanon in May 1997 (n=16,864) and among Palestinian households in camps and gatherings in February 1999. (n=3,395)*. Per cent of households.



* Palestinian household incomes in February 1999 are not deflated to June 1997 levels. The annual inflation over the last years has been about 8 per cent. Incomes, however, have not managed to keep pace with inflation. The exact rate of the income change is unknown. This implies that the incomes in the Palestinian camps and gatherings may be somewhat inflated as compared to the total Lebanese population, thus deflating the actual difference between the two surveys.

⁵ The average household size in Lebanon is 4.8 members. Among the Palestinians in camps and gatherings it is 5.3 (see chapter 2).

rises steadily to a peak of 20 per cent in the brackets 6-14 million, then declines again to a low level of 3 per cent in the upper bracket. The Palestinian population starts out from a high level of 43 per cent in the lowest income bracket, and then immediately declines as one moves up the income ladder. While seven in ten Palestinian households have an annual income of less than 6 million, this is also the case for two in ten of the total population. While almost thirty in a hundred households in Lebanon have an income in excess of 19 million, the same is true for only three Palestinian households. In fact, very few Palestinian households are seen in the income brackets above 14 million, and no Palestinian household is found in the bracket above 38 million. This means that while the income level in the Palestinian camps and gatherings is significantly lower than for the total Lebanese population, their internal distributions are both skewed.⁶

Most Households Rely on Wage Employment

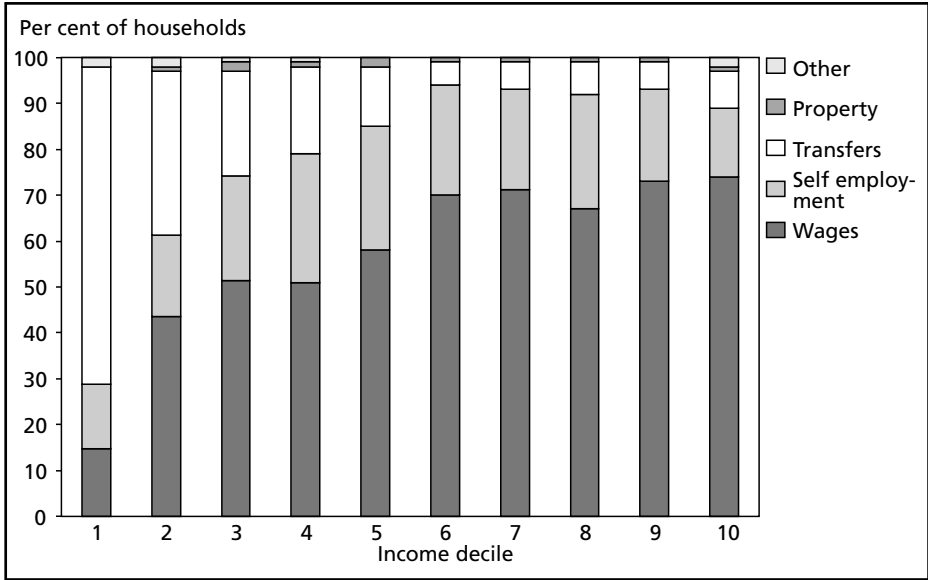
Household incomes are derived from four different sources. Employment incomes are earned as *wages* by employed household members and as *entrepreneurial incomes* from the self-employed. *Property incomes* comprise incomes from house ownerships, interest rates and other financial incomes. *Transfers* include incomes not generated by the household members but transferred to the household by others, such as pensions, alimonies, scholarships or remittances from abroad. Are the income sources themselves indicative of the amount of income? While we might have expected employment incomes to constitute a relatively speaking small part of the Palestinian household revenue due to the strong impact of labour regulations, this is not the case. Employment incomes constitute the *main* (largest) income source for 80 per cent of the Palestinian households. Fifty-nine per cent report wages, and 21 per cent have income from self-employment as their main income. Otherwise, 18 per cent rely on transfers and 2 per cent report property or other miscellaneous incomes.

The distribution is thus not very different from the rest of the Lebanese population. According to the 1997 ACS survey quoted above, 80 per cent of the households in Lebanon also derive their main income from labour and 20 per cent from transfers and other incomes. The most apparent difference compared to the Palestinian camps and gatherings lies in the relative shares of the different types of employment income, where 35 per cent is accounted for by self-employment and 45 per cent is derived from wages in the total population (ACS 1997:224–225).

The amount of income among the Palestinians is clearly related to the way it is derived, as seen from the composition across income deciles (Figure 6.3).

⁶ The gini coefficient for the distribution is 0.42, the same as for the Lebanese households (0.435) (ACS 1997:71).

Figure 6.3 Total household income (deciles) by main (largest) income type. Per cent of all households in each income decile (n=3,395).



In the lowest income bracket, seven in ten households rely on transfers; in the top deciles this is the case for only one in ten. The reliance on transfers is thus systematically diminishing as we move up the income ladder, while at the same time employment incomes gain in magnitude. This applies to wage incomes in particular. In the five top deciles, wage employment is the major income source for more than seven in ten households, and self-employment for about two in ten. Self-employment thus accounts for a slightly larger proportion of the middle incomes as compared to the highest and lowest ones. In other words, the poorest households largely survive by relying on transfers. Wages take precedence over self-employment in generating the highest incomes.

Once again the picture is somewhat similar to the total population in Lebanon (ACS 1997). In the lowest income bracket, non-employment incomes are received by 50 per cent of the Lebanese households, diminishing to 25 per cent in the top income bracket. The major difference to the Palestinians again lies mainly in the proportion of self-employment incomes, which increases systematically from 25 per cent of the households in the lowest bracket to 44 per cent in the highest, with a reverse trend for wage incomes. This means that while labour incomes share the same proportions in the two populations, regulations on skilled self-employment among the Palestinians in camps and gatherings may stimulate compensation through (unskilled) wage employment.

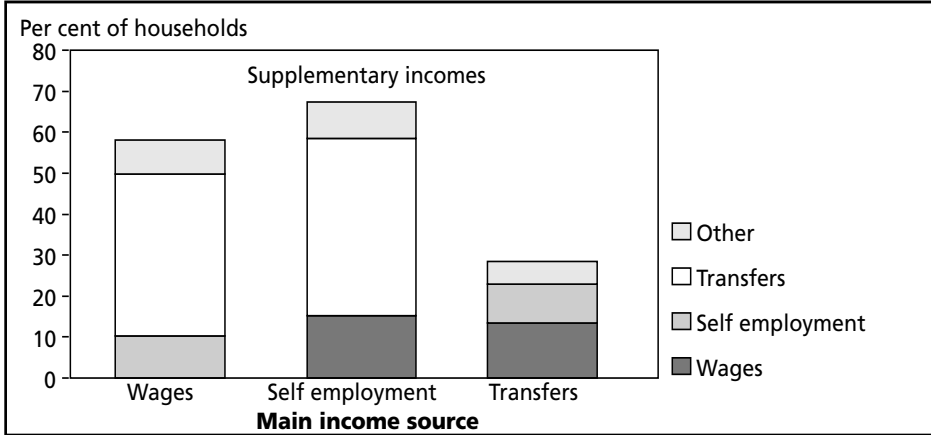
Low Income Diversification and Modest Output from Supplementary Incomes

While we have so far focused on the main income, many households report supplementary incomes. Every second household in fact relies on more than one income source. Four in ten households have two income sources, and the remaining one in ten have more than two sources. There is, however, a slight tendency in the direction of increased income diversification as we move up the income ladder, which partly reflects an increasing number of income earners. However, this tendency is insignificant compared to the overall pattern of similarity. In other words, there is no tendency in the direction of the poorest households to compensate the low income level by income diversification, as compared to the more affluent ones. In fact, the opposite is true.

Examination of the various types of combinations of main and supplementary incomes reveals that households relying on transfers demonstrate the lowest income diversification (Figure 6.4). Three in ten transfer households have supplementary incomes. The number increases to six and seven in ten for wage earners and for those relying on self-employment respectively. Households relying on property or "other" incomes all have more than one source. As they account for less than 1 per cent of the households, they are not shown in the figure.

The main supplementary income for transfer households is wages, which are received by 14 per cent of these households, in addition to 9 per cent receiving self-employment incomes. The patterns for wage earners and the self-employed are somewhat similar. In both categories, about 40 per cent also receive transfers and 7 per cent

Figure 6.4 Household supplementary income sources. Per cent of households with respective main income types (n=3,395).



cent other incomes. Ten per cent of wage earners receive self-employment income and 15 per cent of the self-employed also have income from wages.

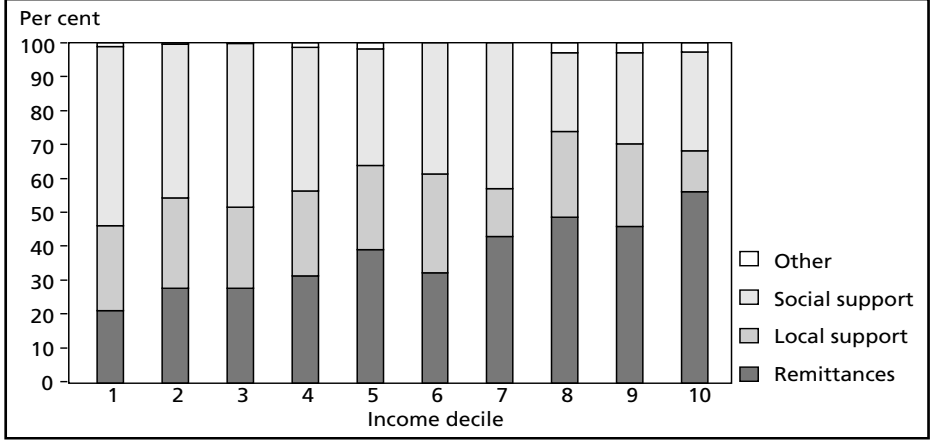
However, the *amount* of income received from the supplementary sources is modest, again partly depending on the main income type. For wage-earning households, the supplementary income adds only 2 per cent to the main one. For households relying on transfers, the contribution is 30 per cent. In other words, households relying on wages most frequently report additional transfer incomes, but they make little difference to the overall income level. 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.

Social Support to the Poor, Remittances to the “Wealthy”

We have seen that two in ten households rely on transfers as their main income, while another three in ten supplement their main income by transfers. There are several different types of transfer. Let us take a look at the transfer types and their magnitude along the income distribution (Figure 6.5).

Transfers received by the Palestinian households are mainly of three kinds.⁷ Remittances from abroad and social support each account for about 40 per cent of

Figure 6.5 Households receiving transfers, by type of transfer and household income decile. Per cent of all transfers in each decile (n=3,395).



⁷ One should be aware of the problem for the households in estimating the actual size of the transfers. Some of the assistance is provided in terms of food rations or other gifts in kind, social services etc., which can be difficult to assess in terms of exact monetary value.

the total transfers. The remaining transfers are support from friends and relatives inside Lebanon.

A general shift in the composition is observed, however, as we move from the lowest to the highest income decile. Although all four types of transfers are present at all income levels, remittances from abroad increase in magnitude as we move up the income ladder. Similarly, social support diminishes slightly. In other words, social support constitutes an important compensation to the poorest households. However, the most “affluent” ones also receive it. Remittances from abroad tend to boost the highest incomes. Gifts or transfers from other Palestinian households inside Lebanon have the same magnitude in all income brackets, with slightly less impact than remittances and social support. Furthermore, changing the total household income with the income per adult equivalent does not change the picture.

To summarise, while incomes are generally low, there is significant income variation among Palestinian refugee households in Lebanon. Half of the households supplement their main income by one or more additional sources, especially transfers, although the contribution from the supplementary income is modest. The wealthiest households receive their income from wage employment, often supported by remittances. The poorest households typically rely on transfers, which is often their sole income source, and which is often received as social support.

6.3 Who are the Affluent and the Poor?

While the income type is itself indicative of its size, households generate incomes differently according to their size and composition, reflecting different preferences, abilities and opportunities. At the same time, we have seen above that household welfare is dependent on how many household members have to share the income.

We continue our analysis with a comparison of the poorest and the most affluent households, according to their social background and their labour activity. We then use the background information to identify some of the most central mechanisms that produce variations in income and economic wealth.

Little Regional Income Variation

Poverty targeting implies identification of the poorest households by relating their economic situation to social characteristics that are easily identifiable on the ground. The refugees in Lebanon are located within more or less definite geographic areas. The question is whether poverty targeting can be made by simple area mapping, or

Table 6.1 Top and bottom household income and consumption unit income deciles by household location. Per cent of total households in each decile.

		INCOME DECILE				INCOME DECILE				All
		Total household income				Consumption unit income				
		1	2	9	10	1	2	9	10	
HOUSEHOLD LOCATION										
Region	Beirut	14	12	22	20	11	12	22	23	17
	Tripoli	19	29	21	19	20	28	19	14	21
	Bequaa	3	3	6	5	2	2	4	6	4
	Saida	28	26	31	44	29	28	41	42	34
	Tyre	35	31	21	12	38	30	14	15	24
Location	Camp	80	83	76	65	80	82	77	65	78
	Gathering	19	17	23	34	19	17	22	35	21
N (Unweighted)		337	339	344	344	330	334	339	347	3,395

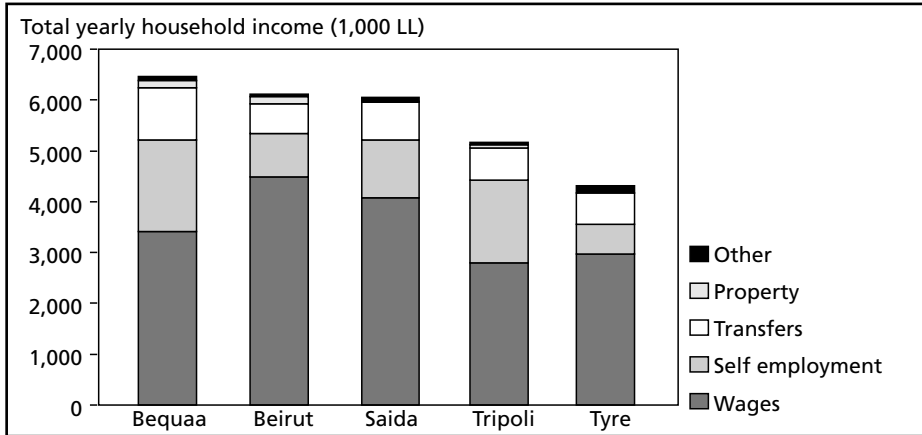
whether other characteristics should be adopted across areas. Before we turn to labour activities let us start by looking at some basic household composition indicators distinguishing the lowest from the highest income deciles (Table 6.1). Following Figure 6.1, we distinguish between the total income and the income per consumption unit. Starting with the total household income, we observe relatively small geographical variations. Beirut, Saida and Bequaa are over-represented in the upper deciles. Tripoli has an almost equal share across the income distribution while Tyre is significantly over-represented in the lowest deciles.

The same goes for income variations inside and outside camps. There is a slight over-representation of higher incomes outside the camps. However, the overall picture of similarities is more striking than the differences. The same is also the case when the total household income is replaced by the income per adult consumption equivalent.

As long as income levels are associated with income types, we would expect fairly equal income compositions across regions as well (Figure 6.6, see next page). The wage component is higher in Beirut and Saida than in the other regions. The wage “deficit” is compensated by salary incomes in Bequaa and Saida, thus producing an overall equal employment income level, except for Tyre. Finally, transfers and “other” incomes are slightly higher in Bequaa, producing the overall highest total income. Yet the income variation is still relatively modest. The difference between the most “affluent” Bequaa and the poorest area of Tyre is LL 1–1.5 million.

Once again, a rough comparison with the total Lebanese population may be illustrative. Incomes in Lebanon vary significantly across regions, and range from a low level of about LL 13 million per year in the North to LL 25 million in Beirut (ACS 1998:229). Bearing in mind methodological differences, incomes among

Figure 6.6 Household total income by main income type and region



the Palestinian households may be in the range below the income level in the poorest area of Lebanon in general. Yet there is still significant income variation among the Palestinian households within their respective regions. The same goes for households inside and outside camps, although households outside the camps are slightly better off.

Income variations linked more closely to human capital than to region

While a significant proportion of the income variation is observed within regions, it may be due to variations in the household composition (Table 6.2).

Starting with some salient characteristics of the household head, education, age and health are the most distinguishing factors in producing income variations, in that order. Graduates are significantly over-represented in the highest deciles and are almost absent from the lowest ones. However, the linkage with age takes an inverted u-shape. The highest incomes are observed among middle-aged heads, where older and younger ones are less well off. Especially among the old, this ties in with the health situation. While three in ten in the highest deciles have a health problem, this is also the case for six in ten in the lowest deciles.

The effect of gender is, however, quite weak. Female-headed households are clearly over-represented in the lowest deciles, but the overall gender effect is significantly weaker than both the effect of age and education. We will return to this below.

Turning to the household composition, some significant differences are observed. Among the most prominent factors we find the household size and type. The richest households have about twice as many household members compared to the poorest ones. Accordingly, single persons living alone, or single parents are

often found among the poorest households. This contrasts to “nuclear” or extended families, which are over-represented in the upper deciles. The poorest households are much older. The average age across household members is forty-five years in the bottom decile as compared to twenty-six in the top one. This situation is also partly reflected in the dependency ratio. In the lowest decile households, there is

Table 6.2 Top and bottom household income and consumption unit income deciles by household characteristics.

	INCOME DECILE Total household income				INCOME DECILE Consumption unit income				All
	1	2	9	10	1	2	9	10	
HOUSEHOLD HEAD (%)									
Age									
<29	7	13	7	5	6	10	17	16	12
30-39	17	29	28	19	25	29	31	25	30
40-49	10	14	25	26	13	19	20	17	18
50-59	12	14	21	35	15	16	18	26	17
60-69	23	16	15	12	20	14	9	10	13
70>	30	15	4	4	21	12	5	7	10
Gender									
Male	57	77	89	87	72	82	86	80	82
Female	43	23	11	13	28	18	14	20	18
Education									
Incomplete	70	57	38	29	62	53	35	29	46
Elementary	20	25	23	17	24	29	24	15	26
Primary-secondary	10	16	28	29	12	15	29	32	22
Graduate	1	2	11	26	2	2	11	24	6
Refugee status									
Refugee	93	90	86	85	91	92	86	89	91
Displaced	1	2	1	2	1	1	0	1	1
None	6	8	13	13	8	7	14	10	8
Prolonged disease	63	52	29	26	58	53	23	27	41
HOUSEHOLD COMPOSITION									
Household type (%)									
Singles alone	27	9	1	0	12	6	4	10	5
Singles with children or relatives	21	20	13	15	17	18	14	18	17
Couples alone	11	8	2	2	7	5	11	12	6
Couples with children	34	56	66	67	53	59	62	55	62
Extended families	6	7	18	16	9	12	9	5	10
Household size (average)	3.4	4.6	6.4	6.7	5.0	6.1	4.7	4.1	5.3
Age dependency ratio	0.7	1.1	1.8	1.8	1.1	1.2	1.3	1.1	1.2
Members age (average)	45	33	25	26	36	29	27	30	28
Gender ratio (males/females)	0.8	1.0	1.3	1.4	1.0	1.2	1.4	1.2	1.2
Non Palestinian members (%)	0.1	0.0	0.2	0.2	0.1	0.0	0.2	0.1	0.1
Members w/prolonged disease (%)	34	25	15	13	26	21	15	15	19
N (Unweighted)	337	339	344	344	330	334	339	347	3,395

less than one person in the economically active ages between 15-64, compared to almost two persons in the top decile.

Looking at the consumption unit income, we observe many of the same characteristics, as the consumption unit income is closely associated with the total income. A few distinct patterns emerge. In general, we have already seen that the variations in the income per consumption unit are smaller than for the total income, as the largest income earning households are also the biggest ones. Consequently, there is less variation in the income per consumption unit than in the total household income, regardless of social background. The factors remaining as the most significant ones with regard to household consumption unit income are the educational level of the head, region and the health situation of the members. Low consumption unit income is generally associated with the same characteristics as for low total income, although the effect of the household member's age and gender are less prominent than for the total income.

To summarise, income variations are larger with regard to household human capital than regional location. An old household head, low education and bad health among the household members are all characteristics associated with low incomes. Conversely, larger households, where the head is in his early fifties, and households with high educational qualifications are likely to be better off. It is suggested that labour market exclusion is an important factor in producing low incomes.

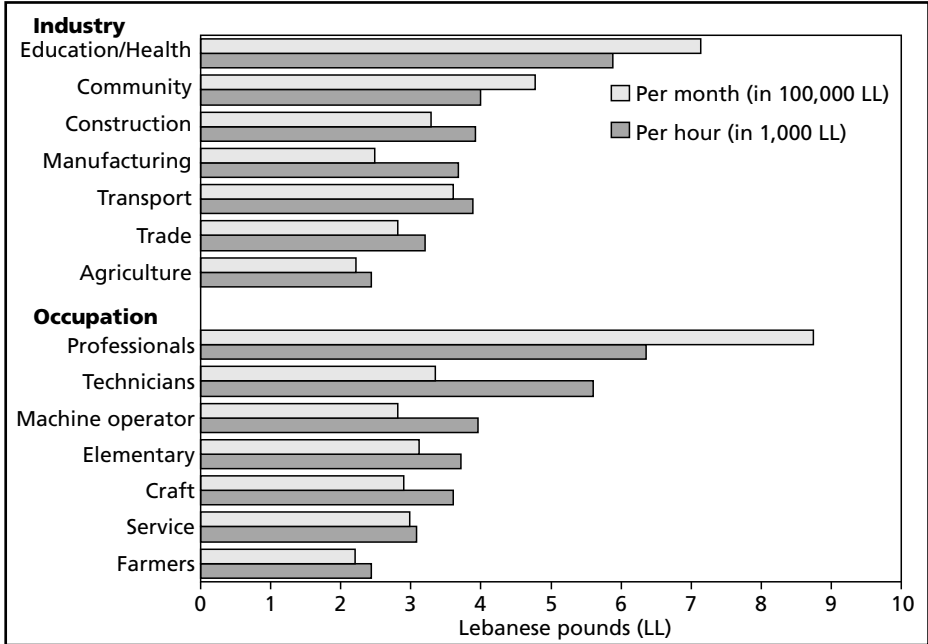
Little Income Differentiation in the Labour Market

In chapter 5, economically active Palestinians were classified according to occupation and type of industry. In this section, we will see to what degree incomes vary across these categories.

In addition to the household income, a randomly selected household member was interviewed about his/her economic activity, the type of work performed, the number of hours worked last week etc. We can now use this information to obtain some basic information about the income formation in the labour market. Figure 6.7 displays the average income earned among employed Palestinians by their occupation and the type of industry in which they work.

The income differentiation across occupations and industries is relatively small. We have seen above that seven-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, and do not exceed LL 400,000 per month (4.8 million per year). We have, however, seen in chapter 5 that the number of weekly working hours varies significantly between occupations and industries, ranging from 32 hours for paid employees in agriculture to 55 hours for the self-employed in the trade industry. Looking at the income per hour thus

Figure 6.7 Economically active Palestinians by occupation, type of industry and income. Income per hour (in LL 1,000) and income per month (in LL 100,000).



adds to the income differentiation. However, the general pattern of similarity prevails, where the average hourly wage for the large segment of construction, trade and service workers is about LL 3,000.

The remaining two in ten constitute two different segments with distinguished income profiles. The first segment is an “upper” stratum of legislators, professionals and technicians, working in education/health or social service occupations. Incomes are two to three times higher here than for the vast majority of income earners, at about LL 8,000 per hour or LL 3 million per month. The second segment is a stratum of agricultural workers. These constitute the lowest income category with an average hourly rate of LL 2,000 and a monthly income of LL 900,000 (1 million per year), about half of the overall average. Also in this very low-income category we find individuals employed in family work and servants in private households.

The variations observed are not very different from the Lebanese workforce in general. According to the 1997 ACS Survey, the average annual income is LL 14 million among the self-employed and LL 9 million among wage earners. The lowest incomes here are also found in agriculture. Agricultural wage earners receive about LL 4 million, which is only half of the income received by wage earners in industry and commerce. The contrast is striking to the LL 16 million received by

the self-employed in the commercial sector (ACS 1998:218–219). The most striking characteristic of the Palestinian incomes compared to the national average thus seems to lie in the absence of self-employed high-level professionals, who among the former account for the bulk of the highest incomes. That is, apart from the fact that the overall income level as such is much lower among the Palestinians.

In chapter 5 we have seen that females account for a small portion of the employed, while at the same time they are often highly educated and working as professionals in the service industries. Hence, the income variations between Palestinian males and females are small, where the female average is in fact slightly higher than the male average. This pattern contrasts with the Lebanese labour market in general, which is characterised by significant gender segregation. Female incomes are about two-thirds of male incomes regardless of sector and industry (ACS 1998:218–219). As such, IGOs and NGOs provide ample income-earning opportunities for a small segment of Palestinian workers. This is particularly the case for females, and may constitute a valuable contribution to the total household income. However, additionally for males, these institutions provide employment in a situation where other legal restrictions prohibit the establishment of their own enterprises for higher-level professionals. These opportunities, however, are for the very few. At the same time, households relying on agricultural employment may be in a dire situation, although the income received may vary considerably across agricultural seasons. Yet one should not exaggerate the differences. Most Palestinian workers experience low income-returns from labour.

Poor Households are Weakly Attached to the Labour Market

The labour market and income differentiations observed raise the question of which households have access to which labour market segments and by how many household members. While region and gender seem to have less effect on household income than household size and its position in the life cycle, the question is raised to what degree these characteristics also reflect different attachments to the labour market. Which households manage to enter the labour market segments with the highest rewards? In short, what is the "ideal" household composition with regard to income-earning opportunities, and who are the most disadvantaged?

The associations observed for employment characteristics are significantly stronger than for the regional and human capital characteristics observed above. Whether the members are economically active, how much they work, what type of job they have, in what sector, what type of industry they work in etc. are strong indicators of the total household income (Table 6.3). For example, we see that three in ten of top-decile household members are economically active compared to less than one in the lowest deciles. Additionally, the most affluent household members worked

ten times as many hours during the week preceding the survey compared to the lowest income-earning ones. Similarly, the picture reflects the labour market segmentation described above. In contrast to the high-income earners, the bottom-income households do not have any members who are employed by IGOs/NGOs, in the service sector, working as high-level professionals, or in sectors of the economy where the highest incomes are earned. This is also partly reflected in the skills competence, which on average is significantly higher in the top-earning households. Conversely, the proportion of unemployed members is twice as high among the lowest income earners compared to the highest.

Table 6.3 Top and bottom household income and consumption unit income deciles by household labour force indicators. Various indicators.

	INCOME DECILE Total household income				INCOME DECILE Consumption unit income				All
	1	2	9	10	1	2	9	10	
	HOUSEHOLD HEAD (%)								
Economic activity:									
Employed	20	44	73	75	29	48	73	74	61
Unemployed *	15	16	7	6	19	16	7	7	10
Housewife	14	8	5	8	11	8	6	8	7
Disabled/retired	49	30	11	10	40	27	13	9	20
Other	2	2	4	6	2	1	2	2	2
SUM	100	100	100	100	100	100	100	100	100
ECONOMIC ACTIVITY OF MEMBERS:									
Economically active members (% of household members)	9	15	28	31	11	16	30	36	23
Unemployed (% of household members)*	7	5	4	3	6	5	3	3	4
Working hours last week (average of all household members)	11	24	85	101	20	34	71	70	53
Educational competence (household member index average)**	5	7	12	17	7	9	10	11	9
Sector IGO/NGO/Government (% of household members)	0	0	3	6	0	0	4	8	2
High level professionals (% of household members)	0	0	6	10	0	0	6	14	3
Administration or service industry (% of household members)	0	0	8	11	0	2	8	15	5
N (unweighted)	337	339	344	344	330	334	339	347	3,395

*Unemployed includes those not working but seeking work, those who have signed a contract of employment but not yet started working, and “discouraged workers”.

** The educational index assigns a score for each educational level, starting from 0 for no education and up to 7 for university education. Scores are then summarised across household members according to their highest completed education. The total index score ranges from 0–48.

Somewhat lower association, although still significant, is observed for the characteristics of the household head. These effects partly reflect the household economic activity, in the 60 per cent of the households where the head is in fact economically active. This is partly seen as an impact of the economic activity of the head himself. The top-income deciles show twice as many economically active heads as the bottom ones. Conversely, households in the lowest income deciles have twice as many heads with elementary or no completed education as compared with households in the highest income deciles. Otherwise, economic participation by other household members may compensate for the lack of activity by the head.

With regard to the income per consumption unit, the picture is again the same. While there is slightly less variation in the income per consumption unit along our background characteristics, the relative impact of the various factors is about the same as for the total income.

Household Incomes Vary Across the Household Life Cycle

So far we have focused social characteristics on the one hand and labour activities on the other, and focused each background characteristic in isolation. At the same time, we know that many of these characteristics tend to cumulate. For example, low human capital transforms into low labour activity and hence low economic wealth. To what degree do they accumulate or compensate with regard to the total income?

To assess the effect of each background characteristic, at the same time as taking into consideration the simultaneous effect of others, we have performed a so-called multivariate analysis. For example, we know that certain occupations tend to be filled with individuals holding high educational qualifications while others do not require them. This means that the effect of education is at the same time accounted for by workers' occupational profiles. Comparing the effect of each background characteristic, at the same time as taking into account the variation contributed by other factors, we can see how much of the net income variation is actually attributed to this factor alone.⁸

Let us try to illustrate the dynamics by following the household across the life cycle the way it is revealed from our (synchronic) data. We have seen that incomes are low among the youngest household heads. Incomes increase systematically until the head is in his mid-fifties, and then decline steadily towards old age. The cycle corresponds with a rise and fall in the number of household members, and hence the number of income earners. The household starts out with 3.3 members when the age of the household head is twenty, then gradually expands to 6.7 at the age of

⁸ The full result of the analysis is displayed in the technical annex to this chapter, table A6.1.

forty-nine, and gradually contracts again to 2.5 at the age of eighty. Likewise, at the early household stage when the head is in his twenties, almost half of the households are singles who live alone or together with their children or other relatives. In households where the head is in his or her thirties and early forties, eight in ten households are couples with children. The proportion decreases again at the oldest ages where single persons living alone account for two to three in ten and couples living alone account for one in ten.

Starting out at a low annual household income of LL 4.3 million among the youngest heads, it increases rapidly until it peaks at LL 7.4 million when the head is in his/her late fifties. It then drops rapidly to a low level of LL 3.2 million for the oldest heads. This means that even the highest income-earning households receive an income that is fairly low. Hence the initial effect of the age of the household head as such “disappears” when taking other background factors into consideration, and is in fact due to variations in the household size and composition.

At the same time, we have seen that education is central to the income differentiation. While we have observed significant effects of both the educational level of the head and the total household, it is the educational profile of the entire household that is crucial. The more household members you have, with more educational qualifications, the higher the income. The total household educational composition in fact remains as one of the major single factors contributing to the income variation among the Palestinian refugee households.

Household labour force characteristics in general have a stronger impact on the income differentiation than variations in their location, size and composition. Important factors in this regard are both the number of economically active members as well as the amount of work performed. However, while both the activity of the household head and the number of hours worked produce significant income variation, it is the number of economically active household members that remain the most crucial factor. Furthermore, the effect of occupation, sector and industry, which alone account for a significant proportion of the income variation, are significantly reduced when at the same time we take into account the number of economically active members. Households may compensate for the potential lack of access to the small high-income earning segments by employing a higher number of household members.

The lacking net effect of gender might seem curious, as female-headed households are typically prime targets of development programmes. While we have seen that individual female incomes on average match male incomes, the explanation is partly that female headed households also receive transfers which are less sensitive to gender related employment inequalities. Female-headed households receive almost three times as much in transfers as households headed by males. Additionally, although they are smaller in size (3.6 members *versus* 5.6), older (average age 41 *versus*

27), and have a significant overall female tilt (gender ratio of 0.6 *versus* 1.3), they have only slightly fewer income earners (0.8 *versus* 1.2). That is to say that in addition to the female labour market segmentation, this effect is followed up or compensated at the household level by income multiplication. This does not imply that female headed households are not prominent in the lowest income brackets. While a total of 18 per cent of households have a female head, they account for 43 per cent and 26 per cent in the lowest and next lowest income categories respectively. Female-headed households do not constitute a uniform category.

The picture drawn is, thus, one of a classical labour market selection through human capital and skills acquisition. While the most affluent households are larger, they also have more members with high educational qualifications and who are actually economically active, and who partially manage to manoeuvre into the narrow labour market segments of professionals and service jobs where salaries are the highest.

6.4 Economic Wealth

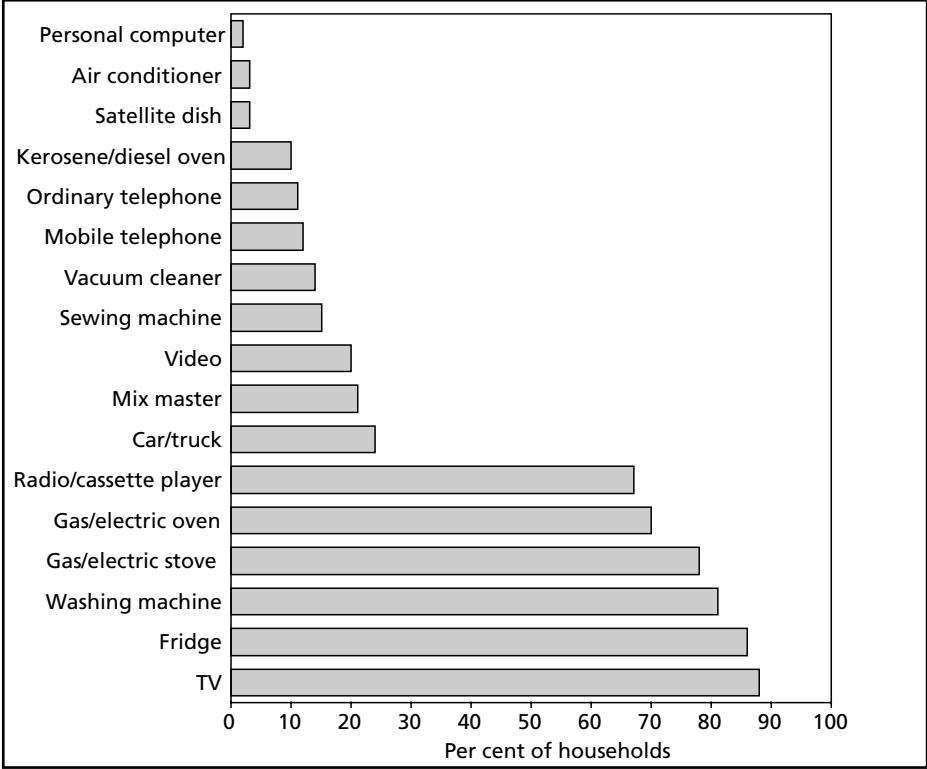
Closely linked to incomes, economic wealth is important to the standard of living. Investment in real capital, houses, cars, TVs or other durables represents consumption value to the household. Those who do not possess these goods usually need to invest and hence need income. Investments in financial capital, bank deposits, precious metals etc. give the household economic freedom when facing immediate income fluctuations. Although the LIPRIL does not report savings amounts, an examination of household consumer durables and the household's own assessment of their financial situation may be used in proxy.

Most Households Possess Basic Household Goods

Each household was asked to indicate whether they own items on a list of 22 different consumer durables, ranging from ordinary goods such as radios/TVs and refrigerators to luxury items such as satellite dishes and mobile telephones (Figure 6.8).

Most households possess the most basic household items. TVs top the list and are observed in nine out of ten households. Other basic items such as cooking stoves, washing machines and fridges are owned by eight in ten households. Seven in ten have electric fans and radios. However, that is basically all. A significant drop is observed when we look at cars, video recorders and mix masters, owned by two in

Figure 6.8 Households by ownership of (selected) consumer goods (n=3,395). Per cent of all households.



ten, as well as telephones and vacuum cleaners owned by one in ten households. Finally, PCs, satellite dishes and air-conditioners are owned by three in a hundred. Some of the figures are comparable to similar indicators for the Lebanese households. The basic items of fridges, washing machines and televisions are also present in nine in ten Lebanese households. The major difference is observed for items that are more exclusive, such as videos and computers, as well as to ordinary telephones. Lebanese households own such items about twice as frequently as Palestinian refugee households.

Wealth Follows Income Size

We would expect a household’s wealth to follow its income. Based on the 22 consumer durables, we have created a wealth index, where the household is given the score of 1 if it owns the consumer item, and 0 if it does not own it. Adding the items, the household will have a total score ranging from 0 to 22. The upper part of Table 6.4 (see next page) displays the mean index score by the household income level.

Table 6.4 Household wealth by household income (deciles). Mean and per cent of all households in respective deciles.

Income decile	1	2	3	4	5	6	7	8	9	10	All
Average number of consumer durables	4.8	5.7	6.1	6.6	6.9	7.4	7.9	8.5	9.1	10.3	7.3
Bank savings (%)	2	2	2	0	2	3	4	4	10	15	4
Jamiyya (%)	3	6	7	9	10	12	15	15	20	18	11
Gold (%)	5	8	10	8	12	15	23	22	30	33	17
Average number of savings types (bank/jamiyya/gold)	0.1	0.2	0.2	0.2	0.2	0.3	0.4	0.4	0.6	0.7	0.3
Unable to raise LL 200,000 (%)	71	57	54	49	47	42	37	34	25	23	44
N	337	339	333	267	409	335	347	340	344	344	3,395

Each household possesses 7.3 items on average. In the lowest income decile, the average score is 4.8, increasing steadily to 10.3 in the highest income decile. Top-income households have twice as many consumer durables as low-income households.

The various types of durables possessed differ across the income deciles, especially in the margins (not shown). Nine in ten households, regardless of income, own fridges. Television sets, also owned by nine in ten households, are owned by seven in ten poor and in more or less every high-income household. On the luxury side, thirty in every hundred of upper-income households own telephones, while this is the case for only five of every hundred of the poorest households. Two in ten households own cars: five in ten in the upper decile as compared with one in ten in the lower decile. Air-conditioning is owned by only three in every hundred poor households, and by nine in hundred “affluent” households. In other words, the distribution of consumer durables increases systematically with increasing income. The variation in types of durables observed as we move from the poorest to the wealthiest households is seemingly also accompanied by an increase in the cost of these items.

Few Have Savings

Turning to financial capital, we do not have precise information on the savings amounts, and will rely on indirect measures of savings types (Table 6.4, lower part).

Three kinds of savings are reported: bank accounts; jamiyya savings; and or gold/precious metals. With respect to bank or other formal credit institution savings, only five in every hundred households reports these. In addition to a lack of financial means in general, the pattern may partly be explained by the lack of financial institutions, and partly by the fact that some households see interest rates as violating Muslim law. At the same time, a general wealth increase is indicated as we move from the lowest to the highest income deciles. In the lowest decile, only two in every

hundred households have savings in a credit institution. In the upper decile, this goes for every fifteenth household. Yet the dominant impression is the lack of bank savings in all households, regardless of income.

”Jamiyya” savings are more frequent than savings in the bank. This is an arrangement whereby households pool savings together for disposal at individual households according to needs. It is typical in poorer communities and often compensates for the lack of access to formal credit institutions. Every tenth Palestinian household participates in this saving arrangement. Only three in every hundred households in the lowest income decile benefit from *jamiyya* savings, while this is the case for 18 in every hundred among the highest income deciles. The pattern may reflect the overall low income in the population and hence few possibilities for saving at all.

Facing a general lack of credit institutions and insecurity with respect to the future, households may tend to save in the form of precious metals, which are easily moved and converted into financial capital. Although we are talking about only two in ten households, this form of savings is the most frequently observed among the three. In the lowest income decile, less than one in ten households have such savings, compared to three in ten in the two highest income brackets.⁹

As an indication of the amount of financial capital held by the households, we asked them whether they would be able to raise LL 200,000 should the need arise. Four in ten households were unable to raise the amount, leaving a large proportion of the households with an immediate problem in terms of managing transitions in the household life cycle, or the daily life as such. Seven in ten households in the lowest income bracket were unable to raise the amount, compared to two in ten in the upper income bracket.

With regard to combinations of savings types, 74 per cent of the households have neither, 21 per cent have one, 5 per cent have two and 1 per cent report all three kinds of savings. The more affluent households tend to diversify the most. In the lowest decile, the average number of types is 0.1, increasing to 0.7 in the tenth decile. Further examination of the savings combinations reveals a slight tendency of combinations of gold and financial savings. Otherwise, there is no clear pattern.

To conclude this section, the main finding is that real capital in terms of basic consumer durables is well covered, while luxury items are rare. At the same time, there is a general lack of financial wealth and widespread difficulty in raising capital in most households, even in the relatively speaking most affluent ones.

⁹ Note here a general difficulty in data collection observed during fieldwork. Some females may currently be wearing (precious) necklaces or rings, without considering them to be household savings.

6.5 Past Experiences and Future Expectations

Having analysed the economy of Palestinian refugee households from their reported income and wealth and their position in the labour market, we will finally let households express their own assessment of past experiences and future prospects.

Past Experiences

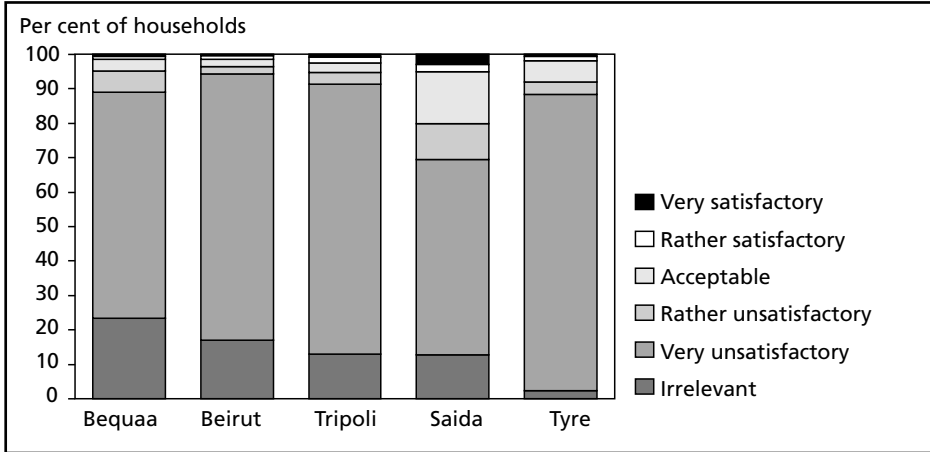
Does the current income level reflect upwards or downwards mobility? A strict comparison of changes in household purchasing power would require a thorough examination of the actual amount of money spent as well as the price changes of the most vital consumer goods available in the local market over recent years. To obtain a rough idea of the direction in which the household fares, and for reasons of simplification, we have asked the households to assess their immediate environment and to compare their income over the last year to the previous year.

“Every” Household Dissatisfied with their Entrepreneurial Environment

The overall low income reported reflects a situation where an overwhelming majority of the households characterise their local income earning opportunities as poor. Some households say, however, that the environment is irrelevant, mainly as they have no income-earning members. Disregarding those who say it is irrelevant, 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. In the lower income brackets, nine in ten households regard opportunities as very unsatisfactory, and in the higher income brackets the proportion is eight in ten. The same applies to the other variables related to income, such as the number of household members who have managed to move into high status occupations, the number of those highly educated etc. The only background characteristic that turns out to be associated with business opportunities is geographic location (Figure 6.9).

While the majority of the households in all regions report opportunities as very poor, the ranking from the worst to the best is as follows: Beirut, Tripoli, Tyre, Bequaa and Saida. Furthermore, while among the other regions the attitudinal similarity is more striking than the differences, Saida stands out as particular. The proportion rating opportunities here as poor are “only” 65 per cent, while two in ten households rate them as acceptable or better. In other words, there is no tendency in Bequaa households to rate their environment more positively, even though they show the highest overall household incomes and are the highest proportion facing

Figure 6.9 Households' assessment of local work and business opportunities by region. Per cent of households in each region (n=3,395).



income increases over the last year. This may partly be ascribed to the overall low income level observed, and the limited income differentiation among regions and labour market segments. At the same time, it is transfer incomes that push the Bequaa average above the other regions, and transfers are not directly related to labour market conditions. In short, the overall majority, regardless of their social background, perceives the situation as very bad.

Half of the Households Have Experienced Income Deterioration over the Last Year

Half of the households report their income to be lower in 1999 than the year before, while fewer than one in ten report higher income than the previous year. The most prominent factor in explaining economic mobility is the income level itself. While in the lowest income decile 4 per cent have experienced an income rise and 63 per cent an income loss, the equivalent figures in the upper decile are 15 per cent and 37 per cent respectively.

Further examination of which households move upwards and downwards reveals no uniform picture.¹⁰ In addition to the geographic location of the household, it is the type of work performed by the household members that affects its mobility. Comparing households across geographical regions, Bequaa demonstrates the highest proportion of households that have experienced an income rise (11 in every hundred) and the lowest proportion that has experienced a decline (44 in

¹⁰ The model is a multivariate classification analysis. The model accounts for only 6 per cent of the total mobility variation.

every hundred). The opposite trend is found in Tyre, where only four in every hundred households have improved their income, while sixty in every hundred have experienced income fall. Once again, regional variations are partly linked to household members' types of occupation. Among households where no members are employed in the service sectors, 55 per cent have faced an income loss, and 7 per cent have experienced an improvement. For those with one or more employers in the service sector, 13 per cent have experienced an income rise while 32 per cent have seen their income deteriorate. In general, households experiencing upward mobility are over-represented among those with the highest proportion of productive members, the highest educational levels, the highest proportion working as high level professionals, those in the service sector etc., in other words the households with the highest incomes. The mobility may partly reflect the entry of one or more household members into these higher labour market segments over the last year, as it is also the most frequent in households where the head is in his/her twenties-forties.

From this, we cannot, however, automatically assume that the pattern is one of increasing income diversification among the Palestinian refugee households, as long as we know neither the actual income level last year of today's poor households, nor the magnitude of the improvement or shortfall.

Linking the above assessment of local employment and business opportunities to the economic mobility last year, the rating is relatively unaffected by recent income improvement or deterioration. Among those who experienced increased income in the last year, the proportion rating the environment as very poor is somewhat lower and the proportion rating the situation as acceptable is higher than the average, and vice versa for those who have experienced income shortfall. Virtually no households rate the situation as good, regardless of income change.

Future Expectations

In order to obtain a better impression of the depth of the poverty problems, we have finally addressed each household with a set of purchase decisions, and asked them to describe how they would face them (Table 6.5).

Table 6.5 Household assessment of own purchasing power by total household income. Per cent of all households in respective categories reporting they can afford to... (n=3,395).

	Buy new clothes	Keep home warm	Eat meat 3 times per week	Replace broken furniture	Spend holiday away
TOTAL INCOME					
Lowest quintile	18	28	11	6	3
Highest quintile	70	57	62	28	10
All	45	43	33	11	5

Five different situations are outlined: whether the household can buy new rather than second-hand clothes; afford to keep their home warm; eat meat or fish three times a week; replace broken furniture; and spend several weeks on holiday away from home. The Table shows that five situations are linked to household income. Although the answers may reflect both individual household preferences as well as the costs involved, they may serve as rough indicators of the situation.

Affordability is Low and Few Live “Well”

The various purchase decisions give different responses. Almost half of the households report that they can afford to buy new clothes or to keep their homes warm. The situation then deteriorates further as we move to eating meat or fish, and especially with regard to replacement of broken furniture and going on holiday. Only eleven and five in every hundred households report affordability with regard to the two latter situations.

At the same time, responses vary depending on the household’s financial situation. In the highest income quintile, the proportion of households reporting affordability in the various situations is about three times as high as in the lowest quintile.

Finally, we asked the households to characterise themselves with regard to their situation in Lebanon as “rich” or “poor”. Reflecting the income distribution in Figure 6.2, only two in every hundred households define themselves as being “among the well off in Lebanon”. Similarly, only seven in every hundred report that they “live well”. Nine in ten claim to be “neither rich nor poor”. The final category of “poor” was left as a residual, as households generally tend to refrain from declaring themselves poor.

In other words, the critical financial situation as exhibited by the household financial situation partly contradicts the subjectively expressed attitudes of the Palestinian households. Obviously very few regard themselves as well off, in particular compared to the Lebanese.

Defeatism with Regard to the Future

We have already addressed the households’ ability to raise capital. The question posed in the survey was whether households can raise LL 200,000 in a week. While we have seen that half of the households are unable to raise the money, let us follow this up by seeing how it relates to expectations for the future (Table 6.6).

As seen above, the ability to raise capital is clearly linked to the household’s financial situation. Two in ten households in the lowest income decile would be able to raise the sum, while this is the case for seven in ten households with the highest

Table 6.6 Household assessment of its economic future by the household's financial situation. Per cent of households in each income source category (n=3,395).

	INCOME DECILES			
	1	2	9	10
Can raise LL 200,000	23	32	69	74
Unable to raise the sum:				
- Situation is static	99	100	94	93
- Problem will last	31	26	17	16
- Up to God	66	72	76	76

income. Second, practically every household that is unable to raise the capital describes the situation as enduring, regardless of income, and also regardless of savings. Further examination reveals that the actual past duration of the situation is largely a reflection of the age of the household head. Finally, two in ten households expect the situation to last for several years, or as reported by seven in ten households, the future is in God's hands.

Appendix 6.1 Multiple classification analysis on total household income

Table A6.1 Household total income by selected social background characteristics. Multiple classification analysis (n=3,395).

	Eta/r	Beta 1	Beta 2	Beta 3	Beta 4
Head age	0.26	0.16	0.12	0.06	(0.06)
Household type	0.32	0.19	0.16	0.13	0.13
Household size*	0.31	0.31	0.31	0.31	0.31
Head education	0.30		0.30	0.14	0.12
Members' education (index) *	0.44		0.44	0.44	0.44
Head occupation	0.41			0.10	0.09
Economically active members *	0.46			0.33	0.41
Working hours *	0.47			(0.02)	(0.02)
Members in high level professional occupation	0.34				0.13
Members in IGO/NGO sector*	0.30				0.13
Members in service industry	0.33				0.04
Income type	0.40				0.15
R2		0.15	0.25	0.36	0.40
R		0.39	0.50	0.60	0.63

() = not statistically significant (95 per cent confidence interval)

*= included as co-variate

Chapter 7 Housing and Environment

Laurie Blome Jacobsen and Aziza Khalidi

7.1 Introduction

This chapter describes housing conditions, as well as the housing environment, in the Palestinian camps and gatherings in Lebanon. The physical aspects of the housing unit, its type, size and the quality of materials used to construct it, affect the household living in it by determining the comfort and space available to household members. As individuals spend a large part of their day-to-day lives within the dwelling, its quality and appropriateness to the needs of the family comprise an important part of living conditions. Hence there are two main objectives for this chapter: The first is to describe the situation pertaining to housing conditions and infrastructure, and the second is to delineate populations at high risk for living in poor housing conditions.

Overall Low Housing Standard

The first section of the chapter focuses on some of the main features of the community and how it has been impacted by the series of conflicts in Lebanon over time.¹ While most camps have been established since 1950, refugees mostly reside in neighbourhoods with a majority of Palestinians (see Chapter 8). Neighbourhood clustering along similar areas of origin in Palestine is frequently observed. Upwards of 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 6 per cent to 15 per cent of the previous infrastructure and facilities have never been repaired or restored.

The discussion then turns to the dwelling itself and works outward from the dwelling to the immediate outdoor areas, and finally to the neighbourhood and larger community. It shows that *dar* housing predominates among refugees in camps and

¹ This chapter discusses results from both the LIPRIL Household and Community Survey. The latter was a survey of all communities included in the LIPRIL, in which representatives of the co-ordinating body of the community served as respondents to questions regarding a wide range of issues pertinent to housing and environment issues.

gatherings (60 per cent of households), while apartment housing is also quite common, especially outside camps in city centres (40 per cent overall). Crowding is seemingly less of a problem among refugees in Lebanon than among refugees elsewhere in the region, particularly when comparing camp refugees.

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 overall or lacking for certain households. Reliability of supply of electricity, water and drinking water is quite low.

With regard to community services, camps are generally better equipped than the gatherings. Nearly all camp households are covered by basic health facilities and health personnel and have much better access to general community service facilities (such as cultural, transportation, youth and welfare services) than in the gatherings. There is, however, an overall lack of some services - none of the communities have fire stations and only Northern camp communities have post offices.

In general, the analysis demonstrates that Palestinian refugees' housing conditions in Lebanon are, in many respects, the worst among Palestinian refugees in the region. This is partly due to the special legal and security conditions refugees have faced in Lebanon. Refugees have not only faced restrictions on the construction of permanent housing and infrastructure facilities in the past and present, but have also experienced massive destruction of homes, community service facilities, and water, sewage and electricity infrastructures as a result of armed conflict in Lebanon, particularly in the last 20 years.

7.2 Community Profiles: Community Origins and Damage from Armed Conflict

Most of the Palestinian population in Lebanon live in camps and gatherings instituted since 1950. The institution year of gatherings is more dispersed. Approximately a quarter of the gathering population live in communities established in 1948, including gatherings in Beirut, Bequaa, Saida and Tyre. Half of gathering residents in Beirut and all gathering residents in Tyre live in communities established as a direct result of the 1948 conflict.

Neighbourhoods Cluster Around Similar Areas of Origin

Palestinian camp and gathering refugees tend to reside in communities with a majority of Palestinians, although there are two exceptions to this – gathering refugee communities in the Bequaa and Tripoli areas. All gathering refugees in Bequaa reside in a predominantly Lebanese community, and in Tripoli, about half of gathering residents are in predominantly Lebanese communities.

Neighbourhood clustering along similar areas of origin is particularly evident in the camps, but gatherings tend to be characterised by persons living alongside each other who have more diverse origins. More than three-quarters of camp residents are in communities where people from the same area of origin in Palestine reside in the same neighbourhood. In the gatherings, the situation is the opposite: 70 per cent of individuals live in communities in which people have different places of origins.

Popular committees constitute the major co-ordinating bodies in communities where some 70 per cent of individuals reside. Joint activities among organisations within communities are more commonly held in camps than in gatherings. Tripoli, Beirut and Saida camps all report high levels of joint activities. Gatherings in Beirut also frequently hold joint activities.

Significant Damage From Wars

As reported by the 55 communities included in the LIPRIL Community survey, Table 7.1 provides an overview of the level of destruction associated with the worst conflict event experienced by the community and the level of reconstruction that has taken place since that event.² The table shows the estimated percentage of facilities that were damaged in each community. This includes 37 communities reporting that they suffered any damage from armed conflict, and 33 communities reporting that the damage from that event still exists in 1999. Most communities report the year of the worst event to be between 1982 and 1983 (48 per cent) or 1985 and 1986 (32 per cent). Altogether, some three-quarters of medical facilities, water supply systems and sewage systems were damaged. About half of the residences and schools were damaged, along with most businesses. As of 1999, there has been an almost complete recovery, with around 10 per cent of the facilities damaged in the event not having been restored. Almost all camp households are located in communities that have sustained damage from armed conflict (94 per cent), and 84 per cent of gathering households are located in communities that have suffered from the conflict.

² Two small communities were not visited during the community mapping.

Table 7.1 Average estimated per cent of facilities damaged in worst armed conflict event reported by communities (n=37).

	Average % damaged in worst event	Average % of damages still present in 1999
Housing residences	46	6
Schools	55	14
Medical facilities	75	11
Businesses	82	11
Water supply systems	76	15
Sewage and waste water systems	79	12
Number of communities	37	33

7.3 Physical Aspects of the Dwelling

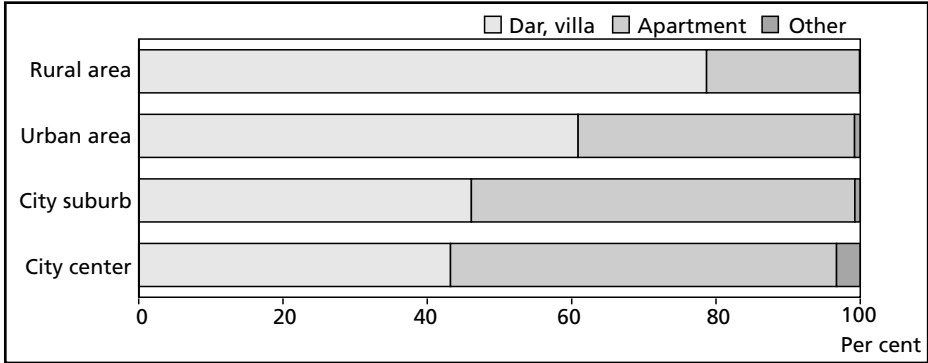
While the house constitutes a vital element of overall individual well-being, some aspects of the housing structure are dependent upon whether the house is located in an urban or rural area. Other aspects vary with both the economic situation of the household and the type of housing structure. Finally, the size of the house and whether or not rooms have been added recently are often dependent on the need of the family at various points in its development over time.

Dars and Apartments Most Common Housing

Figure 7.1 shows the distribution of types of housing structures across types of neighbourhoods. Although there is a mix of housing structures in all the types of neighbourhoods, clear urban, rural distinctions are evident. The typical rural housing structure is a one-storey house, *dar*, with one central open space and rooms built on around this, as they are needed. Kitchens and toilets usually sit adjacent to the rooms. The typical urban housing structure is apartments. The space is more fixed and is arranged differently in apartments, with the main open space lying on the periphery of buildings in the form of balconies, and rooms, kitchens and toilets are located within the main structure.

Overall, approximately 60 per cent of households live in *dar* housing and 40 per cent in apartments. Less than 1 per cent of households live in improvised, squatter-type housing such as huts or barracks. This type of housing is found primarily in the city centres, as seen for example by the many extremely low-standard gatherings here. Furthermore, the type of housing unit that the family lives in is related to the household life cycle (with some exceptions). For most households, there is

Figure 7.1 Per cent of households in different housing structures by neighbourhood type (n=3,600).



movement from apartments to *dars* as the family grows and ages. Two exceptions to this are high-income households and those residing in the city centres. Outside camps, high-income households are more than twice as likely to live in apartments than low-income households. In city centres, households with heads aged between 49 and 60 live in apartments more often than younger families. Camp refugees overall live in *dar* housing more often than gathering refugees (63 per cent and 41 per cent respectively).

Most housing structures, including both *dars* and apartments, are constructed either from blocks made of a combination of concrete and lightweight material (85 per cent) or from a combination of blocks and cement (11 per cent). This varies little between camp and gathering locations, although housing made of expensive cut-stone is primarily rented housing found outside refugee camps in urban gathering areas. Very few housing structures are made with sub-standard materials such as clay, asbestos, wood or zinc (1 per cent) and most of these are located in gatherings.

Less Crowding than Elsewhere in the Region

Camp and gathering dwellings on average have three rooms, not including kitchens and hallways, and two rooms are only used for sleeping. *Dar* dwellings are generally smaller in size than apartments, and dwellings in the camps are smaller than in gatherings. To some extent, dwelling size is conditioned by the size of the household, although large households show a higher degree of crowding than others (discussed below). However, maintaining a constant household size, the income level of the household shows a stronger association with dwelling size than either the type of household or location.

Figure 7.2 Average number of rooms by household size.

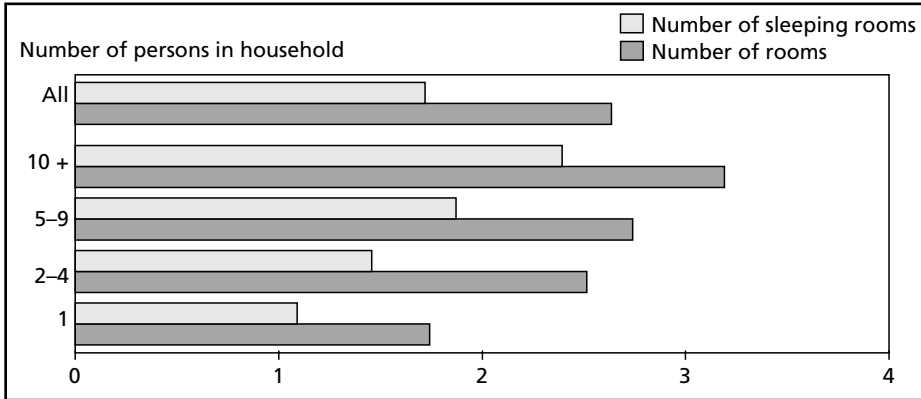
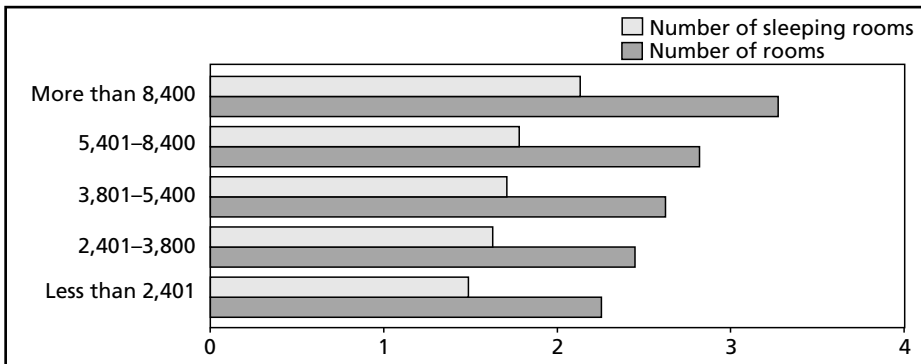
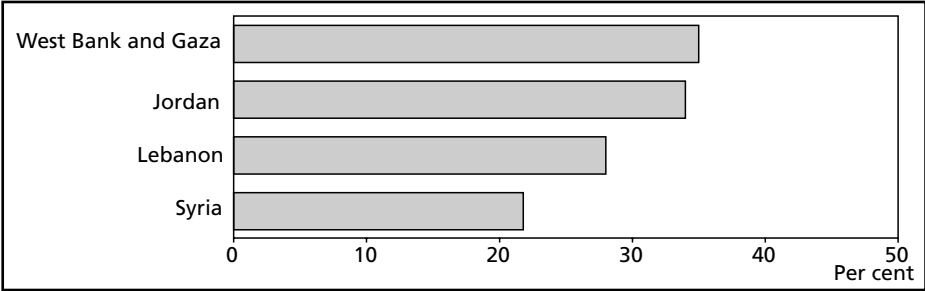


Figure 7.3 Average number of rooms by income.



Palestinian refugee households in camps and gatherings in Lebanon experience less crowding than has been found among refugees located in Jordan or the West Bank and Gaza. In particular, the level of crowding is slightly less among those living in camps than those in gatherings, while camp refugees elsewhere usually experience considerably more cramped living conditions than others. While the comparison must be made with caution, as the gathering refugees do not represent the entire non-camp population in Lebanon, it is partly the result of the relatively smaller household size found among the camp refugee population in Lebanon, relative both to those outside camps in Lebanon and camp refugees elsewhere. The lack of difference between camp and gathering areas may also be partially due to the tendency for there to be settlement in the areas on the immediate periphery of the camps, which often have severe crowding. Figure 7.4 shows the level of crowding among camp refugees in the region.

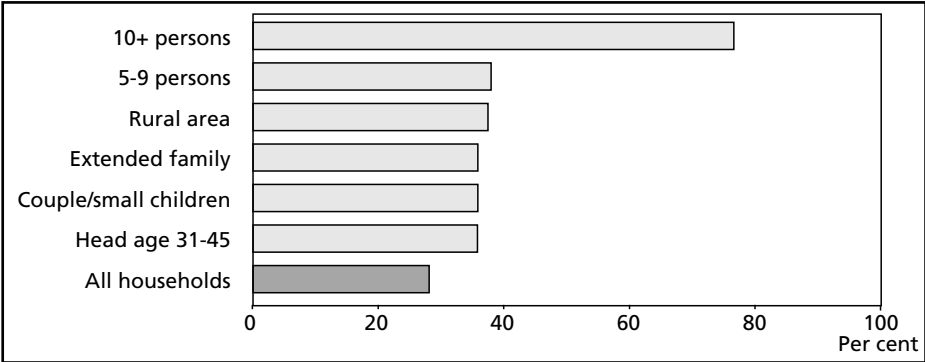
Figure 7.4 Per cent of camp refugee households in crowded dwellings in Syria, Lebanon, Jordan and the West Bank and Gaza Strip.



Crowding, defined here as having 3 or more persons per room, is particularly a problem for large households with 10 or more persons, among whom three-quarters of the households are living in crowded conditions. Households in the phase of the family life cycle of having small children in the household are also more at risk for crowding, as shown in Figure 7.5. Finally, rural households have considerably more crowding than average (37 per cent of households compared to 28 per cent overall). The amount of crowding is also related to the kind of dwelling; one in two households living in temporary type housing, such as barracks and tents, are crowded, and those in *dar* housing are more often crowded than those living in apartments (32 per cent compared to 22 per cent). The level of crowding varies little across income groups or regions.

Most households (82 per cent) report that their dwelling has some peripheral space outside of the main rooms, such as balconies or verandas, roof areas, and shop or work areas. One in ten households have access to a garden plot or kitchen garden. Such peripheral space is more available in gathering areas than in refugee camps, where over twice as many households have access to gardening areas and more households have balconies, roof areas or workshops (87 per cent compared to 81 per cent).

Figure 7.5 Per cent of households in crowded living quarters.



7.4 Land and Reported Ownership

Land ownership is complex among the refugees in Lebanon. Most camp households live in communities where the land is either partially or wholly leased by UNRWA (61 per cent and 17 per cent respectively). The owner of the land on which the community resides thus varies considerably across rural or urban categories. Private ownership, or a combination of private and government ownership, is found mostly in rural and suburb areas, where sole government ownership is rare. In contrast, half of the households in city centres and other urban areas reside in communities on land owned exclusively by the government. Private land ownership is much more prevalent in gathering areas than in camps, thus, 70 per cent of gathering households compared to 26 per cent of camp households reside in communities on privately-owned land.

Dwelling Ownership is Legally Complex

Considerable restrictions exist on private persons purchasing buildings for business purposes, including any production or entrepreneurial activity. Overall, only 10 per cent of households are located in communities where it is formally legal for individuals to buy buildings for commercial purposes, and nearly all of these communities are in gathering areas. While less than 1 per cent of camp refugee households have the legal right to such purchases, 45 per cent of gathering refugees reside in a community where building purchases are officially permitted.

Approximately eight in ten refugee households report that they own their own home. Camp refugees often report that they own their dwelling - although the land itself is not owned by the refugees - more often than those living in gathering areas (82 per cent compared to 70 per cent). However, here the concept of ownership must be considered with care, as it is in many respects not comparable given the special circumstances in the camps. Both groups of refugees report ownership more often than the Lebanese population as a whole, among whom 68 per cent own their homes (Ministry of Social Affairs/UNDP 1998:64). Figure 7.6 shows the distribution of reported ownership and renting by the type of dwelling for both camp refugees and gathering refugees. Reported ownership is quite evenly distributed across income groups, as depicted in Figure 7.7. However, apartment renters in gatherings are primarily high-income (25 per cent) and middle-income (52 per cent) households. In both camps and gatherings, as would be expected, most of those granted or occupying their living quarters without cash rent are low and middle-income households.

The most common way households report they have become “owners” of their dwelling is by building it themselves (61 per cent) followed by purchasing the home

Figure 7.6 Tenure by dwelling type. Per cent of households in camps and gatherings (n=3,617).

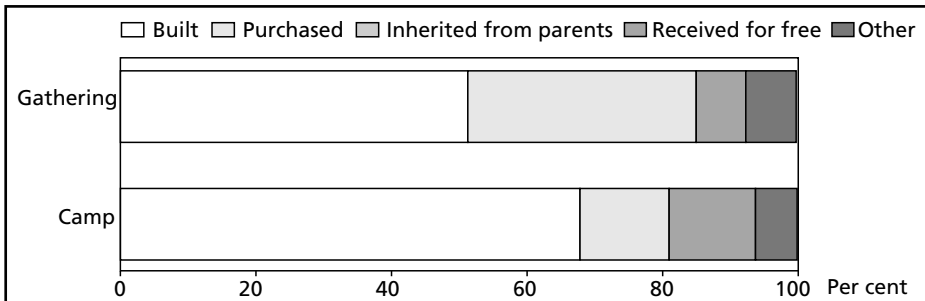


Figure 7.7 Tenure by income group. Per cent of households in camps and gatherings (n=3,617).



(18 per cent) and inheriting the dwelling from parents (11 per cent). Six per cent report that they received the dwelling free. Camp households are twice as likely to have inherited their dwelling from their family and are more likely to have built the dwelling themselves than gathering households. Very few households report that they rent out rooms in their dwelling (only 12 households in the sample), or receive income from renting (4 sampled households).

Figure 7.8 Financing of dwelling. Per cent of households that own it (n=2,857).



Considering the 6 per cent of households that rent for cash payment, on average the monthly payment is LL 150,000, although the payment amount varies considerably by region and type of location. Average monthly rental rates are generally higher in camps than gatherings, but this is primarily due to higher rates in the southern region as a whole than the north. Apartments are rented at higher rates than *dars* (LL 169,000 compared to LL 118,000) and housing in rural areas is considerably less expensive than average (LL 101,000). When considering rental payment as a percentage of total household income, households use on average 6 per cent of annual income on rent. This percentage is quite consistent across regions and type of housing, but is lower in rural areas (3 per cent of income), and considerably higher among lower-income households. Among renters in the lowest income group, households use on average 16 per cent of annual income on rent, compared to 1 per cent of income among the highest income group.

Respondents were asked if they either rented or were granted the dwelling from UNRWA, from private persons or from the government, but not if they rented or if they were granted the dwelling. Here, only households that report an actual cash amount paid in rent are considered as renters, otherwise the household is considered as having been granted the dwelling. Among the latter, approximately one-quarter are squatters, one-quarter were granted the dwelling from private persons or concerns, and one-half from UNRWA. Nearly all of the housing granted by UNRWA is in the camps, and is provided mostly to families with young children and households with elderly heads. UNRWA-granted housing is somewhat more common in low-income households (35 per cent of such housing) but otherwise fairly evenly spread across all income groups (13 per cent to 19 per cent of such housing in each income group). Squatters (households occupying the dwelling without renting or being granted it) are more common in gathering areas than camps and primarily middle-income households. Grantees of housing from private sources are mostly in camps (75 per cent) and low-income households.

7.5 Infrastructure Amenities, Sanitation and Environment

The LIPRIL collects data on infrastructure and related services at both the household and community levels, and includes data on the household's access to a number of infrastructure amenities related to sewage, refuse, electricity, heating, water, and kitchen, bath and toilet facilities.

Good Access to Electricity, Kitchen and Toilet, but Water and Refuse Collection are Lacking

Overall, refugees have good access to electricity (98 per cent are connected to an electricity network), and have independent kitchens (96 per cent) and toilet facilities (95 per cent) in their residences. The availability of these three amenities varies little regionally, between urban or rural locations, or between camps and gatherings. However, other infrastructure amenities are lacking overall, or lacking for certain groups of households. Figures 7.9 and 7.10 show the variation in these amenities by camp and gathering, region and urban/rural groups. Not shown, is room heating, which only one in three households report having, and the extent of which does not vary substantially among groups. It is however slightly more common in the Northern region.

Camps and gatherings face different types of problems, whereas the difference between rural and urban is that rural areas have better overall access to amenities, but less reliable supplies. Overall, access to safe drinking water and water in general piped directly into the household is lacking for all groups. In addition to this, refuse disposal is particularly a problem for gathering areas. In the camps, stability of electricity is particularly a problem for the Northern camps and stability of drinking water supply is a problem for the camps in the South. We go into more detail regarding specific infrastructure amenity problems and their reliability below, and finally, using an index of all the amenities show how the socio-economic situation of the households affects the access to these resources and facilities.

Figure 7.9 Per cent of households without amenities by regional camp and gathering locations.

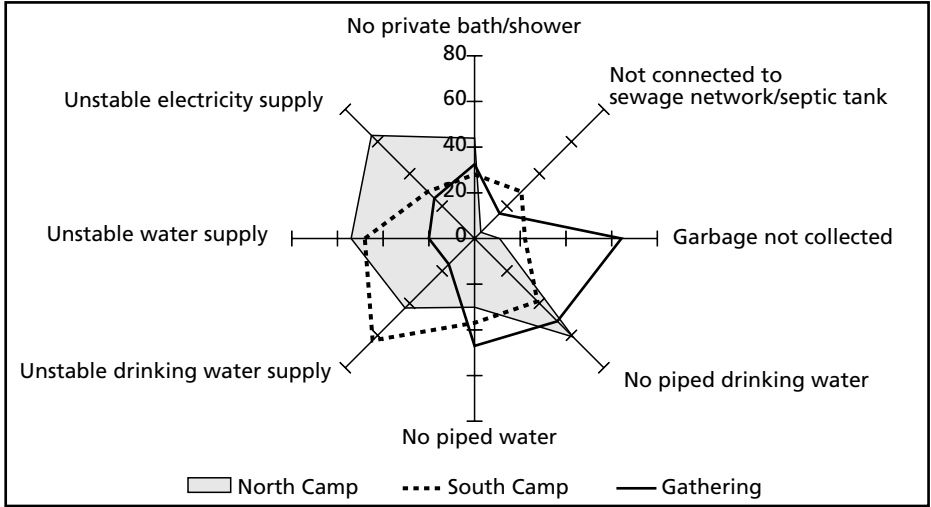
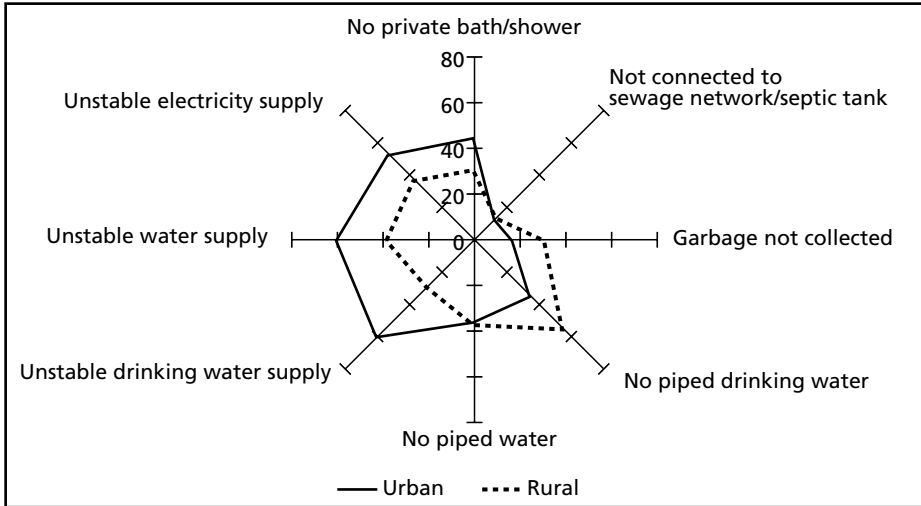


Figure 7.10 Per cent of households without amenities by urban/rural locations.



UNRWA and the Government are Frequent Providers of Sewage

Slightly over half of all households live in communities where UNRWA is the only provider of sewer network connection, 14 per cent where the community is served by multiple providers, 11 per cent where the government is the provider, and 4 per cent where popular committees provide sewer network connections. Fourteen per cent of households live in communities that report that there are no sewerage facilities available. Most of these are in urban areas outside of cities and suburbs, and rural communities and gatherings. The set of sewerage service providers is quite different in camps compared to gatherings. In camps, UNRWA is the main provider (70 per cent of households live in communities served by UNRWA only) while in gatherings the government is the main provider (50 per cent of households in these communities). Over twice as many gathering households live in communities where no sewerage service is provided, compared with the camps (23 per cent and 11 per cent respectively).

Open sewage ditches are infrequently reported, but are more often found in camps than in gatherings³. Overall, 7 per cent of households live in communities where there are open sewage ditches, and most of them are in camps (8 per cent of camp refugees). Less than 1 per cent of households are in communities where open sewage ditches are filled with solid waste.

³ The LIPRIL collected data at the community level on several categories of open ditches, including separate categories for open ditches filled with raw sewage and open ditches filled with garbage. Discussion of the latter follows later in this section. Here we refer only to ditches with raw sewage.

Approximately nine in ten households report that they are connected to the sewer network or to a septic tank. This level of access varies only slightly across camp versus gathering, or urban versus rural locations. There are regional differences among camp refugees, however: Camp households in the north have better access to sewer facilities, where 96 per cent of households are connected compared to 78 per cent of the camps in the south and between 83 per cent and 85 per cent of gathering households in both regions.

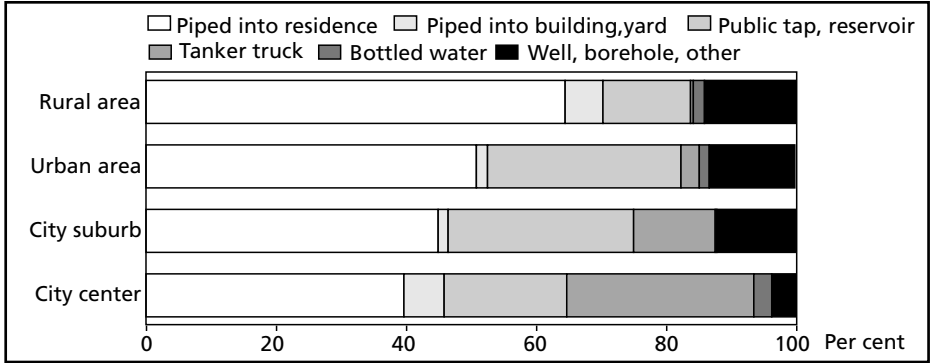
Piped Water often Available, but Suffering from Service Irregularity

Almost half of the households live in communities where water is provided by multiple providers, 28 per cent where the popular committees provide water, 16 per cent where the government is the provider and 7 per cent where UNRWA is the provider. Overall, only 2 per cent of households are in communities served solely by private water providers. UNRWA is the sole water provider only in rural areas (27 per cent of households) and in camps (8 per cent of households). A large number of households here have popular committees as their water provider (67 per cent). In contrast, households in urban communities are provided with water by the government or multiple providers much more often.

Overall, 64 per cent of households have water piped into the residence and 50 per cent have piped drinking water. Although less have piped drinking water than general water, drinking water sources are overall more reliable, providing 63 per cent of households with a stable supply compared to 56 per cent of households with a stable general water supply.

While we do not know the quality of the drinking water provided from the data gathered in the survey, we can assume that drinking water piped into the residence, or delivered by tanker truck, as well as bottled water, are relatively safe

Figure 7.11 Source of drinking water by urban and rural locations.



sources of drinking water. Other sources such as open containers and reservoirs are potentially unsafe. The LIPRIL survey questioned whether the latter type of source included any filtering devices, 87 per cent of households did not. Overall, refugees have lower access to “safe” drinking water sources than the national population, among whom 97 per cent are reported to have access to safe drinking water.

As we see in Figure 7.11, there is great variation in the source of water and drinking water by urban and rural location of households. As the patterns for both types of water are similar, the remainder of this section will focus on drinking water. Refugee households in city centres and suburbs have drinking water piped into their residence least often, relying mostly on tanker truck and vendor delivered water, although suburban households also make frequent use of public reservoirs and taps. Rural households have better access to piped drinking water, with over 60 per cent having drinking water piped into their residence. The 40 per cent without piped water rely on potentially unsafe sources such as boreholes and rain-water wells (which mostly do not have any filtering devices).

Figure 7.12 shows the reliability of the various sources of drinking water by camp or gathering location. Here we see that the source of water is related to its reliability. While drinking water piped into the residence may be seen as the most convenient source of drinking water, it is not very reliable compared to other sources for some locations. Tanker truck delivered water is the most reliable, with 83 per cent of the households using this source reporting that they never, or almost never, experience supply problems. As regards piped drinking water, a total of 61 per cent report a stable supply, but this varies greatly by location. Camp residents have supply problems more than four times as often as gathering residents, and rural households have daily problems with supply 10 times more often than city households.

Figure 7.12 Per cent of households with no or infrequent problems in supply of drinking water by source and camp or gathering location.

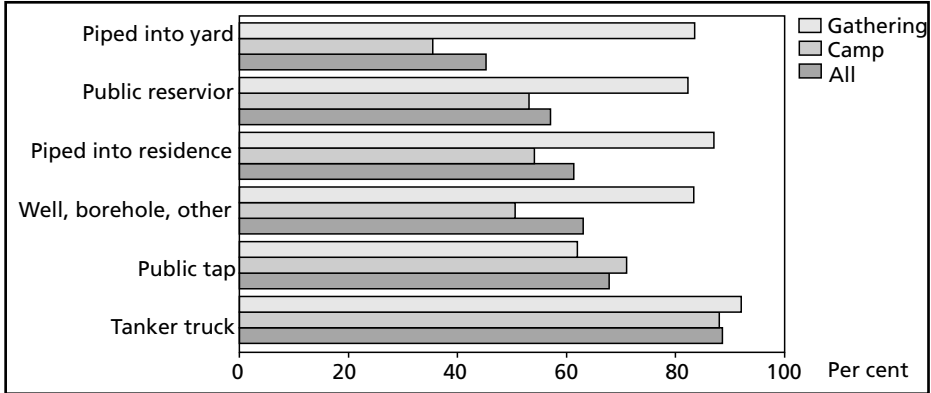


Figure 7.13 Per cent of households with weekly and daily problems in supply of drinking water piped into the residence by urban and rural locations.

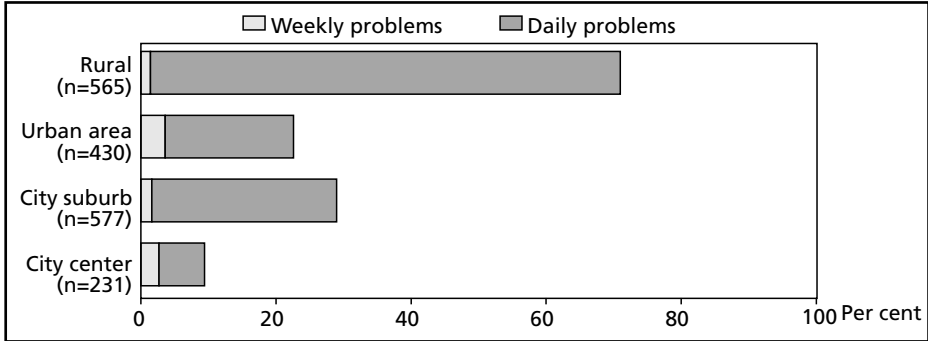
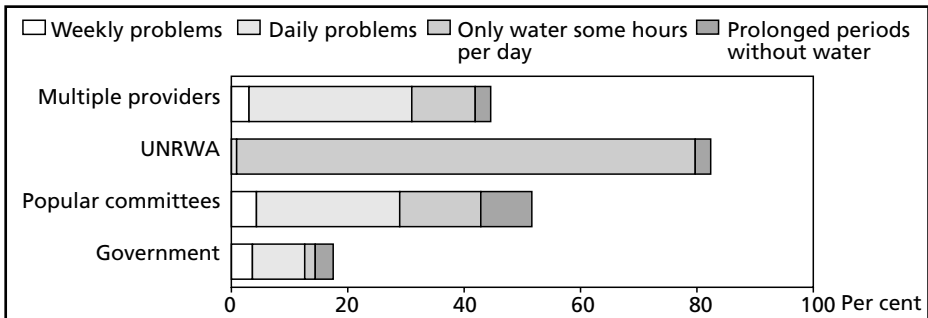


Figure 7.14 Per cent of households with weekly and daily problems in water supply, or restricted water supply by the main water provider to the community.



The level of reliability of water varies with the main provider of water to the community. Communities were not asked whether the water provided was general water or drinking water. Households living in communities in which UNRWA is the sole provider of water most often report some interruption to water service overall, and most often report that water is only provided for some hours during the day. This may indicate that UNRWA services target the most poorly developed areas.

Most Households have Electricity Network, but Reliability is Poor

The government, popular committees and multiple providers make up the three categories of electricity providers to the communities. About half of the households live in communities where electricity is provided by the government and half where it is provided by multiple agencies. Popular committees only provide electricity in city centre communities, where 10 per cent of households have their electricity provided by these committees.

Most households are connected to an electric network (96 per cent). Three per cent of households, in addition to using the electric network, also have a private generator, and 2 per cent rely completely on a shared electric generator. Overall, the reliability of electricity supply is poor, with over 40 per cent of households reporting frequent service interruptions.

Those who report regular problems mostly have daily interruptions. As shown in Figure 7.15, the severity of these interruptions varies considerably by region, camp and rural or urban location. Camp refugee households in the Northern region have the least reliable supply of electricity, among whom over six in ten households have frequent problems, and one in two have daily problems. Many of these households are located in rural areas (34 per cent), where we also find relatively more electricity supply problems. Gathering and urban area locations have less frequent problems, and have any problems less often than average.

The pattern of electrical interruptions is partially explained by the type of provider. Figure 7.16 shows the level of supply problems associated with each major provider. Households in communities with multiple providers most often experience electricity supply problems, and have a more restricted supply than in other communities. Rural communities and city suburbs most often rely on multiple

Figure 7.15 Per cent of households with electricity supply problems by frequency of problem.

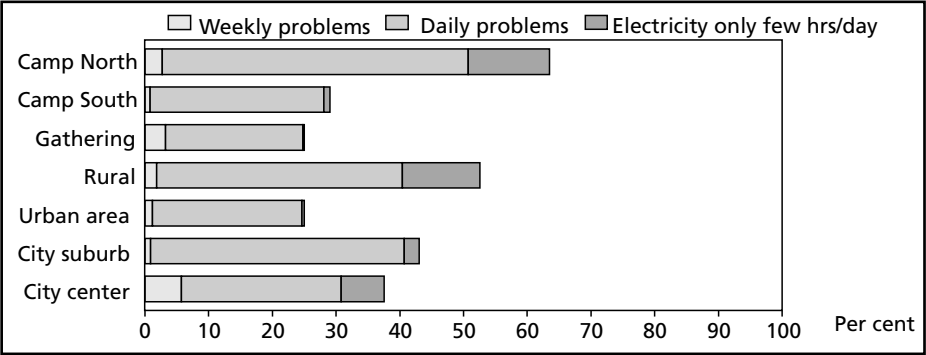
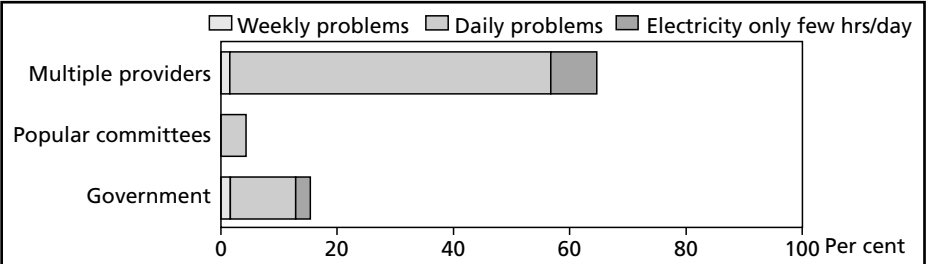


Figure 7.16 Per cent of households with electricity supply problems by frequency of problem and main supplier.



providers. Finally, there is a large difference in providers of electricity between camps and gatherings: 60 per cent of camp households are in communities served by multiple providers compared to 16 per cent of gathering households.

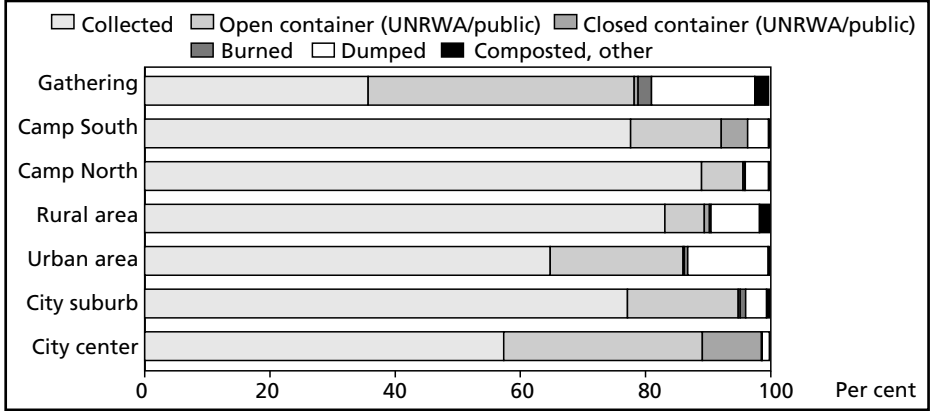
UNRWA Main Provider of Refuse Collection

UNRWA provides most refuse collection service in the camps, where 84 per cent of households are located in communities served exclusively by UNRWA. In gatherings, the provision of service is more dispersed among providers, with half of all households in communities where the government collects refuse, and roughly 10 per cent in communities serviced by private persons, popular committees and NGOs. UNRWA also provides refuse collection services to 16 per cent of households living in gatherings.

Open drainage ditches filled with refuse are present in both camps and gatherings. Forty-five per cent of camp refugee households and 33 per cent of gathering households live in communities where this is reported to exist. This problem is most evident in city suburbs where some 70 per cent of households live in communities where refuse is dumped in drainage ditches.

As shown at the beginning of this section, gathering refugee households have a large problem with refuse collection, and less than half the number of households have refuse collected in gathering areas compared to the overall average of 73 per cent. Gathering households depend on open rather than closed containers (43 per cent) more often than households in other areas, and more depend on burning and dumping than elsewhere. Refuse disposal is relatively better in camp locations, where a higher percentage of households have refuse collection services compared to the average, but service is not as good in the Southern camps as in the Northern ones.

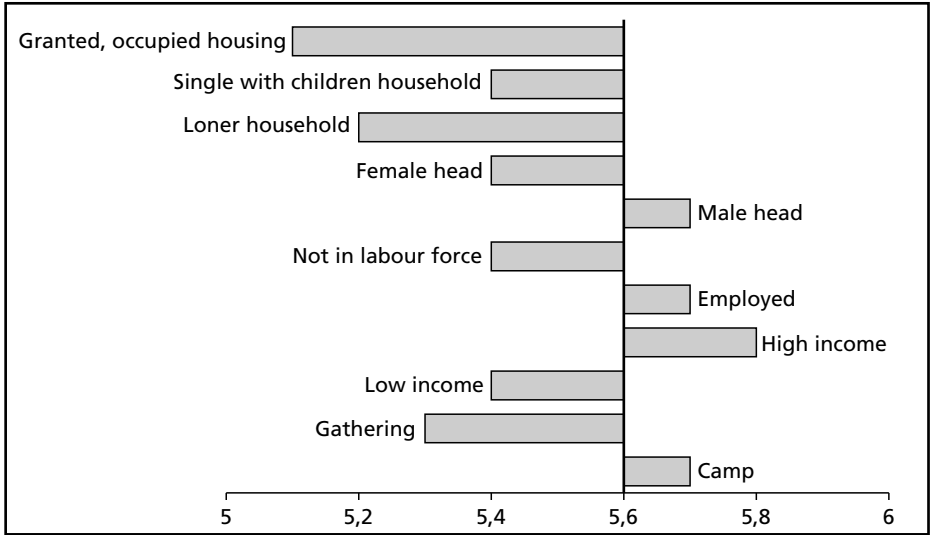
Figure 7.17 Method of refuse disposal. Per cent of households.



Considering urban and rural differences, in general, urban areas are less served by refuse collection, although suburban areas have more access to closed containers. A high percentage of city centre and urban area households depend on open containers (32 per cent and 21 per cent respectively). While a high percentage of rural households have refuse collected (83 per cent), those who do not mostly dump it (8 per cent). Corresponding to the method of refuse disposal, we find that more than one in three households in gathering areas report that they are usually exposed to refuse smells. One in two city centre households and 34 per cent of urban area households also report regular exposure to refuse smells.

Infrastructure amenity problems such as access to safe drinking water, reliability of drinking water, electricity sources and refuse collection do not appear to be strongly related to the socio-economic position of the household. They are much more associated with the regional, urban or rural, and camp or gathering location of the household. However, when we consider infrastructure amenities as a group, certain groups of households, such as female headed, low-income and “loner” households more often lack multiple amenities than other households. Figure 7.18 shows the average number of amenities for these groups.

Figure 7.18 Average number of infrastructure amenities. Bars represent difference from overall average of 5.6 amenities. The maximum number of amenities is 9*.



* The nine amenities are: piped drinking water; kitchen; garbage collection; tub or bath in residence; toilet in residence; connection to electricity; stable drinking water supply; stable electricity supply; and connection to sewerage.

Gas Used for Cooking, Electricity for Heating

Gas is by far the most common energy source for cooking, and is used by 99 per cent of the households. Gas is used much less for heating water and rooms (25 per cent and 39 per cent respectively). The majority use electricity for water heating (66 per cent). With regard to room heating, the sources are more diverse. As shown in Figure 7.19, a quarter of the households use wood or charcoal and a third use gas and electricity. Few households use kerosene or diesel as energy sources for cooking, room and water heating (less than 10 per cent).

Figure 7.19 Fuels used for room heating. Per cent of households. Figure adds up to more than 100 per cent, because some households use more than one type of fuel.

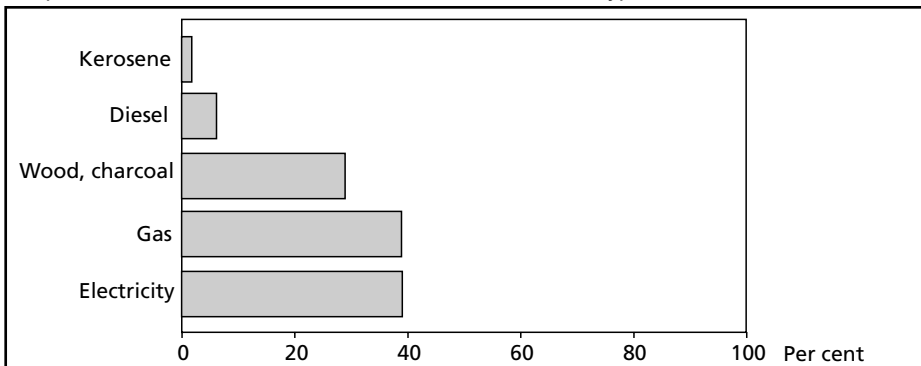
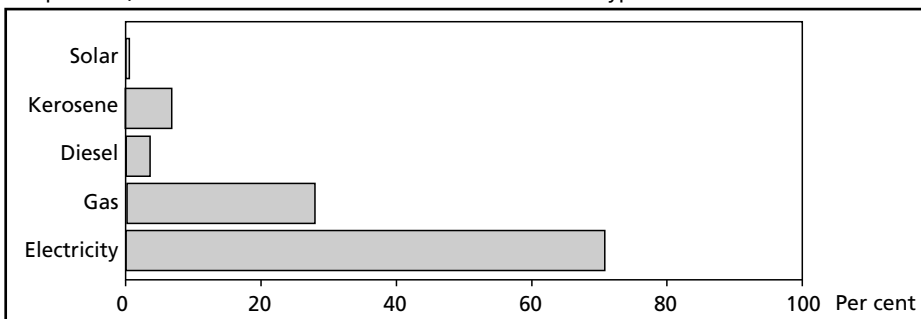


Figure 7.20 Fuels used for water heating. Per cent of households. Figure adds up to more than 100 per cent, because some households use more than one type of fuel.



7.6 Indoor and Outdoor Environment

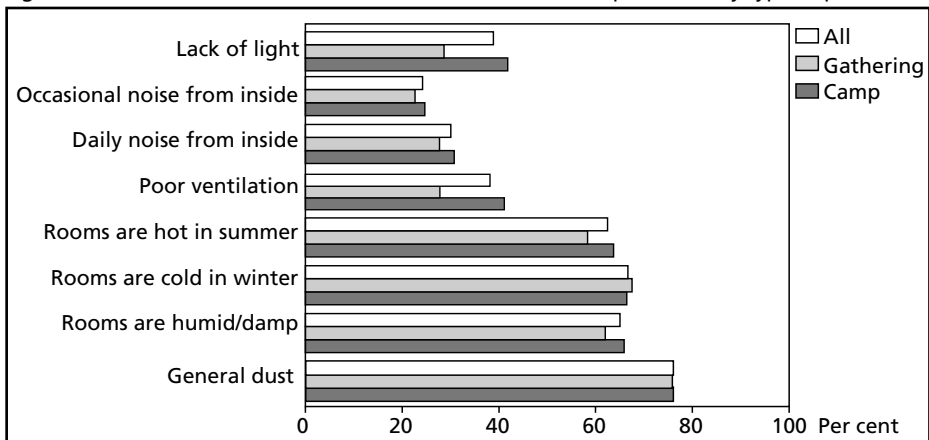
A number of aspects concerning the quality of the indoor environment were explored in the LIPRIL survey. Households were asked if they experience certain kinds of environment problems such as coldness, dampness and noise, and the severity of such problems. While the indoor environment is primarily determined by climate, residential density, the type of housing and construction materials used, and the existence of certain amenities such as room heating, the data is based on the subjective evaluation of the environment by the household respondent. Persons have differing expectations of the indoor environment and will be bothered to a greater or lesser extent by the same indoor quality as other persons. Nevertheless, we do find that the indoor environment quality is poor for the same households that tend to live in crowded, sub-standard housing in locations that are less better served with electricity, water and refuse collection.

Poor Housing Conditions Tend to Cluster

The most prevalent types of indoor environment problems are general dust, humidity, and coldness in winter and hot rooms in summer (Figure 7.21). From two-thirds to three-fourths of households complain of each of these problems. The indoor environment is reported to be worse for households in camps than in gatherings, particularly regarding ventilation and lack of light.

The amount of dust in the household may be related to the climate and levels of outdoor pollution. Exposure to noise from within the household, however, is more related to the type of household (for example, households with small children) and the residential density, as 36 per cent of city centre dwellers complain of daily noise

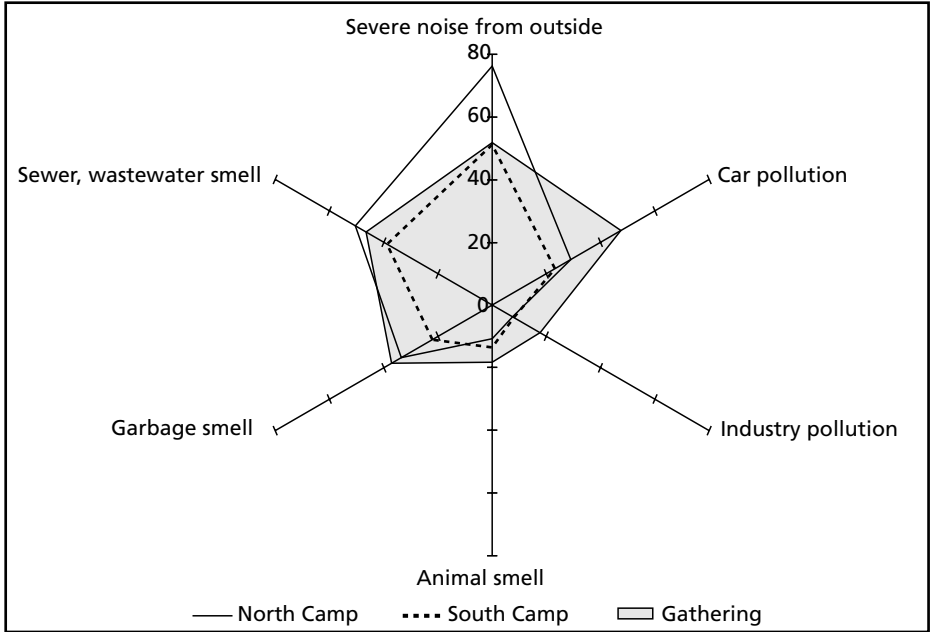
Figure 7.21 Per cent of households with indoor environment problems. By type of problem.



compared to 27 per cent of rural households. An indoor quality additive index was created, which included five of the environmental problems listed above (excluding noise and dust). Overall, households reported an average of 2.7 problems. Northern camps and low-income households have more problems, as do those living in temporary type housing and housing made of poor materials such as asbestos (not shown). Poor housing conditions appear to cluster together as both crowding and lack of amenities are associated with poor indoor quality.

The LIPRIL survey also questioned household respondents about a series of outdoor environment problems, which may be experienced from within the dwelling itself or in the immediate outdoor area surrounding the dwelling. These problems include severe noise coming from outside, car pollution, industry pollution, animal smells, refuse smells, sewer or waste water smells, as well as general dust. Figure 7.22 shows the percentage of households that report experiencing these problems by camp and gathering location. Overall, the most common of these outdoor environment problems is severe noise coming from outside. Forty-five per cent complain of sewer smells and 30 per cent complain of car pollution and refuse smells. These types of problems are not associated with each other. That is to say that the types of environmental nuisances do not tend to cluster together for certain households, but are determined by the location of the household – camp, gathering or region. Certain problems are more prevalent in each of these areas.

Figure 7.22 Outdoor environment problems. Per cent of households.



Car and industry pollution, and sewer smells are found more in gatherings than in camps. Almost all types of pollution are more of a problem in the Northern camps than in the Southern camps. In addition, sewer and refuse smells are more common in city centres than elsewhere, where one in two households complain of sewer smells (30 per cent overall average) and 57 per cent complain of refuse smells (45 per cent overall average). Smells from animals are, naturally, mostly a problem in rural areas.

Between a quarter and 40 per cent of households report that they are somewhat to very dissatisfied with their dwelling's indoor environment or pollution level in the immediate surroundings of the dwelling. The level of dissatisfaction among households is higher for outdoor pollution than indoor environment (37 per cent and 23 per cent respectively). City centre residents are the most dissatisfied with both indoor and outdoor environments. Gathering households are more dissatisfied with outdoor pollution than camps (47 per cent and 35 per cent of households respectively). Following the pattern of indoor nuisances, twice as many Northern camps are dissatisfied with their indoor environment than Southern camps. On average, those who report to be dissatisfied, also experience more nuisances, particularly with regard to the indoor environment.

In addition, we find that certain kinds of environmental problems cause relatively more dissatisfaction. Noise from outside, refuse and sewer smells are not only the most common outdoor environment problems, but also those most associated with dissatisfaction. Lack of natural light, humidity and poor ventilation in the indoor environment are more closely linked to dissatisfaction than the other indoor environment problems, such as difficulty in regulating temperature and noise.

7.7 Neighbourhood Resources and Services

Having assessed the indoor standards, we now turn to the characteristics of the neighbourhood surrounding the households, such as whether or not the community has general security, postal, fire, shopping, youth and sport facilities, and whether or not there are basic health and education services. Alongside this description of the extent of community services, we examine the level of satisfaction the household respondent has with various aspects of community and community-level services.

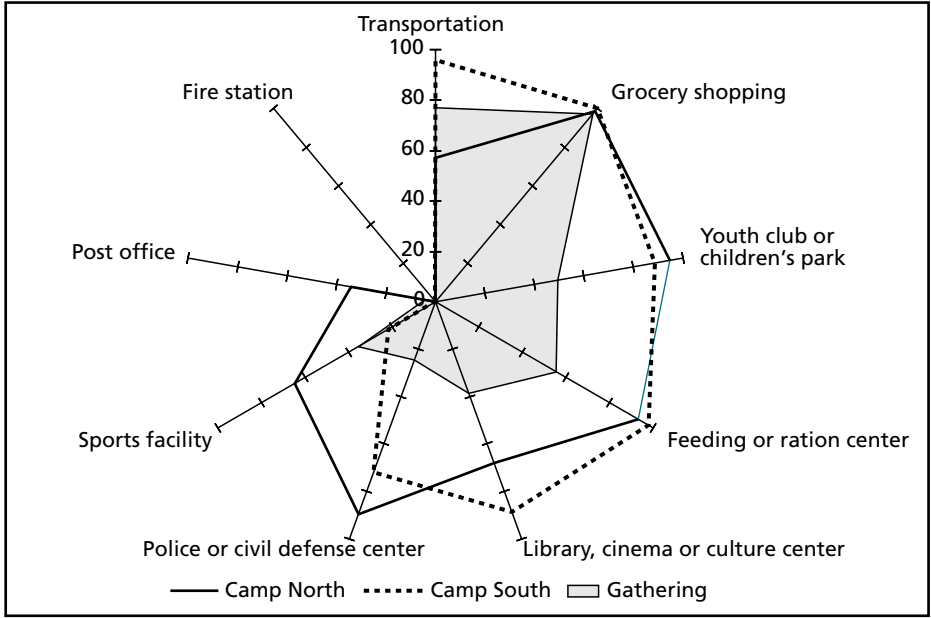
Camps Better Equipped with Community Services than Gatherings

Figure 7.23 shows the percentage of households living in communities reporting to have a number of different facilities generally provided at the community level. Two points are immediately evident from the graph. First, camps have much better access to facilities than gatherings, and second, there is an overall lack of some services. None of the communities have fire stations and only Northern camp communities have post offices. Sports facilities are lacking, particularly for Southern camps and gatherings.

Apart from transportation services (bus, taxi, train, minibus) and grocery shopping, roughly half to three-quarters of gathering households live in communities without basic cultural, youth, welfare, security and sports facilities. Correspondingly, we find that gathering refugee households are less satisfied with these aspects of their neighbourhood. As shown in Figure 7.26, twice as many gathering households are dissatisfied with public transportation (26 per cent compared to 13 per cent), and 10 per cent more gathering households are dissatisfied with cultural opportunities than camp refugees. Gathering refugees are much more dissatisfied with shopping (20 per cent compared to 8 per cent of camp refugees), although all have access to groceries.

Rural areas in general have better access to these community services than both city centres and urban areas. Considerably less city centre households than average live in communities with police or civil defence, feeding or ration centres, or

Figure 7.23 Per cent of households with general community services in their community.

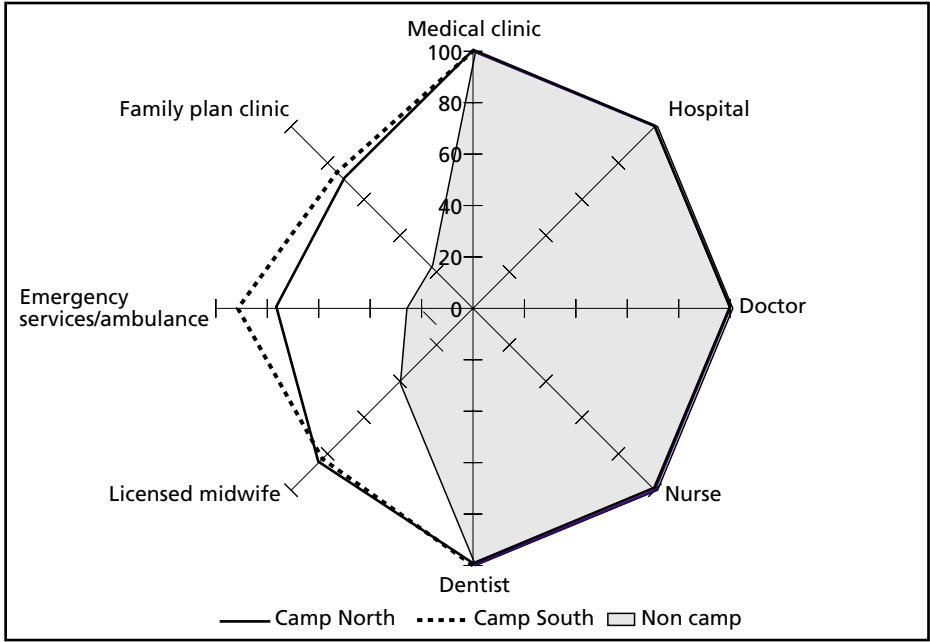


libraries and cinemas (34 per cent compared to 70 per cent overall and 84 per cent of rural households). City suburbs, however, have good access to shopping, cultural activities and youth facilities, but very few (less than 5 per cent of households) live in communities with sports facilities, fire stations or post offices.

Turning to health facilities and health personnel, almost all camp households live in communities where these are available (Figure 7.24). Gathering households also live in communities with some health facilities, but roughly 80 per cent or more live in communities without a licensed midwife, emergency medical facilities, ambulance service, or a family planning clinic.

Once again, we find that some of these services are less available in city centre communities than elsewhere. Only 40 per cent of city centre communities report a licensed midwife being available, compared to 90 per cent of suburbs, 70 per cent of urban areas and 79 per cent of rural communities. Emergency medical facilities are also severely lacking in city centre communities, with only 32 per cent of households residing in communities with this service compared to 72 per cent overall. As far as the number of clinic and hospital facilities available is concerned, we also find that although most have such facilities, city centre households have fewer private hospitals than elsewhere. On average, city centre and suburban households live in

Figure 7.24 Per cent of households with medical facilities and medical personnel in their community.

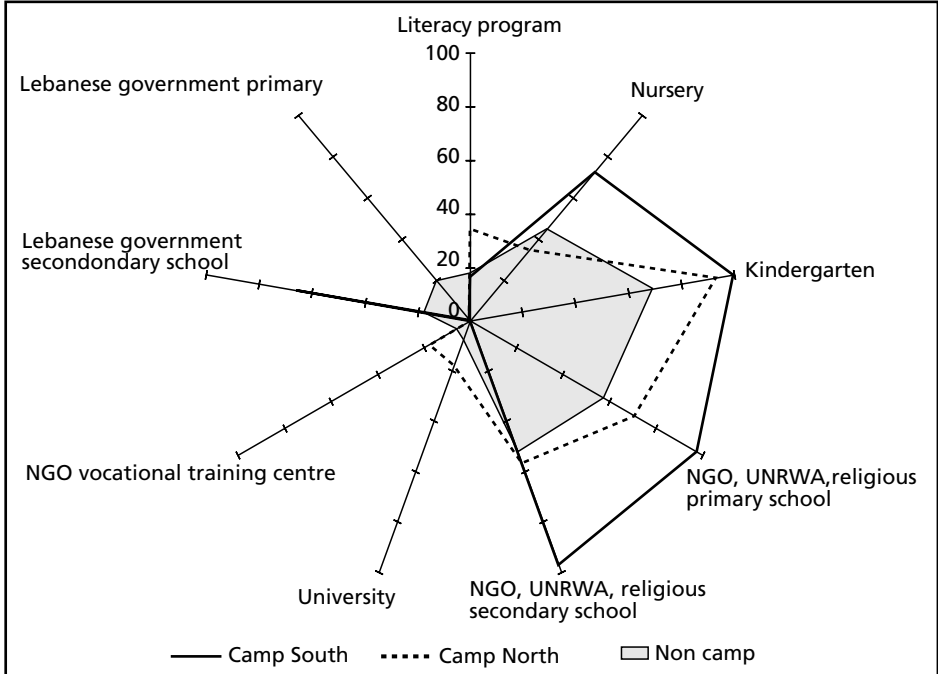


communities with 1 private hospital, urban residents on average have 2.4, and rural areas have 2.

With regard to educational services, Figure 7.25 shows the percentage of households living in communities with various kinds of facilities. Lebanese government schools are treated separately here as refugees are not currently allowed to attend government schools. As with other community services, gathering households live in communities with educational facilities less often than camp households. Northern camp residents have access to education facilities less often than residents of Southern camps.

Almost all camp refugees have kindergartens in their community compared to 70 per cent of gatherings. Eighty-five per cent of camp refugees have an NGO, UNRWA or religious primary school, and 78 per cent have an NGO, UNRWA or religious secondary school. In contrast, roughly half of gathering residents do not have an NGO, UNRWA or religious primary or secondary school in their community. Literacy programmes are lacking in both areas, with 18 per cent of gathering and a quarter of camp households having a literacy programme in their community. Only half of camp residents and slightly fewer gathering residents have a day care or home care facility for children in their community. Less than 10 per cent of the

Figure 7.25 Per cent of households with education facilities in their community.

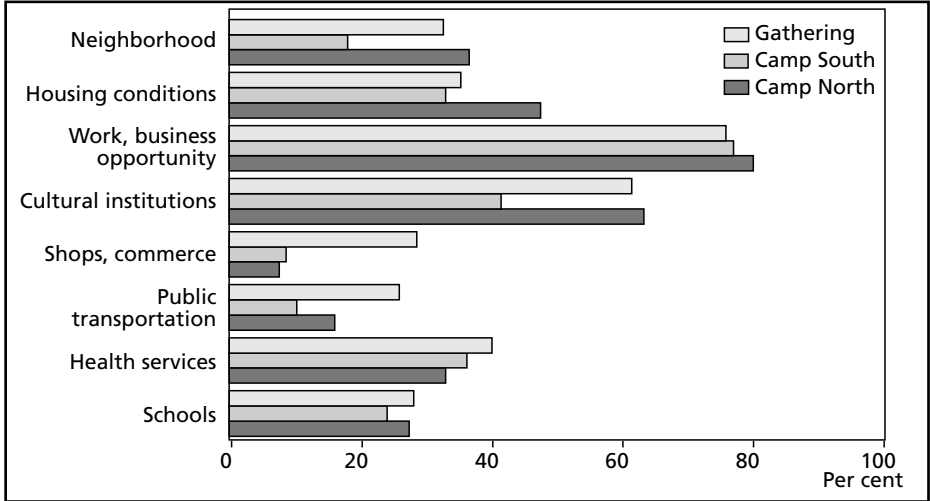


households in either camps or gatherings have universities and vocational training facilities in their communities. Childcare facilities and secondary schools are especially lacking in Northern camps, where half as many households have nurseries than in the Southern camps (35 per cent compared to 72 per cent). In addition, only 56 per cent have a secondary school in the community compared to 97 per cent of Southern camp households. However, more Northern camps have universities and vocational training (17 per cent) than average, while no households in Southern camps have these in their community.

Literacy programmes, nurseries, secondary schools, universities and vocational training centres are much less common in city centre communities than elsewhere, while we find that rural areas have fairly good access to all of these except universities and vocational training.

Finally, camp households in the north are more dissatisfied with the educational facilities in their neighbourhood (Figure 7.26). Twenty-seven per cent of Northern camp households were dissatisfied compared to 24 per cent of Southern camp and 28 per cent of gathering households. City centre households were less frequently dissatisfied with schools than rural areas (19 per cent dissatisfied compared to 30 per cent for rural households). This may be because although there are no facilities in the immediate community, it is easier in a city centre to travel to a community where this is available.

Figure 7.26 Per cent of households dissatisfied with community services and facilities in their neighbourhood.



Chapter 8 Social Networks

Laurie Blome Jacobsen and Mary Deeb

8.1 Introduction

This chapter provides an overview of the characteristics of family networks among Palestinian refugees living in camps and gatherings in Lebanon. Individuals and households are linked to other family members, neighbours, friends and acquaintances. In chapter 2, we briefly looked into the family size and family reproduction patterns. The term “social network” takes the household description one step further, by describing the wider web of family networks. These webs typically provide individuals and households with social support and economic assistance, as well as an enforced feeling of belonging, and hence constitute a basic element of living conditions. The structure, extension and density of social networks, however, vary between households. People are born within these networks, and extend them as they grow older. They may be broken up or reshaped by migration or relocation.

Close Contacts Among Family Members

The description in this chapter covers a number of aspects of social networks, at both the household and the individual levels. It starts with a general description of family life, family networks and distances to other relatives. Most households form nuclear families, and settle among relatives with whom there is frequent contact. Almost every household has some relatives living nearby. They are typically settled amongst the husband’s family and the male side of the extended family. Female headed, elderly headed, mobile households and persons of a low socio-economic disposition are more often isolated from extended kin, and have less frequent contact with them.

Turning to marriage patterns, the analysis reveals many marriages between related persons, but less so than has been found elsewhere in the region. Attitudes in favour of cousin marriages and of women to choose their own spouse appear to be becoming more liberal. The least liberal attitudes in this respect are observed among men with either very low levels of education or men with higher education. Among married persons forming nuclear households, 1 in 2 persons have the same geographic origins and family origins in Lebanon or Palestine as their spouse.

Finally, the analysis describes family network connections. A good majority of persons report that they exchange financial or non-financial help. Overall, family exchanges of help tend to be one-sided (exclusive giving or taking), while friendship exchanges are mutual. Financial exchanges occur more frequently than non-financial, and are more often mutual than non-financial exchanges. The geographic location of the family and the age and gender of the household head, as well as the geographic mobility of the family are factors that contribute to the increasing size and diversity of family networks. These characteristics, in addition to education levels, are also related to the tendency to prefer, or to practice, certain marriage patterns within the kinship network.

8.2 Family Life and Extended Family Networks

We start the analysis by a description of the family itself and its networks. In addition to providing a broad and general picture of the family, it also establishes the background for the subsequent analysis.

Few Live Alone

The predominant household form among refugees in camps and gatherings is nuclear families. Eight in 10 households are of this type, and half of these form nuclear families consisting of a couple with children under age 15. Few persons live alone, and slightly less than have been found in the Lebanese population as a whole (5 per cent of camp and gathering refugees compared to 7 per cent in Lebanon as a whole). Camp and gathering refugees also live in extended family households more often (15 per cent compared to 9 per cent in Lebanon) (UNDP 1997:63).

Table 8.1 Household types: per cent of refugee households in camps and gatherings (n=3,617).

Person living without family	5.3
Couple without children	5.9
Couple with youngest child above 14 years	11.4
Couple with youngest child 14 years or less	51.0
Single with youngest child above 14 years	6.7
Single with youngest child 14 years or less	4.1
Extended family	15.5
Total	100.0

A general stability in this type of family formation is observed across other background characteristics. Two exceptions, however, are households headed by females and elderly persons. In these 2 groups of households there are both considerably more persons forming loner households *and* slightly more forming extended family households.

Most Settle Near Family and Relatives

About 9 in 10 households report having some relatives nearby (within walking distance in the same neighbourhood). Furthermore, 1 in 2 households have 11 or more relatives nearby. While the predominant pattern is for families to settle in areas with kin nearby, this varies somewhat in terms of the predominate type of kin and whether the kin is the husband’s or wife’s family.

Camp refugee households live away from relatives less often than gathering households (10 per cent compared to 17 per cent). Male-headed households live near family more often than female headed households, and households with young heads live among relatives more often (95 per cent compared to roughly 85 per cent for households with older heads). Surprisingly little difference (although some) exists between households whose head has recently moved, and others (85 per cent have relatives nearby compared to 89 per cent among others).

Settling among lineal relatives (grandparents, parents, siblings and adult children) is common - and the predominant pattern is to live near the husband’s rather than the wife’s kin. Figure 8.2 shows the distribution of the husband and wife’s nearby relations by type of relative. We see that siblings are the most common type of relative living nearby, followed by parents. Including adult children, 86 per cent of

Figure 8.1 Households with relatives nearby. Per cent of households (n=3,617).

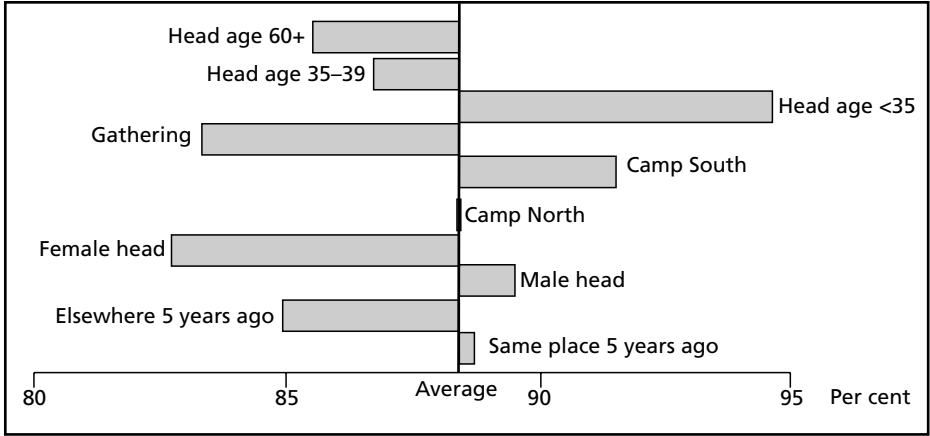
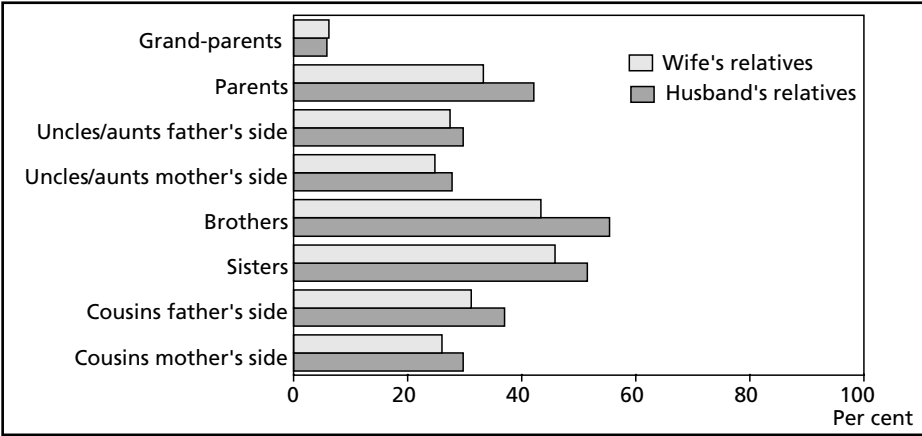


Figure 8.2 Type of relatives of both spouses nearby. Per cent of households (n=3,239).



households have lineal relatives nearby, 58 per cent have both lineal (grandparents, parents, children) and collateral (uncles, aunts, cousins) relatives nearby and 28 per cent have only collateral relatives nearby (Figure 8.3).

A large proportion of households are surrounded by many relatives of different types. Over half of the households report having “many” relatives nearby, defined here as more than 10 relatives (Figure 8.4). Approximately 40 per cent report having “some” relatives nearby (1 to 10 persons). Having many relatives nearby is also

Figure 8.3 Categories of relatives nearby (n=2,833).

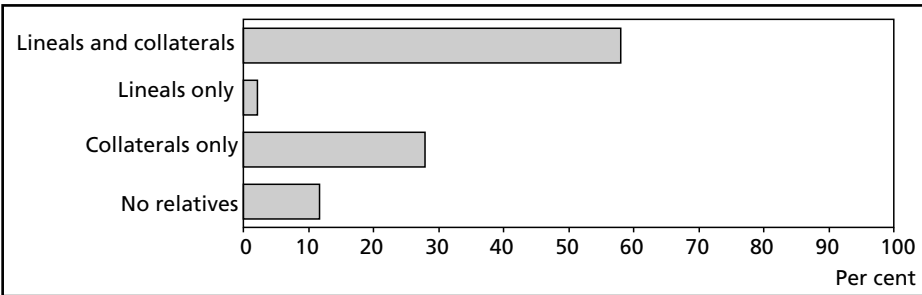


Figure 8.4 Size of local family network. Per cent of households (n=3,617).

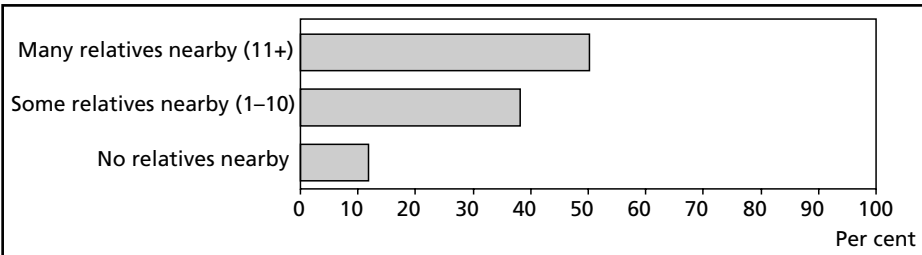
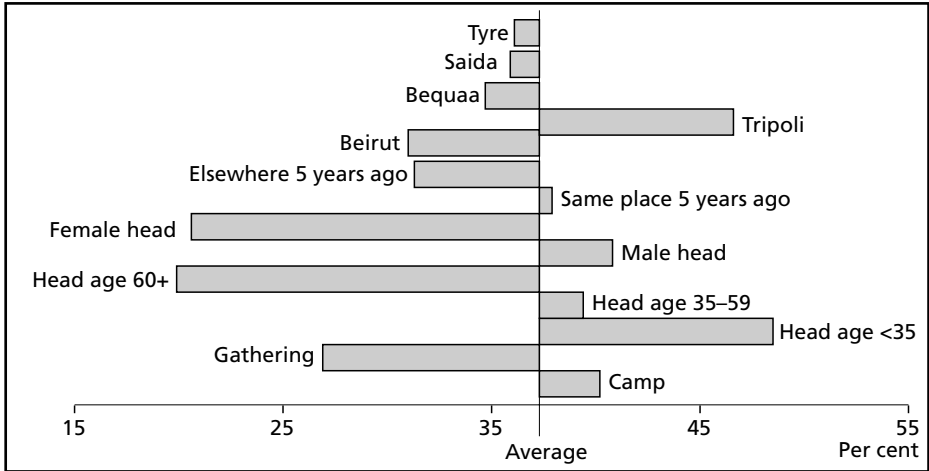


Figure 8.5 Per cent of households with complex and dense local family networks. Bars are difference from average of 37 per cent (n=3,617).



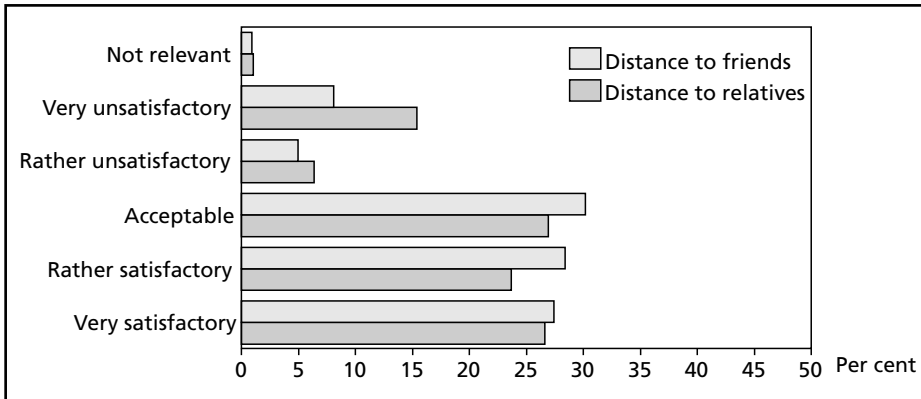
associated with having more types of relatives nearby - the amount of variation in the set of relatives increases with the total number of relatives.

The variation in types and actual numbers of relatives can be considered as measures of the complexity and density of the local household network. Comparing female headed, gathering located and mobile households with others, we have earlier seen that the difference between those with any relatives nearby *versus* those with no relatives nearby becomes more marked when we take into consideration the size and complexity of the local family network. Considerably fewer households living in gatherings, or having older or female heads have complex and dense networks than average (Figure 8.5). Geographical variations are also evident here, which were not so pronounced when considering only the existence of relatives nearby. Households residing in Beirut have complex and dense networks least often, and households in Tripoli have complex and dense networks most often compared to households in other Governorates.

8.3 Satisfaction with Neighbours, Distance to Relatives and Friends

The LIPRIL asked the households about their satisfaction with access and proximity to relatives and friends, and their satisfaction with their neighbours. Most reported that they are satisfied with or find the distance to relatives acceptable (almost 80 per cent). In general, respondents report a higher level of satisfaction with

Figure 8.6 Satisfaction with distance to relatives and friends. Per cent of households.



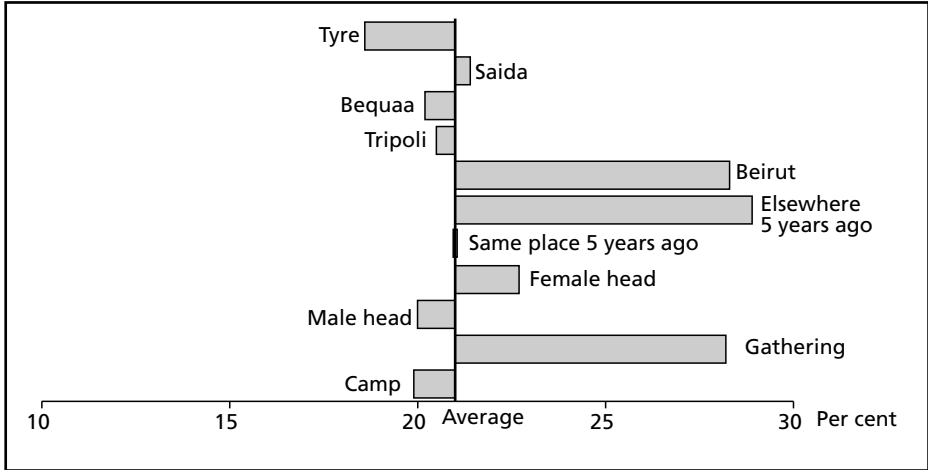
the proximity of friends than of relatives. Few are dissatisfied with their neighbours, as only 6 per cent report dissatisfaction.

Variations in the levels of dissatisfaction with regard to the proximity to relatives follow the density and complexity patterns of local household networks based on headship and location. Thus, we observe higher levels of dissatisfaction in the gatherings and among female headed and mobile households. Dissatisfaction is greatest in Beirut, where we also find the least dense and complex networks, and lowest in Tyre, where we see the largest and most diverse family networks (Figure 8.7).

8.4 Marriage and the Family: Autonomy in the Choice of a Spouse and Kinship Relation Among Spouses

The choice of a marriage partner, either one's own or on behalf of others, in many ways determines the characteristics of family networks. That is to say, how closely related by kinship and how homogeneous the extended family is in terms of geographical and social origins are both aspects that can influence the "connectedness" and stability of the network. In this regard, marriages tend to be entered into between persons with very similar backgrounds. This includes marriages between related kin, which is found to be a present but declining practice. We will now take a look at attitudes among individuals towards women having the ability to choose their own spouse, preferences for kinship relations between potential spouses, actual levels of consanguineous marriage, and finally, other aspects of family and personal origins that spouses often have in common.

Figure 8.7 Dissatisfaction with distance to relatives. Per cent of households. Bars are difference from average of 21 per cent.

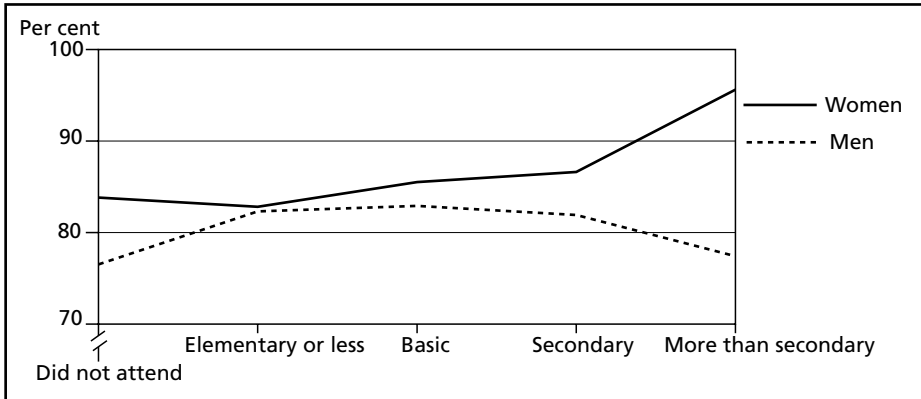


Supportive Attitudes Towards Women Choosing their Own Spouse

Traditionally in the Middle East, social contact between unmarried men and women has been restricted and it is common that family members at least perform a screening of possible marriage partners (Ibrahim 1995:154). Thus, although many appear to support a girl’s choice in her marriage partner, this may not imply that the woman is completely free to choose outside of a “pre-selected” group of acceptable candidates. Nevertheless, we do find that the majority of both men and women think their daughter should choose her husband herself, as opposed to it being solely a family or parental decision. Not surprisingly, women are more supportive than men in this regard, but not much more so. Some 85 per cent of women report that the daughter should be free to choose, compared to 82 per cent among men. More pronounced differences are observed among men and women when other intervening factors, such as the person’s education, income and social network, are introduced.

As shown in Figure 8.8, men and women’s attitudes towards autonomy in marriage choice vary by education level. Among women, increases in education are closely associated with increases in support for women’s autonomy in the choice of a marriage partner. Men report more support at successively higher education levels up to basic education, but successively lower levels of support with secondary and higher education. A similar relationship can be seen among men’s attitudes and household income. For example, 80 per cent of men in both the lowest and highest

Figure 8.8 Per cent of persons who think girls' marriage is mostly her own choice by education level (n=1,294).



income groups support women's autonomy in the choice of a husband, compared to 87 per cent of men in the middle-high income group.

Geographic stability, and the complexity and density of family networks appear to have greater impact among men than women in this regard. Men who have lived elsewhere 5 years prior to the survey are less supportive of women's marriage choice (76 per cent) compared to 83 per cent of men who have been stable residents. Men with no relatives nearby show less support than those with relatives nearby (80 per cent compared to 83 per cent) and the support increases among those with more numerous and more diverse local family networks. This may be the case because more family nearby means there are more suitable marriage partners for the woman, allowing fathers to grant their daughters more choice in the matter. However, women with any relatives nearby at all, and with more diverse family networks, report less support for marriage choice autonomy (to about the same average level as among men) than women with none or fewer. An explanation for this pattern among women could be that the higher presence of family is instrumental in channelling traditional norms regarding marriage practices to women who otherwise might be freer to develop their own opinions.

Majority Report no Preference for Relatedness of Child's Spouse to Family

Marriages among relatives have been reported to be the preferred type of marriage in Middle Eastern societies. The ideal wife for a young man is the daughter of one of his father's brothers. Next in order of preference would be other first cousins. If none of these types of relatives were available or suitable, then the young man would be expected to choose from more distant relatives. This trend has been reported to

be declining and changing in major cities, but to be still quite predominant in villages and among low-income groups in urban areas. Such endogamous marriages are reported to produce several advantages for the parties: the dowries demanded of the bridegroom's kin tend to be smaller, such that the family resources are conserved, and the bride need not go to her husband's house as a stranger. Consanguinity could also be considered to measure the extent to which a family follows social norms encouraging marriage to relatives.

The LIPRIL results do not suggest there is widespread preference for intermarriage. The LIPRIL asked randomly selected individuals who they would prefer their child(ren) to marry, even if they did not presently have children, and let respondents choose among a list of types of relatives and others. The majority answered that they had no preference (64 per cent). Fifteen per cent prefer marriage within the *hamula* (most of these prefer marriage to the father's brother's son), and 20 per cent prefer marriage outside the *hamula*. The percentage of those with no preference is rather consistent across gender, education and age groups, but the preferences among those who report a preference vary among certain groups.

This is particularly the case with education level and age. As seen in Figure 8.9, there is a sizeable drop in the percentage that prefers cousin marriage, when comparing those with no education and those with some education. This is even more pronounced among men than women. Among men, 18 per cent of the uneducated prefer marriage to the father's brother's son compared to 11 per cent among men with only elementary education. Overall, those who have never attended school are 4 times more likely to prefer cousin marriage than those with secondary education. Age is also closely associated with preference for cousin marriage (Figure 8.10). Individuals aged 50 and above prefer cousin marriage about twice as often, and marriage outside the *hamula* half as often as other age groups. It is difficult, however, to untangle the effects of education and age, as younger age groups have higher lev-

Figure 8.9 Marriage preference for children. Per cent of persons aged 15 or over. First preference (n=3,316).

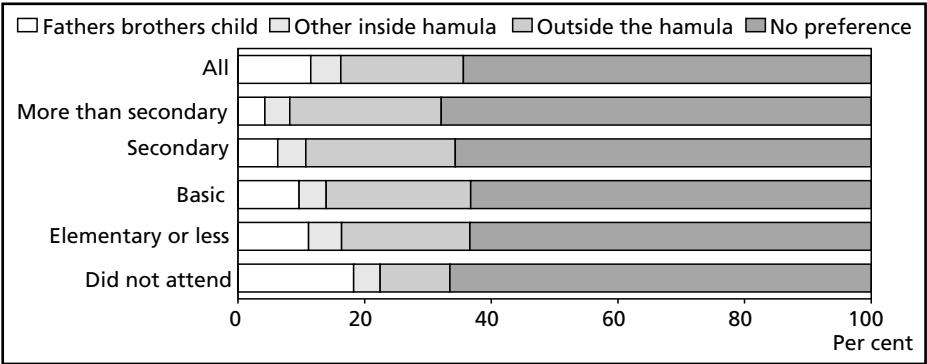
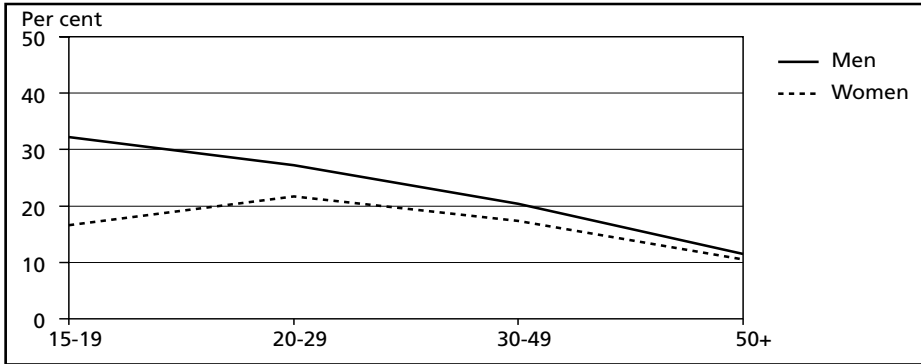


Figure 8.10 Per cent of persons preferring children marry outside *hamula* by age (n=3,316).



els of education. Camp refugees less often have a preference, but non-camp refugees more often prefer marriage outside the *hamula* (27 per cent compared to 18 per cent in camps).

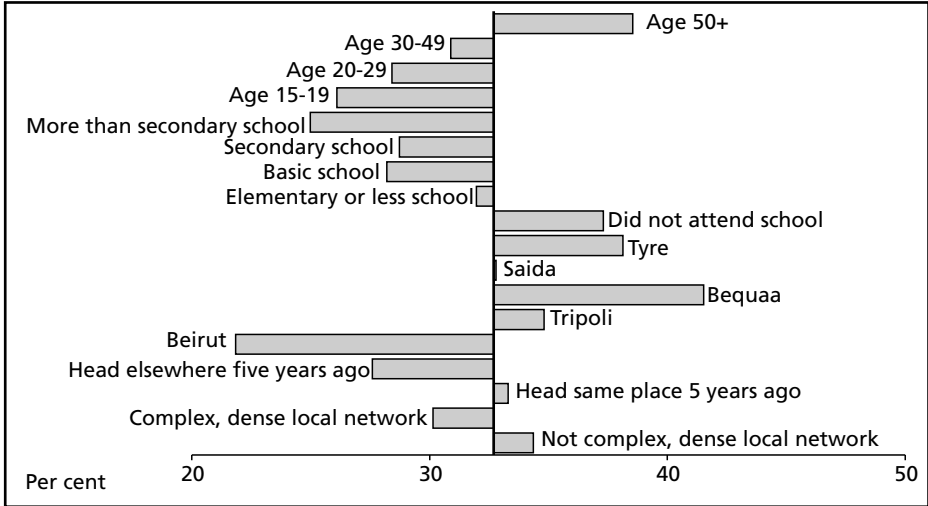
In comparing preferences for marriage partners and actual types of marriage partners, we find that more marriages are entered into between cousins than that which the respondents report to prefer. Part of the reason for this may be that attitudes towards cousin marriage are changing.

The LIPRIL questioned women in the household about their relation to their most recent husbands. Slightly more than a third of the marriages reported were between persons related by kinship prior to marriage. As Table 8.2 shows, the data lends support to the assertion that marriage to first cousins on the father's side is preferred among those with any preference. Among women who married a relative, nearly 1 in 3 marriages were to the father's brother's son, while another 8 per cent were to the father's sister's son. Overall, 20 per cent of marriages were between first cousins.

Table 8.2 Relation to latest husband. Per cent of all marriages.

Mother's brother's son (Ibn khal)	2.7
Father's brother's son (Ibn amm)	9.4
Mother's brother's son & father's sister's son (Ibn khal and Ibn amma)	1.8
Mother's sister's son (Ibn khala)	2.2
Father's sister's son (Ibn amma)	2.7
Mother's sister's son & father's brother's son (Ibn khala and Ibn amm)	1.2
Same hamula, father's side	9.0
Same hamula, mother's side	3.8
No relation	67.2
Total	100.0

Figure 8.11 Relation to latest husband. Per cent of all marriages that are between relatives. Bars are difference from average of 33 per cent (n=3,894).



The age of the woman and her level of education are clearly associated with her relation to her spouse, as shown in Figure 8.11. These results lend support to the suggestion that actual marriage practice is changing among the refugee population with less tendency for couples among the younger generations to practice endogamy. Geographic location also appears to be related to the tendency for intermarriage as we can see that it is much less common in Beirut than in Tyre for example.

Spouses Come from Same Social Groups and Places of Origin

Apart from marriage with a relative, spouses coming from the same social groups, or originating from common geographic areas, can also serve to increase the homogeneity of the extended family network. We find both of these factors very much present among marriage partners among the refugees. As seen in chapter 2, data was collected regarding individuals’ place of birth, the person’s family’s place of origin in Palestine or elsewhere, and the specific refugee status of the person (1948 refugee, expelled from Israel after 1948, 1967 refugee or internally displaced in Lebanon). This information is now grouped for husbands and wives in nuclear households (with the husband as the head) in order to match the marriage partners’ data. A number of measures itemise the level to which the spouses have these aspects of their background in common, and are summarised in Table 8.3.

Marriage partners often have common places of origin and very often have the same refugee status. The latter point is not surprising, however, since the overwhelming majority of refugees in Lebanon are 1948 refugees (or descendants of 1948

Table 8.3 Common links between spouses: own place of origin, place of family origin and refugee status.

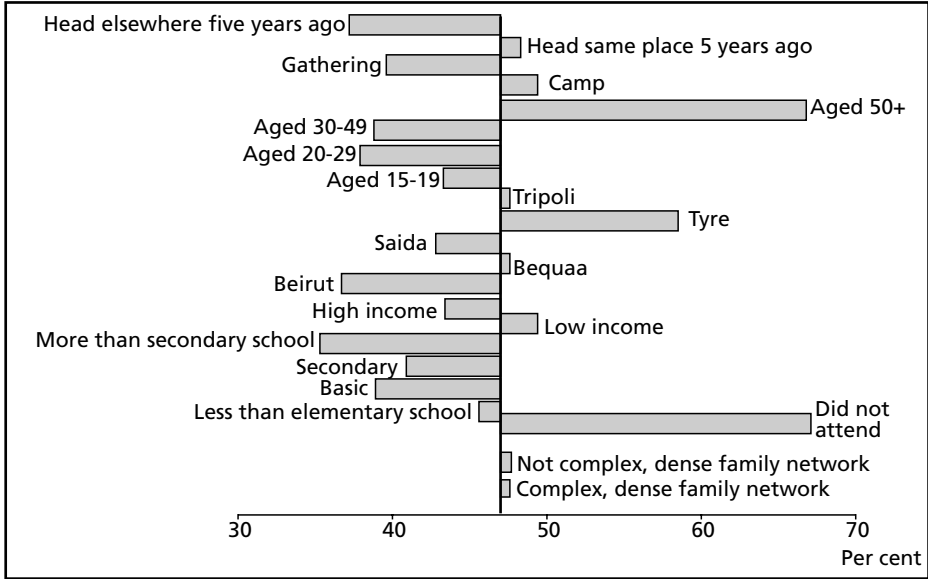
	Percent of persons (married heads and spouses)
Same place of origin	67.6
Same families' place of origin	65.5
Same refugee status	88.6
Either own & family origin same	38.1
Both own & family origin same	47.5
Own & family origin & refugee status same	47.2

refugees), and 93 per cent of the spouses with this background married persons who were also 1948 refugees. Almost 1 in 2 married heads and spouses of heads were born in the same place as their spouse, and their family comes from the same location as their spouse's family in Palestine or Lebanon. Overall, 89 per cent of currently married spouses have the same refugee status, and more than half of these persons also have both common origins and common family origins.

Spouses living in refugee camps more often have similar origins than those living in gatherings, and more often have both their own and family origins in common (50 per cent compared to 40 per cent). The largest group of spouses with all common aspects of their background considered here (place of origin, family place of origin and refugee status) is among older persons and those with no education. Almost 70 per cent of spouses in the 50 years and over group have both their own and their family's origins in common compared to around 40 per cent for other age groups. Twice as many spouses who never have attended school have a common geographic origin with their partner, compared to spouses with high education. Those without education also more often have both aspects of their background in common than those with any level of education. However, similar to our findings regarding intermarriage and attitudes towards intermarriage, the relationship between education and marriage among spouses with common origins demonstrates a u-shaped pattern. That is to say that these types of marriages decrease with increasing education to a point, and then increase with increasing education. In fact, spouses with more than secondary education more often tend to have common backgrounds and more often to have aspects in common, than those with less education.

Finally, there are considerable geographic variations, which are most likely due to migration patterns. Thus, we find that spouses living in Tyre have backgrounds in common twice as often than those in Beirut. The difference in this case appears to be related both to the persons' having originated in Palestine and the diversity of the persons' families' places of origin in Palestine. For example, in Tyre a larger per cent of persons originate from Palestine or Tyre than the per cent of those in Beirut

Figure 8.12 Spouses with own and family origins and refugee status in common. Per cent of married heads and spouses. Bars are difference from average of 47 per cent.



who are born there or in Palestine. In addition, most of the families of the persons living in Tyre come from only 2 locations in Palestine (Safad and Akka), while among those living in Beirut we find the families' places of origin to be much more geographically diverse.

Thus far we have primarily described the characteristics of social networks among Palestinian refugees in Lebanon, including the size and diversity of the networks, marriage patterns and the factors that appear to be associated with different types of both the network as a whole and the marriage contracts between persons in them. While this is an important aspect of any examination of social networks, the kind of network in terms of size and diversity does not necessarily tell us about either the connectedness experienced among its members, or how well the network serves the interests of its members. One might assume that a large, diverse and historically-linked family network would be more connected in this sense than other types, but this need not be the case. Furthermore, even if one determines that a network is "close knit" this does not necessarily mean that the network is more useful to its members than one that is not. In the next section, then, we examine further the social networks by looking at exchanges of help, visitation patterns, factors influencing the network's connectedness, and how different types of networks and levels of connectedness are related to well-being.

8.5 Connectedness of Family Networks

Any measure of the connectedness of social networks is subjective; in the sense that connectedness is ultimately based on a large variety of choices of individuals and families, and what the persons themselves experience or wish as connected relationships. We will now examine patterns of relations in relation to a set of structural factors that may limit and shape these choices. In particular, the LIPRIL provides information that allows us to examine 2 aspects of these patterns of relations – the type of exchanges that have taken place and the frequency of contact between family members. These aspects of relations will first be described and then the relative importance of these and other factors in determining the level of connectedness is tested by statistical analysis.

Frequent Giving and Receiving of Help from Family and Friends

Overall, 60 per cent of individuals have engaged in some kind of exchange of help during the 2 weeks prior to the survey for non-financial help, and during the 12 months prior to the survey for financial help. As shown in Figure 8.13, help is more often given and received among family and relatives, than among friends and neighbours. Among family and relatives, financial help is more common than non-financial help (42 per cent compared to 33 per cent). Non-financial help is more often given than received or exchanged (both given and received), while financial help is roughly equally distributed among givers, takers and exchangers. In comparing the 2 types of help, we see that there are more takers and exchangers of financial help, and more givers of non-financial help. The same patterns of giving and taking can be seen among friends and neighbours.

Table 8.4 describes in more detail the patterns of giving and receiving of both financial and non-financial help. Those who are exclusive givers mostly give help

Figure 8.13 Givers, takers and exchangers of help (n=3,545).

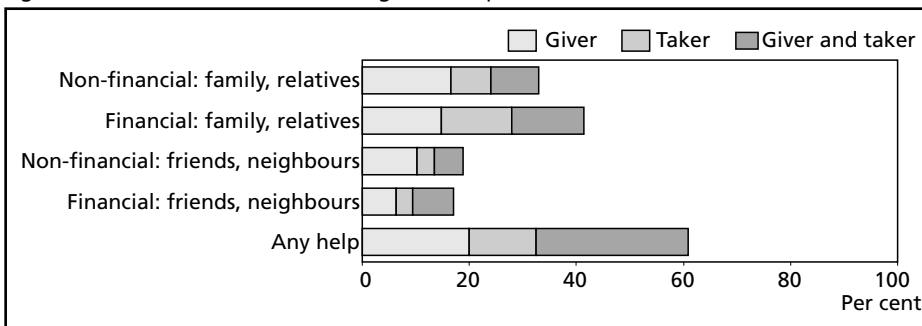


Table 8.4 Givers and receivers of help by categories of others. Per cent of person (n=3,595).

	Receivers of help from				Total
	No help	Only relatives	Relatives & friends	Only friends	
Givers of help to					
No help	39	10	1	1	52
Only relatives	12	9	1	1	23
Relatives & friends	4	4	8	2	17
Only friends	3	1	1	2	8
Total	59	24	11	5	100

to only their relatives (12 per cent of the total). Those who are exclusive takers also mostly get help only from their relatives (10 per cent of the total). Those who give help to and receive help from either both relatives and friends, or only friends, are more often both givers and receivers of help.

One might conclude, then, that among Palestinian refugees in Lebanon family networks are characterised by “generalised” exchanges, i.e. help that is not mutually reciprocated. In contrast, friendships are characterised by more “restricted” exchanges based on reciprocity. The concepts of generalised and restricted exchanges used by social exchange theorists (Blau 1964) have also been used to show how they have differing effects on the solidarity of groups (Ekeh 1974). It is theorised that networks characterised by generalised exchanges are more connected and stable because “in the hiatus between the giving and the reciprocation of an item, obligation, trust and co-operation are created and extended among exchangers” (Uehara 1990:524).

In addition to asking whether or not the respondent gave non-financial help during the last 2 weeks, the LIPRIL survey also questioned respondents about what specific kind of support was given. The types of help included 13 different items including such things as household help, working in family businesses and assistance with the planning of weddings and other gatherings. Detailed results for each item are shown in Table 8.5. Household help is the most common type of non-financial assistance given and received for both family and friends, and the levels of giving and receiving this type of support are more equal than for productive and occasional help.

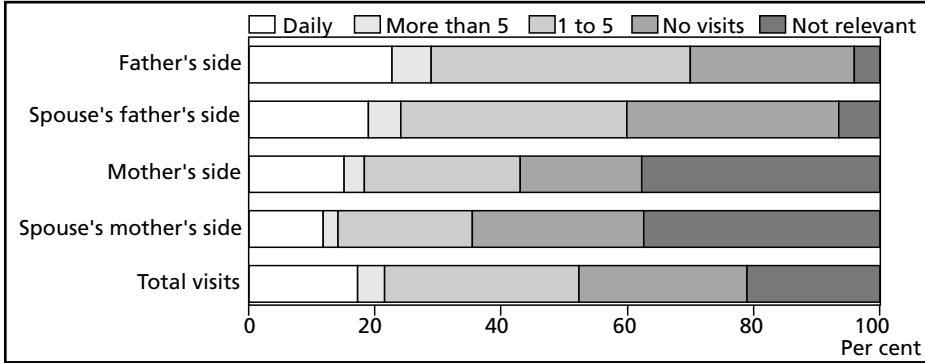
Table 8.5 Types of help given and received last 2 weeks by categories of others. Per cent of persons (n=3,703).

Types of support:	Help given or received from			
	Family and relatives		Friends, neighbours	
	Given	Received	Given	Received
Help in 1 or more household activities	15.0	11.5	7.2	4.3
Shopping	3.9	3.2	1.7	0.5
Child care	3.8	2.1	0.7	0.2
Food preparation	3.9	4.4	1.5	1.3
Other housework	8.8	8.5	2.6	2.5
School work, studies	1.1	0.4	2.4	1.0
Help in 1 or more productive activities	6.5	2.1	4.9	1.9
Transportation	1.8	0.9	1.0	0.4
Family enterprise(non-agricultural)	2.1	0.3	0.7	0.5
Fields or hakura	0.1	0.1	0.1	*
House-building or repair	2.2	0.8	2.4	0.8
Help in 1 or more occasional activities	1.5	0.4	1.7	0.5
Post-natal care	0.5	0.2	0.2	0.1
Wedding arrangement	0.4	0.1	0.9	0.2
Funeral arrangement	0.7	0.2	0.7	0.2
Financial help	28.3	25.8	14.0	10.5
Other help	3.6	2.2	3.7	2.3

Less Family Visits than Elsewhere in the Region

The LIPRIL questioned randomly selected individuals about the frequency of visits with different kinds of relatives over the 2 weeks preceding the survey. Overall, about 50 per cent of persons reported visits with a relative over the 2-week period, most often 1 to 5 visits (30 per cent). Some 20 per cent reported more than 5 or daily visits (Figure 8.14). This level of interaction with relatives is much smaller than observed in an almost identical survey in Jordan, where 85 per cent of persons had at least 1 visit and 25 per cent had daily visits (Hanssen-Bauer et al 1998:276). As seen in the Jordan study, individuals visit family on the father's side more often than the mother's side, for both spouses' families. This is probably in part due to the tendency for settlement among the male's side of the family. Among married persons, there is a tendency to visit one's own family more frequently than one's spouse's family. Thirty-five per cent report frequent visits (more than 5 or daily) with their own family and 20 per cent report frequent visits with their spouse's family. Men

Figure 8.14 Distribution of number of visits with family last two weeks.



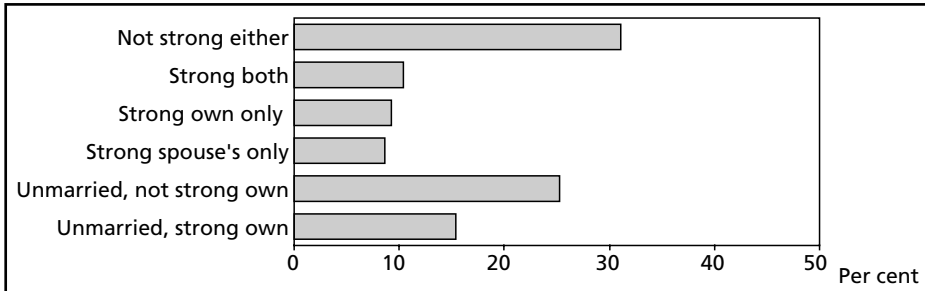
visit their own family more frequently than women, and women visit their spouse's family more frequently than men.

In order to further analyse visitation patterns of men and women with their own and their spouse's family, a number of levels of connectedness were defined based on the frequency of visits. The frequency of visits can be considered an indication of the connectedness of the family since, apart from giving an indication that the visiting is to the benefit of one or the other party, more contact between family members strengthens the collective ability of the extended family to impose its norms of obligations and social control on its members, thereby further strengthening the overall connectedness of the network itself.

Defining a strong tie to be the case where there were 5 or more visits, or daily visits over the last 2 weeks, there are a number of possible combinations, including: (1) strong ties to both one's own and one's spouse's family, (2) strong ties to one's own family only, (3) strong ties to one's spouse's family only, (4) no strong ties to either family, and (5) for unmarried persons, the presence of strong ties to their own family.

As shown in Figure 8.15, over half of the respondents fall into the category without strong ties to either their own or their spouse's family, or were single per-

Figure 8.15 Type of tie with own and spouse's family. Per cent of persons.

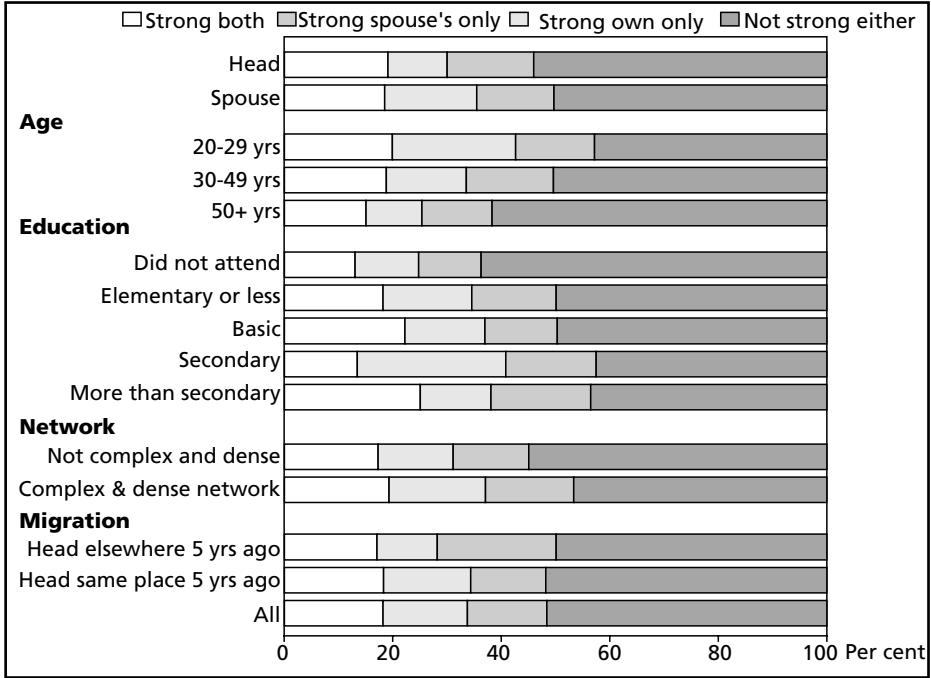


sons without strong ties to their own family (56 per cent in total). Among married persons, slightly more than half had no strong ties, and 1 in 3 persons showed a strong tie to their own family, roughly proportionally divided between those with a strong tie only to their own family, and those with a strong tie to both (17 per cent).

With regard to currently married persons, age, education and the existence of complex and dense social networks nearby appear to be associated with stronger family ties (Figure 8.16). Wives have both a strong tie to family and a strong tie only to the spouse's family more often than their husbands. Overall, older persons have strong ties less often, and particularly so with only the spouse's family. For example, 23 per cent of those aged 20-29 have a strong tie to the spouse's family only compared to 15 per cent of those in the 30-49 age groups and 10 per cent of those aged 50 or over. The high percentage among the youngest age group is partially explained by the fact that three-quarters of the married persons in the 20-29 age group are females, who are much more likely to settle in the vicinity of their husband's family than vice versa.

Higher levels of education are associated with having strong ties up to basic education, then the frequency of strong ties decreases with secondary and higher

Figure 8.16 Distribution of strenght of family ties by background variables. Per cent of currently married persons.



education. Married persons with secondary education have a strong tie to the spouse's family only almost twice as often as average. Persons with more than secondary education have strong ties to both of the marriage partners' families most often (25 per cent compared to 18 per cent average), and to the spouse's family only least often. This difference between those with secondary and more than secondary education is partly due to the differing gender ratios between the 2 education levels. The majority of those with just secondary education are female (68 per cent), while the majority of those with more than secondary education are male (73 per cent), and as was mentioned above, wives more often have a strong tie to the husband's family only. In addition, it was found that the likelihood of having complex and dense local networks generally increases with education. Individuals with higher education most often have complex and dense local family networks (42 per cent), which helps to explain the large number of persons with close ties to both partners' families among those with high education.

Among unmarried persons, we find fewer close ties with increasing age between those aged 15-49, but older unmarried persons (aged 50 and over) tend to keep close ties with their own family. Unmarried persons also show a similar pattern in the relationship between education and strong ties to family as married individuals. Those with complex and dense local family networks have close ties to family more often, but geographic stability has little impact. The association between complex and dense social networks and strong ties appears to be larger among married persons, and although present, less pronounced among unmarried persons.

8.6 Determinants of Strong Family Ties

The preceding sections have described a number of patterns between types of network exchanges of financial and non-financial help and types of family ties that appear to be associated with certain socio-economic and personal characteristics of the individual, as well as with characteristics of the network itself (size, location and diversity). However, in order to sort out the effects of such factors on the connectedness of the network (defined here as having frequent visitations), more thorough analysis is needed. Multinomial logistic regression analysis can be used to explain the probability of persons having one out of a number of types of ties, given a set of variables describing the person. This is conducted for married persons who have a number of possible ties given their marriage status.

The analysis for married persons includes testing the association between age, gender, education, income, presence of financial ties with family, size and variety of the family social network, presence of common origins with spouse, presence of

non-mutual exchanges of help, geographic stability of the household, and geographic location on the one hand, and the type of social ties the individual has (strong own, strong spouse, strong both, weak both) on the other hand. It is seen (Appendix 8.1) that such characteristics do not go far in explaining a person falling into the category of having a strong tie with their own family (as opposed to no strong ties), but better explain a person having strong ties to the spouse's family, and show strong relationships in many areas to a person having strong ties to both one's own and one's spouse's family.

The analysis thus confirms a number of relationships that were indicated by examining the data descriptively. First, geographic location in Beirut is a significant factor in decreasing the likelihood of both men and women having close ties in most of the family tie types. Taking residence in Tyre as the basis, the probability of having strong ties to one's own family (*versus* no strong ties) among women living in Beirut is half that of those residing in Tyre. Among both men and women living in Beirut, the probability of having strong ties to the spouse's family (*versus* no strong ties) is 57 per cent less, and the probability of having strong ties to both families is 57 per cent less for men. This can be interpreted to indicate that the combination of urban location and more diversified family networks (having more diverse backgrounds); two of the distinguishing factors among households living in Beirut, are also reflected in less connected social networks.

Also confirmed, is the observed differing effects of education on the strength of family ties between men and women, the specific relationship among men with secondary education tending to have strong ties to spouse's family, and finally, men with higher education tending to have strong ties to both. In the first case, we see a significant relationship between men with secondary education and the probability of having a strong tie to the spouse's family, but uncertain effects among women. Thus, men with secondary education are almost 4 times as likely to have such a family tie as those with no education, while the difference for other education levels is twice as high for higher and basic education. Men with higher education are 3.4 times more likely to have strong ties to both families than those with no education. Once again, the results for women were smaller and uncertain.

Age was a particularly important factor in the probability of women having a strong tie to both families, and to a lesser extent, only to the spouse's family. Women aged 15-19 are 4 times more likely to have strong ties to both families than those aged 50 and over, those aged 20-29 are 2.5 times more likely and those aged 30-49 are twice as likely. Young women (aged 20-29) are almost 3.5 times more likely to have a strong tie to the spouse's family only, than older women (aged 50 or over). Age is not decisive for men having strong ties to both families, but men aged 30-49 have double the probability of strong ties with their wives' families than those aged 50 and over.

Income is observed to be associated with men having strong ties to both families. Men in the middle and high-middle income groups have twice the probability of such ties compared with men in the highest income categories, while the lower income groups have about the same probability as the highest.

Gender is an important factor in the probability of a person having only a strong tie to the spouse's family, in which case we see that men are 40 per cent less likely to have this type of tie than women.

A number of characteristics describing the network itself that were included in the analysis, were assumed to increase the likelihood of strong ties. Persons who had some sort of financial tie (in the form of giving or receiving financial help) to the family network were predicted to have stronger ties for the reason that economic ties between members are expected to increase network connectedness (Bott 1971:102). This is not found to be relevant for having a strong tie to either or both families. Neither is the level of complexity and density of the network found to be a factor contributing to strong ties.

However, both the degree of common origins between spouses and the type of family exchanges occurring during the last 2 weeks are significant variables in a number of cases. That the spouses have common origins is the strongest predictor of having strong ties to both families, but not a factor for having other strong ties to only one or the other family. Persons who have both their own and their family's origins in common with their spouse are almost 4 times as likely to have strong ties to both families than those with no common origins. Those with only one or the other origin in common have 2.4 times the probability.

As was discussed above, generalised exchanges, or those not based on mutual reciprocity, are predicted to be characteristic in strong networks for the reason that such one-sided exchanges tend to either foster, or be the result of, norms of obligation and trust. However, it is found that the relationship between "generalised" or "restricted" exchanges and strong ties is the reverse of what is expected. This might well be because these terms are not wholly accurate in this case due to data limitations - we are not able to match the specific giver and receiver of help, but know only that an exchange has taken place between the individual and "the family", whether the family reciprocated, gave or received help, but not the individuals involved. Therefore, where a person is a family "exchanger" (both giving and receiving help) it does not necessarily mean that the exchanges are restricted, but that they may be parts of generalised exchanges from different persons within the family. Overall, some exchange increases the probability of having strong ties with one's own family and strong ties with both families, but those who both receive and give help to family have higher probabilities, not lower probabilities for such strong ties than those who have one-sided exchanges with family. However, this is not equally the case for men and women. For women, exchanges have little and uncertain effects

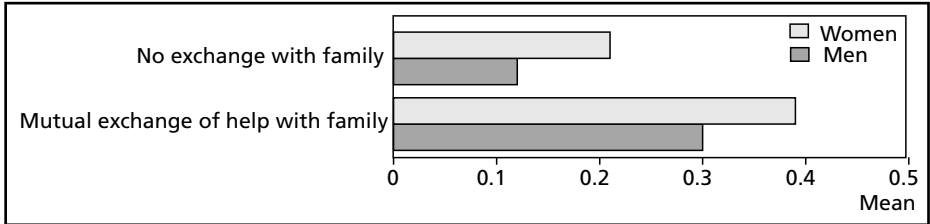
with regard to any type of strong tie. Among men, those with mutual exchanges have 2.4 times the probability of a strong tie with their own family (no effect for non-mutual exchanges compared to no exchanges), and over 3 times the probability of strong ties with both families. Men with non-mutual exchanges also have higher probabilities for strong ties to both families than those with no exchanges, but not as high, at two times the probability.

Having described factors contributing to the connectedness of family networks we finally turn to the “usefulness” of such networks by looking at the relationship between a person’s self-assessment of well-being and the type and strength of family networks he has.

8.7 Social Networks and Well-being

The LIPRIL includes questions regarding the individual’s overall outlook on life as a measure of well-being among randomly selected household members. They were asked about the extent to which they agreed or disagreed with a series of positive statements about life in the past and present. The series of answer categories are compiled into an additive index.¹ Additionally, a logistic regression analysis is conducted to isolate the factors that are most important in the level of satisfaction of life. The characteristic analysed is having or not having an above average score on the life satisfaction index. A number of models are used, including all cases, only married women, only married men, only single women and only single men (see Appendix 8.2). The results, similar to those for multinomial logistic regression, show the odds ratios (Exp(B)) for the person having a higher than average well-being score

Figure 8.17 Mean predicted probability for high well-being by exchanges of help with family. Unmarried persons aged 15 and over (n=1,037).



¹ The life satisfaction question developed by Diener (see Pavot and Diener 1993) asked about levels of disagreement or agreement with statements including: “my life is close to the ideal”; “conditions of my life are excellent”; “I am satisfied with my life”; “I have got the important things I want in my life”; and “I would change almost nothing if I could live my life over”. The last statement was not included in the index, as it did not correlate with the other statements.

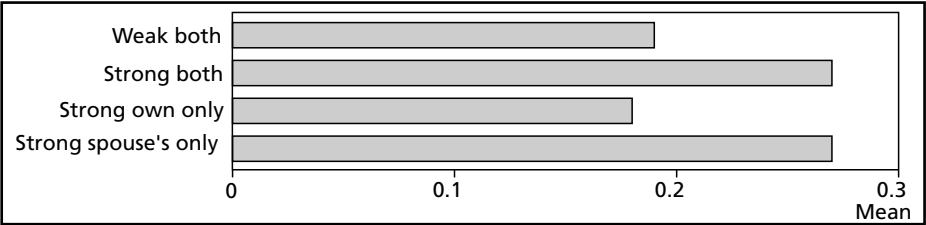
compared to not having this result, relative to the reference category for each variable (having an odds ratio equal to 1).

We will not go into detail regarding all the determinants of above average well-being, which are namely age, health, and income; but will focus on results pertaining to the social network variables. However, the importance of marriage to well-being should be noted. The odds ratio of married persons having above average well-being is almost twice that of those who are single. It is interesting that among married men and women, those who are under age 50 have half the odds ratio of high well-being compared to older persons, while among single persons the youngest age group has double the odds ratio of high well-being compared to older persons.

Apart from the impact of marriage, overall, the results lend weight to the hypothesis that the type of interaction one has with family influences the person's general feelings of well-being. However, this is mostly limited to the type of network exchange the person has with family. The strength of ties to family and the size of family networks were not found to have an overall relationship to well-being, but results vary across different gender and marital groups. Thus, married persons (either male or female) do not show much benefit from exchanges with family, but unmarried persons (both male and female) do appear to benefit from such exchanges. As shown in Figure 8.17, among those who have both given help to and received help from family (either financial or non-financial), the mean probability predicted by the model of having higher than average well-being is over twice that of those who have had no exchange with family during the last 2 weeks.

Among married women, none of the social network indicators are related to well-being. Among married men, we find that although the type of exchange with family is not a factor, the number of relatives nearby and the strength of ties to families do appear to be related to well-being. Thus, those with no relatives nearby have half the mean predicted probability of high well-being than those with many relatives nearby, and those with strong ties to their own families have a 70 per cent higher mean predicted probability of having above average well-being than those with only weak ties.

Figure 8.18 Mean predicted probability for high well-being by strength of ties to family. Married persons aged 15 years and over.



Appendix 8.1 Multinomial logistic regression on family network ties

Table A8.1a Strong tie with own family (vs. weak to both). Currently married individuals 15 years and older

	Model 1 All			Model 2 Men			Model 3 Women		
	B	SE	Exp(B)	B	SE	Exp(B)	B	SE	Exp(B)
GVERNORATE (vs. Tyre)									
Beirut	-1.870	.242	.699			.946			.503*
Tripoli	-.358	.217	1.167			1.607			.844
Beqaa	.154	.381	1.256			1.286			1.272
Saida	.228	.199	1.205			1.508			.967
EDUCATION (vs. none)									
Higher	.286	.324	1.331			1.034			1.551
Secondary	.352	.353	1.422			.884			1.985
Basic	.146	.226	1.157			.843			1.364
AGE (vs. 50+)									
15-19	.001	.669	.994						1.145
20-29	.275	.237	1.317	...		1.345			1.378
30-49	.245	.191	1.278			1.099			1.537
INCOME (vs. >8,400 ('000 LL))									
<2,401	-.142	.224	.868			1.063			.784
2,401-3,800	-.228	.236	.796			.960			.733
3,801-5,400	.106	.222	1.112			1.495			.880
5,401-8,400	-.143	.228	.866			.957			.827
SEX MALE (vs. female)	.008	.153	1.089						
SPOUSE COMMON ORIGIN (vs. none)									
Both own and family common	-.133	.198	.876			.866			.953
Either own or family common	-.006	.196	.936			1.061			.835
FINANCIAL TIE WITH FAMILY (vs. no tie)	.007	.206	1.073			1.210			.944
COMPLEX, DENSE NETWORK (vs. not)	.258	.145	1.294			1.312			1.299
FAMILY EXCHANGE OF HELP (vs. no exchange)									
Non-mutual	.244	.214	1.276			1.513			1.011
Mutual	.732	.249	2.080*			2.429*			1.815

*p<.05 **p<.01

Table A8. 1b Strong tie with spouse's family (vs. weak to both). Currently married individuals 15 years and older

	Model 1 All			Model 2 Men			Model 3 Women		
	B	SE	Exp(B)	B	SE	Exp(B)	B	SE	Exp(B)
GOVERNORATE (vs. Tyre)									
Beirut			.443			.456*			.425**
Tripoli			.797**			.963			.689
Bequaa			.963			.567			1.202
Saida			.838			1.148			.715
EDUCATION (vs. none)									
Higher			1.485			1.752			1.371
Secondary			2.529**			3.936*			2.073
Basic			1.226			1.845			1.104
AGE (vs. 50+)									
15-19			2.591			2.954			
20-29			2.742**			2.109			3.347**
30-49			1.759**			1.978*			1.793
INCOME (vs. >8400 ('000 LL))									
<2401			1.190			.689			1.602
2,401-3,800			1.335			.964			1.583
3,801-5,400			1.097			.674			1.238
5,401-8,400			1.430			.875			1.777
SEX MALE (vs. female)			.608**						
SPOUSE COMMON ORIGIN (vs. none)									
Both own and family common			1.357			.943			1.737
Either own or family common			1.299			1.156			1.413
FINANCIAL TIE WITH FAMILY (vs. no tie)			1.228			1.588			1.060
COMPLEX, DENSE NETWORK (vs. not)			1.275			1.560			1.071
FAMILY EXCHANGE OF HELP (vs. no exchange)									
Non-mutual			1.080			1.144			.877
Mutual			1.478			1.013			1.598

*p<.05 **p<.01

Table A8.1c Strong tie with both families (vs. weak to both). Currently married individuals 15 years and older

	Model 1 All			Model 2 Men			Model 3 Women		
	B	SE	Exp(B)	B	SE	Exp(B)	B	SE	Exp(B)
GOVERNORATE (vs. Tyre)									
Beirut			-.525**			.443**			.655
Tripoli			-.370**			.367**			.401**
Bequaa			-.695			.699			.740
Saida			.648			.457			.919
EDUCATION (vs. none)									
Higher			2.626**			3.406**			1.942
Secondary			1.582			2.614			.797
Basic			1.617*			1.970			1.272
AGE (vs. 50+)									
15-19			2.813*			...			4.005**
20-29			1.706*			1.470			2.590**
30-49			1.285			.988			2.033*
INCOME (vs. >8400 ('000 LL))									
<2401			1.149			1.384			1.119
2,401-3,800			1.208			1.258			1.155
3,801-5,400			1.176			2.004*			.697
5,401-8,400			1.365			2.352**			.860
SEX MALE (vs. female)			1.056						
SPOUSE COMMON ORIGIN (vs. none)									
Both own and family common			3.267**			3.638**			3.888**
Either own or family common			2.432**			2.665**			2.562**
FINANCIAL TIE WITH FAMILY (vs. no tie)			1.181			.792			1.605
COMPLEX, DENSE NETWORK (vs. not)			1.216			1.309			1.060
FAMILY EXCHANGE OF HELP (vs. no exchange)									
Non-mutual			1.274			2.128**			.813
Mutual			2.171**			3.341**			1.574

*p<.05 **p<.01

Appendix 8.2 Logistic regression on well-being outcomes

Table A8.2a Individuals 15 years and older

	Model 1 All Odds ratio	Model 2 Unmarried men Odds ratio	Model 3 Unmarried women Odds ratio	Model 4 Married men Odds ratio	Model 5 Married women Odds ratio
INCOME (vs. >8,400 ('000 LL))					
<2,401	.620**	.159*	.755	.779	.590*
2,410-3,800	.467**	.295*	.233**	.518	.502**
3,801-5,400	.567**	.514	.382*	.755	.566*
5,401-8,400	.6535**	.976	.428*	.805	.599*
AGE (vs. 50 yrs+/vs. 30-49 for single men)					
15-19	.997	3.34	2.54463
20-29	.619**	1.62	1.689	.467*	.434**
30-49	.538	.801	.632	.431**	
MALE (vs. female)					
	.595**				
MARRIAGE STATUS (vs. single, divorced)					
Married	1.965**				
Widowed	1.297				
EDUCATION (vs. none)					
Secondary or more	.955	.163*	.641	1.55	1.60
Basic	.929	.367	.875	.458	1.50
Less than basic	.8499	.154*	.922	1.19	1.01
SELF ASSESSED HEALTH (vs. very poor)					
Very good	7.615**	19.711	61.49	22.09**	10.201**
Good	5.911**	14.912	46.62	18.08**	8.151**
O.K.	3.615**	9.024	53.94	13.68*	3.332
Poor	1.479	7.525	32.42	5.71*	1.183
NUMBER OF RELATIVES NEARBY (vs. many)					
None	.757	1.313	.730	.482*	.655
Some	.879	1.689	.792	.829	.867
TYPE OF FAMILY EXCHANGE (vs. none)					
Both give & take	1.607**	2.183*	2.419**	1.275	1.169
Giver	1.350*	2.204*	1.329	1.232	1.226
Taker	.930	.213	.540	.609	1.292
TIES TO FAMILY (vs. all weak)					
Strong to own		.680	1.030	1.749*	.821
Strong to spouse's				.871	.953
Strong to both				1.46	1.292
N	3613	458	579	740	997
-2 log likelihood	2857.1	432.8	399.5	704	888
Model Chi-square	224.9	60.013	45.10	70.8	89.35

*p<.05 **p<.01

Chapter 9 Social Participation

Guri Tyldum

9.1 Introduction

In all societies some groups stand out as more active in public life than others. Groups with little education or experience from activities in the public sphere (for instance through the workplace) are often less involved in political activities. The degree of participation is also often related to the degree of involvement and integration of the individual in society; persons are less likely to be involved in local or national politics if they do not feel a part of either the local community or the wider society. Finally, a low level of participation can result from a feeling of low returns from personal involvement; people are unlikely to become involved in politics if they think the probability of their influencing the outcome of events is low (Dahl 1984).

Most of the Palestinian refugee population in Lebanon have no citizenship or political rights, giving them little motivation to participate in the polity at large. As we saw in chapter 4, the educational level among the Palestinian refugees in camps and gatherings is low compared to the Lebanese population, and as presented in chapter 5, a number of positions in the bureaucracy are not available to them, thus excluding them from some of the most important resources for active participation – such as knowledge and experience for dealings with officialdom. Difficulties in obtaining travel documents often put restrictions on their freedom of movement, and consequently social participation is to some degree limited to the local community.

In this chapter, we look at several different aspects of social participation: news consumption, organisational memberships and restrictions on freedom of movement for women. We also investigate some attitudinal questions, on female participation in the public sphere and influences from the western world. The information is generated from questions posed to randomly selected individuals among household members aged 15 and over.

Palestinians in camps and gatherings are less likely to follow news media than the Lebanese population at large, although media attention is somewhat higher than among the Palestinian refugees in Jordan. TV is by far the most commonly utilised news medium.

Not surprisingly, we find that education and gender are the most important factors explaining variation in social participation among Palestinians in camps and gatherings in Lebanon: Men and persons with secondary or higher education are more active both with regard to news consumption and organisational memberships. Persons living in the more affluent households are more likely to follow the news, while unmarried persons, both women and men, are more likely to be active in social organisations. However, unmarried women have stronger restrictions on their freedom of movement, independent of age.

Age is one of the main factors influencing people's attitudes: The younger generation is more negative to women's rights to participate in society, and young men are more likely to approve of violence against women. With regard to attitudes to influences from Western countries, the younger generation is more positive than the older generation.

9.2 News Consumption

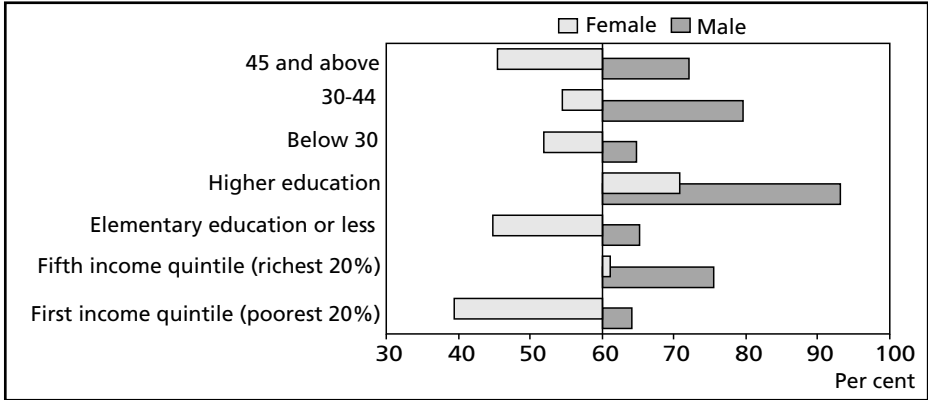
News Consumption Highest among Men and Those with Higher Education

Political initiative and participation require access to information, and in particular access to updated news on social and political developments in the local community and in the polity in general. Such information is first and foremost available through modern mass media. The LIPRIL asked respondents whether they had followed any news transmissions on the radio, on TV (foreign or Lebanese) or in the newspaper during the day prior to the interview (Figure 9.1).

On average, 60 per cent of the population receive news from at least one of the three media sources each day, with the most significant differences appearing between men (71 per cent) and women (51 per cent). As expected, news consumption is the highest among persons with secondary or higher education; 86 per cent of men and 72 per cent of women in this group read, watch or listen to the news. Persons aged 30-44 follow the news more often than both older and younger age groups. Persons from poor households, and in particular women in these households, constitute the least informed group. Among these, only 41 per cent of the women and 60 per cent of the men watched or listened to the news.

These pair wise comparisons describe the situation for various singular groups, but tell us little about the mechanisms that produce low or high degrees of news consumption. Women and older persons have below average education, and persons with high income often have higher education than those with low income.

Figure 9.1 Persons who followed news from at least one information-source (radio, TV, newspaper) the day prior to the interview, by gender, age, education and income. Per cent of population aged 15 and over (n=3,604). Bars show the differences from the overall average of 60 per cent.



To identify the factors that have the strongest impact on news consumption we have conducted a logistic regression analysis. The results are presented in Table 9.1.

Table 9.1 News consumption: watched, read or listened to the news from at least one news source on the day prior to the interview. Logistic regression (n=3,383).

	B	Odds (exp b)
Secondary or higher education	0.97*	2.63*
Fifth income quintile (richest 20% of the population)	0.44*	1.55*
Men	0.80*	2.22*
Middle-aged (aged between 30-44)	0.31*	1.36*
Constant	-0.21	

* Significant at a 0.05 level.

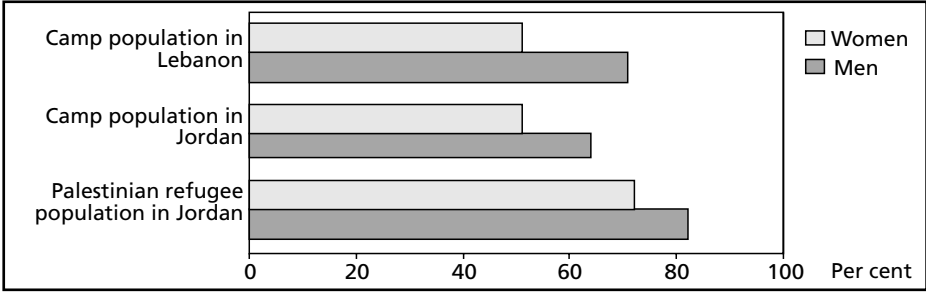
Education, income, gender and age all play a significant role in explaining variation in news consumption. The most important factor is the education level of the person - the probability of following the news are 2.63 times higher for persons with secondary or higher education than for persons with intermediate or less. This means that while 52 per cent of middle-aged women with only elementary or intermediate education can be expected to follow the news each day, this increases to 74 per cent for women with secondary or higher education, when other characteristics are kept constant or “controlled for”. In addition, gender has an independent effect, as men are predicted to follow the news more often than women, regardless of differences in education level (odds are 2.22 times higher for men). Among middle-aged men with higher education 86 per cent can be expected to follow the news. Income and age have a weaker, although significant, effect on

news consumption. Young, as well as older women from medium or low income households, with elementary education or less, form the group with the lowest news consumption, as only 44 per cent are predicted to follow the news each day. The most well-informed group are middle-aged men with secondary or higher education, living in high-income households. Of these, 91 per cent can be expected to follow the news each day.

News Consumption is High Compared to Camps in Jordan

Is the level of news consumption low among the Palestinian population in Lebanon? Fafo conducted a comparable survey in Jordan in 1996 (Hanssen-Bauer et al. 1998). News consumption there is significantly higher, both among refugees and non-refugees: on average, 77 per cent of the Jordanian population received news from at least one source. Jordanian gender differences are relatively small as well, with only a ten percentage-point difference between men (82 per cent) and women (72 per cent), compared to more than twenty percentage points among Palestinians in Lebanon. However, among the male Palestinian *camp* population in Jordan, news consumption is lower than in the Lebanese camps. In camps in Jordan, 64 per cent of the men, and 51 per cent of the women watched, read or listened to news from at least one source on the day prior to the interview (Figure 9.2).

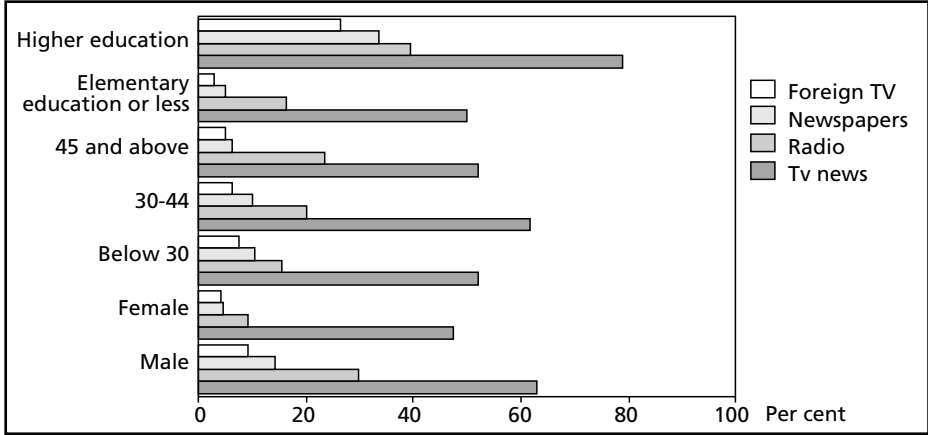
Figure 9.2 Persons who read, watched or listened to the news from at least one news source on the day prior to the interview, by gender. Per cent of population in camps and gatherings in Lebanon, camp population in Jordan and the Palestinian refugee population in Jordan in general.



TV by Far the Most Common Media for News Access

Gender differences are even more apparent when we look at the number and types of news sources used (Figure 9.3). Only 12 per cent of the women receive news from other sources than the TV, compared to 34 per cent of the men. One in three men receive news from more than one source, compared to less than one in ten women. Newspaper reading and watching of foreign TV channels are both highly dependent on formal education, while radio listening is somewhat more common among the older generations.

Figure 9.3 Persons who read newspapers, listened to news on the radio or watched the TV news on the day prior to the interview by gender, age and education. Per cent of population aged 15 and over (n=3,604)



9.3 Participation in Social Organisations

The LIPRIL respondents were asked about memberships in social organisations and clubs. This section presents the main results.

Low Level of Organisational Membership

The level of organisational membership is surprisingly low – on average, 6 per cent of adults aged 15 and older claim to be members of some type of organisation.

As Figure 9.4 illustrates, there are large variations in organisational membership rates between social groups. Membership is clearly most common among persons with secondary or higher education, and men are members 4 times as often as women. The affluent segment of the population participates more often than the poor, unmarried persons more often than the married and younger age groups more often than the older.

If we look for explanations of organisational membership in a logistic regression (Table 9.2), we find that being male is the most important factor influencing participation, and there appears to be no effect on organisational memberships of being young (odds ratio 0.99). However, the mechanisms influencing organisational memberships are not the same for men and women. When regressions are run separately for the two sexes, age turns out to have an effect on membership rates. While there is a positive effect of being young for men, being young has a negative effect for women: while 2 per cent of married women below 30 (with higher education) are predicted to be member of at least 1 organisation, this is

Figure 9.4 Members of social organisations, by gender, age, education, income and marital status. Per cent of population aged 15 and over. Bars show the differences from the overall average of 6.3 per cent (n=3,358).

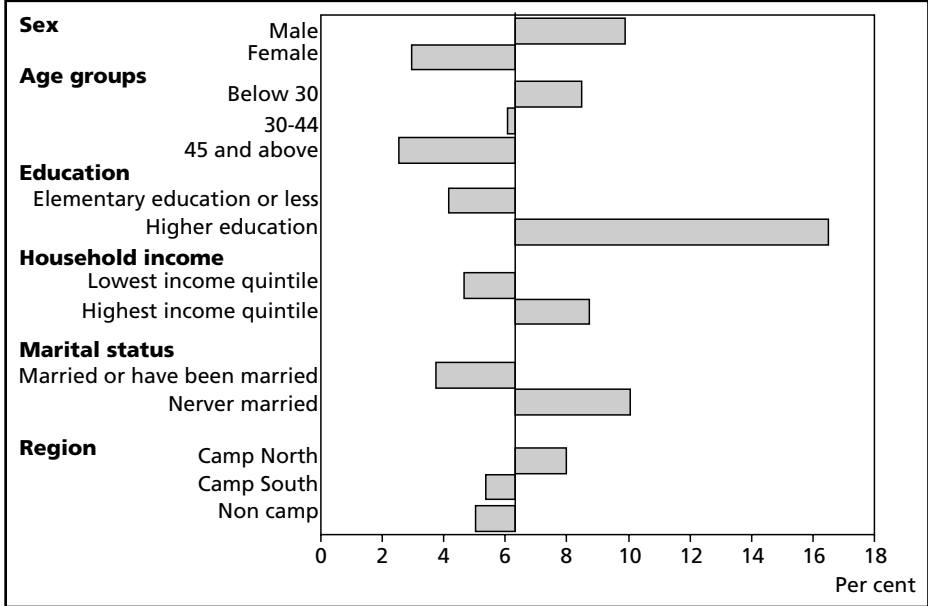


Table 9.2 Members of at least one social organisation. Logistic regression. Population aged 15 and over (n=3,368).

	All		Men		Women	
	B	Odds (exp b)	B	Odds (exp b)	B	Odds (exp b)
Man	1.22*	3.40				
Fifth income quintile (richest 20% of the population)	0.42*	1.52	.51*	1.67	.14	1.15
Secondary education or higher	0.75*	2.12	.75*	2.12	.91*	2.49
Never married	1.06*	2.88	.69*	1.98	1.23*	3.43
Young (aged between 15–29)	-0.01	0.99	.60*	1.81	-0.93*	0.39
Constant	-4.24		-3.20		-3.89	

* Significant at a 0.05 level.

true for 5 per cent of married women above 30. For men: 21 per cent of married men in the youngest age group (with high income and higher education) are predicted to be members of organisations, as compared to 13 per cent of those above 30.

For women, marital status is the most important factor influencing organisational membership: among *unmarried* women above 30, 15 per cent are predicted to participate. Similarly, young, educated men increase their probability of being

member of an organisation from 20 to 34 per cent if they are not married. For men, higher education is the most important factor accounting for variation in organisational membership, and for both men and women, the probability of being member of an organisation is twice as high for persons with secondary education or higher, than for those with elementary or less. For women, high household income does not seem to influence organisational participation, while it has a statistically significant, although rather weak impact on male participation.

9.4 Women's Freedom of Movement

We have seen that higher education is one of the most important factors influencing both participation in social organisations and news consumption among Palestinians in Lebanon – a relationship we find in most societies of the world.

Women's Freedom of Movement often Restricted

As we saw in chapter 4, there are no longer any marked differences in the educational level between women and men, particularly in the younger generations. In spite of this, women are much less likely to participate in organisations or to follow the news. Palestinians in Lebanon are, as are many population groups in the region, influenced by a patriarchal gender system, where women's tasks are mainly tied to the home and the raising of children, while their access to public arenas is often limited. According to traditions and due to security and other concerns, family members may set limitations on women's possibilities to travel or move around on their own, a fact that may undermine their chance of participation in the public sphere. However, women's freedom of movement varies greatly between families and social groups.

The LIPRIL asked female respondents if they were allowed to visit 7 different types of places on their own, or in the company of others¹. More than 80 per cent of the women report that they can go alone to the market or to visit neighbours, while 20 per cent say they can go abroad unaccompanied, either to study or to visit

¹ The question reads as follows: "Could you please tell me if you can go alone, if you can go only when you are accompanied by someone, if you cannot go at all to the following places: to the neighbours; to the local market; to visit relatives; to visit relatives out of town; to a doctor or clinic; to visit relatives in another country; to study in another country".

Figure 9.5 Female freedom of movement. Women who are allowed to visit various places on her own. Per cent of women aged 15 years and over (n=2,043).



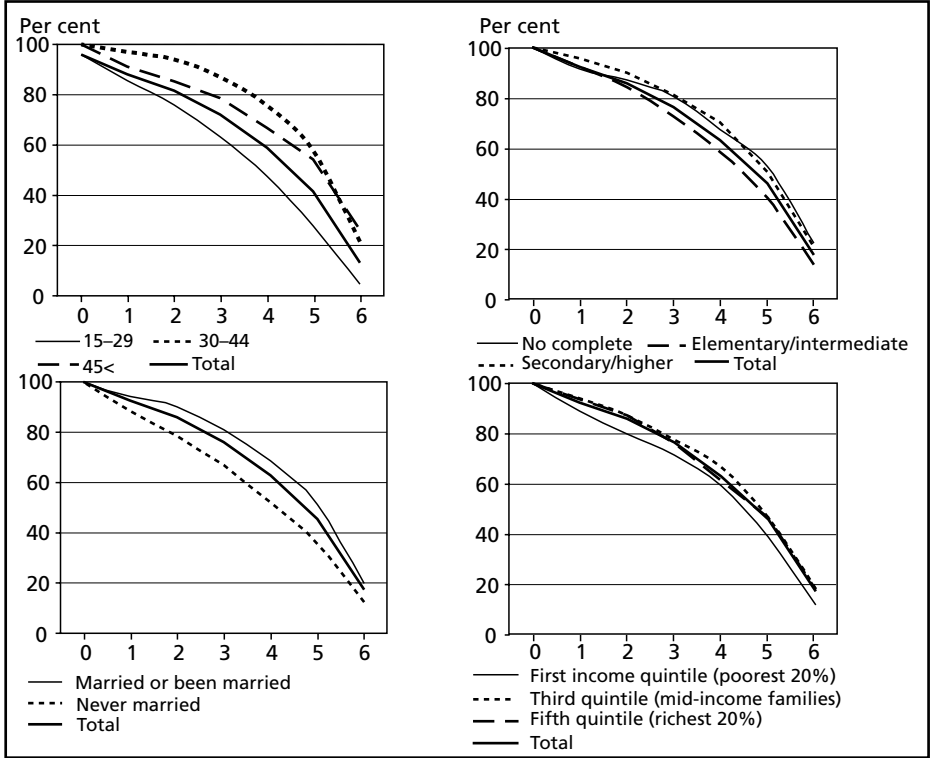
relatives. One in 10 women are free to visit all the 7 places listed, while 7 per cent are not allowed to go to any of them alone.

In order to compare the freedom of movement for women from various social groups, we have computed an index of these indicators. Because “to study abroad” is only weakly associated with the other indicators (as leaving husband and children for studies in another country may be difficult for many), it is not included in the index. We thus get an index based on 6 indicators, with values ranging from 0 to 6. Women who say they can go to all 6 places alone are given value 6, and those who cannot go to any get value 0. Results are displayed in Figure 9.6.

The most marked differences in female freedom of movement are related to their age. Restrictions are the strongest for the younger generation. However, a significant proportion of those over 44 also live under strong restrictions, while only 3 per cent of women aged 30-44 are not allowed to go to any of the places listed alone. This is also true for 8 and 9 per cent of younger and older women respectively. However, even though older women have a greater chance of having *little* freedom of movement (many at the bottom of the scale), we find quite a large share of women over 44 at the top of the scale as well, i.e. women who are free to visit all or most of these places alone. One in four women in the oldest age group (over 44) say they are allowed to visit all six places, compared with one in five women aged 30-44, and less than one in ten women below 30.

There are surprisingly few differences in restriction put upon female freedom of movement between various income and educational groups. However, there is a weak tendency that women in high-income families are freer to move around than women in poorer households. At the same time, women with elementary education seem to live under more restrictions than women with higher or no education. However, since the education level for women varies greatly between generations, these differences may be an indirect effect of differences between age groups.

Figure 9.6 Women's freedom of movement. Number of places allowed to visit alone (neighbours, the local market, relatives in town, relatives out of town, a doctor or clinic, relatives in another country), by age, marital status, education level and household income. Per cent of women aged 15 and over (n=1,862).



There are also clear differences in the restrictions imposed on married and unmarried women. While 12 per cent of unmarried women are not allowed to visit any of the six places alone, this is only the case for 6 per cent of married women. However, as younger women have a lower chance of already being married, it is difficult to establish from these numbers whether it is age or marital status that influences women's freedom. So, in order to investigate what factors have the strongest effects, we have to conduct a regression analysis.

The mechanisms influencing "no freedom of movement" and "full freedom of movement" are somewhat different, and the distributions on the two ends of the scale are thus analysed separately (Table 9.3, next page). One of the most interesting findings is that there is no significant effect of education on female freedom of movement. Analyses were also carried out to check for effects of having no education, only elementary education and the education level of the household head, but no significant relationships were found. There is a weak association between house-

Table 9.3 Restrictions on female freedom of movement. Logistic regression (n=2,046).

	Cannot visit any of the 6 places listed alone		Can visit all the 6 places listed alone	
	B	Odds (exp B)	B	Odds (exp B)
First income quintile (poorest 20%)	0.46*	1.59*	-0.50*	0.60*
Aged 45 and over	1.52*	4.58*	.033*	1.38*
Aged 15-29	0.99*	2.69*	-1.03*	0.35*
Secondary education or higher	-0.53	0.59	0.38	1.46
Never married	1.04*	2.82*	-0.003	1.00

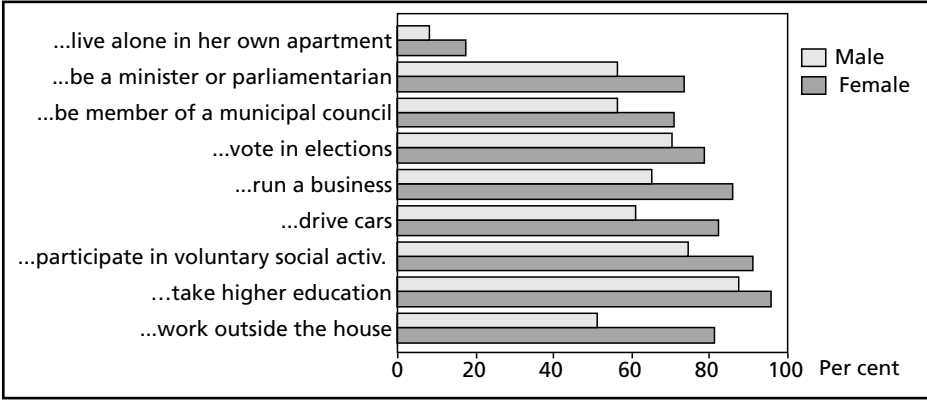
* Significant at a 0.05 level.

hold income and restrictions on female freedom of movement, where persons living in the poorest 20 per cent of the households are more likely not to be allowed to visit any of the places alone, and less likely to be allowed to visit all 6 places. However, looking at the relationship between income and each individual indicator, differences are largest between income groups on questions that involve long journeys (relatives out of town or abroad), indicating that some of these restrictions may be caused by economic reasons, and not by gender-specific restrictions.

Irrespective of age, unmarried women have more than twice as high chance of *not* being allowed to visit any of the places listed, compared to married ones (Table 9.3). At the other end of the scale, there is no effect of marital status; married women are not more likely to be allowed to visit all the places than unmarried women. Even when marital status is checked, age is still the most important determinant of female freedom of movement. Compared to women aged 30 to 44, women over 44 have more than 3 times higher probability, and women below 30 more than twice as high probability of not being allowed to visit any of the places. At the same time, older women have the highest probability of being *allowed to visit all 6 places*. Among those married and with higher education, 36 per cent of the women in the oldest age group are predicted to be allowed to visit all 6 places, compared with 28 per cent of middle aged women, and 12 per cent of women in the youngest age group. If a young woman in addition is unmarried and lives with a low-income family, she only has a 7 per cent probability of being allowed to visit all the places. Thus, older women, independently of marital status and education, are most likely to be allowed to visit all of the 6 places. At the same time, older women, together with women in the youngest age group are most likely not to be allowed to visit *any* of the 6 places. Low household income also seems to lead to less freedom of movement for women.

Is it only the women themselves who perceive there to be restrictions on their freedom of movement? The LIPRIL asked both women and men the same questions regarding their opinions about female participation in various aspects of social life. Figure 9.7 depicts the current situation.

Figure 9.7 Attitudes to female participation in public life by gender. Per cent of persons aged 15 and over who agree with the views listed (n=3,560).

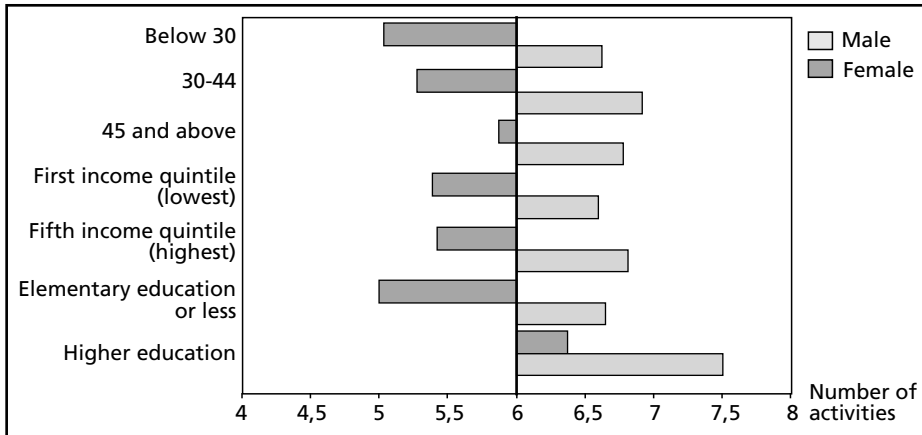


With the exception of the right to live on her own, a significant majority of the Palestinian population in Lebanon believes that a woman should have the right to take part in important aspects of public life (be members of municipal councils, be ministers, participate in social activities, take higher education, etc). Men are generally more sceptical to female participation than the women themselves. Note for instance that while 81 per cent of the women believe women should be allowed to work outside the home, only 51 per cent of the men agree. Similarly, 82 per cent of the women think they should be allowed to drive cars, compared to only 61 per cent of the men. However, the level of acceptance of female participation varies not only between men and women, there are also great variations among social groups.

In order to compare attitudes to female participation and freedom of movement between social groups, we have computed an index where persons who say that women should be allowed to do all of the 9 things listed in Figure 9.7 are given the value 9, and persons who say that women should not be allowed to participate in any of the listed activities are given the value 0. We can thus give a mean score for the number of activities various groups think women should be allowed to do. The results are presented in Figure 9.8.

As already mentioned, the main difference in attitudes to what women should be allowed to do is between men and women. On average, women say they should be allowed to do 6.8 of the listed activities, while men on average think women should participate in only 5.3 of these. One in four men thinks that women should be allowed to do less than 4 of the listed activities, but less than 1 in 10 women agree. Age has relatively little effect on women's attitudes, while differences are marked between older men, who are rather positive, and younger men, who are among the most negative. There is only little differentiation between rich and poor individuals

Figure 9.8 Attitudes to women's freedom of movement. Mean number of activities women should be allowed to do (among the 9 activities listed in Figure 9.7) by gender, education, age and household income. Population aged 15 and over. Bars show differences from the overall mean of 6 activities.



in this regard. The most positive group, however, is those with higher education, where the differences are particularly large for men. Women who experience few restrictions on their own freedom of movement are among the strongest supporters of female participation in social life. However, even women who are not allowed to visit any of the places listed above, are more positive to female participation than the average male.

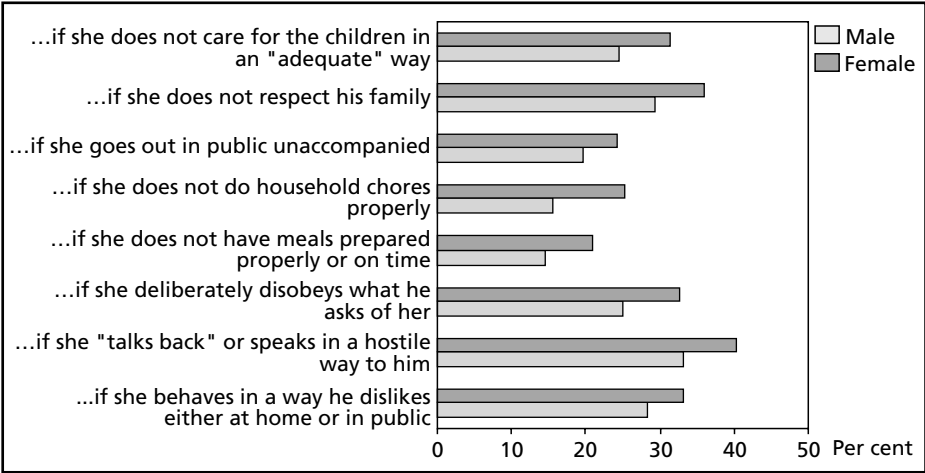
9.5 Domestic Violence

More than Half Accept a Man Beating his Wife on Certain Occasions

The LIPRIL asked both men and women whether they see it as appropriate for a husband to hit or beat his wife under given circumstances. To increase the reliability of the answer, and to avoid respondent embarrassment, these questions were only asked if the interviewer was alone with the respondent at the time of the interview. Thus, only 32 per cent of the male, and 49 per cent of the female respondents answered these questions. This may produce some bias in the data, and the results should be interpreted with care. However, we feel that the questions reveal some interesting trends in attitudes to violence against women today (Figure 9.9).

Women express acceptance of violence against women more often than men. Forty per cent of the women and 47 per cent of the men oppose the beating of women in all the occasions listed, i.e. 60 per cent and 53 per cent respectively say

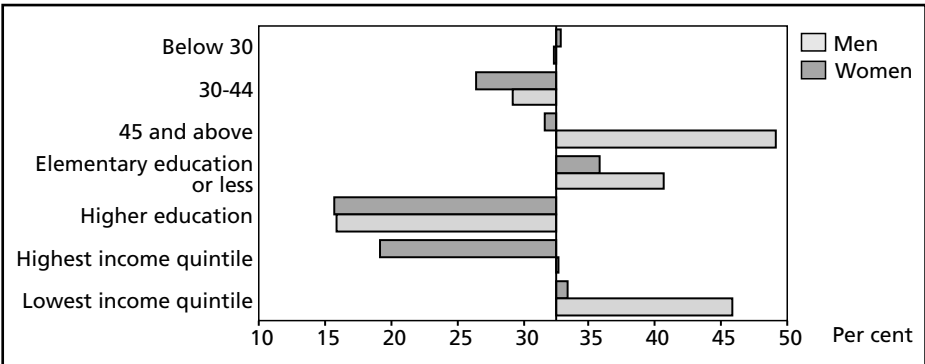
Figure 9.9 Attitudes to violence against women by gender. "It is (sometimes or always) appropriate for a husband to hit or beat his wife if she...". Percentage that agrees with the statement in the population aged 15 and over (n=2,454).



that it is appropriate for a man to beat or hit his wife in at least one of these situations. However, attitudes vary significantly with education, age and income. In Figure 9.10, one of these questions is depicted, (whether it is appropriate for a man to beat his wife if she does not respect his family) and is displayed for various social groups.

Persons with higher education express much lower acceptance of violence against women than any other group. Persons aged 30-44 are more sceptical than both the younger and older generations. Older women are most likely to express acceptance, as almost 50 per cent say it is appropriate for a man to beat his wife on this occasion. There is also less acceptance of violence against women in high

Figure 9.10 Persons agreeing that it is always or sometimes appropriate for a husband to beat his wife if she does not respect his family, by gender, age, level of education, income and place of residence. Per cent of population aged 15 and over. Bars show differences from the overall average of 32.5 per cent.



income households, but among both the richest and poorest groups of households women are much more likely to accept violence than men.

9.6 Attitudes Towards the West

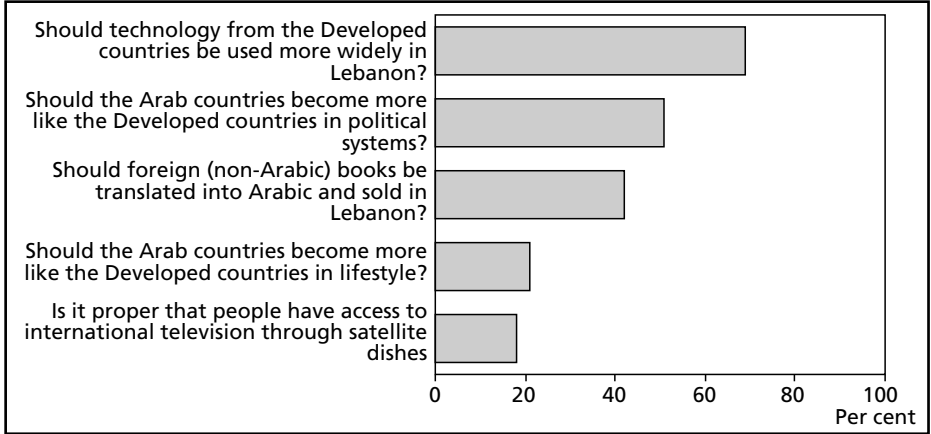
As in most other societies, the Arab world is under continuous cultural pressure with regard to its future direction. Influences from the Western world are often debated, where arguments influenced by pan-Arab, Islamic and other orientations and movements challenge western cultural influence and political models through literature or satellite transmissions. What are the opinions of the Palestinians in this regard; should the influence from the West be welcomed or rejected?

Limited Acceptance of Western Ideals

The LIPRIL respondents were asked to express their opinion regarding 5 questions on Western influence, and could agree totally, agree conditionally or disagree.

The absolute majority of the Palestinian camp population have a positive attitude to technology transfers from the developed world, and half the population support a transformation of the political system toward the model of the developed countries. Respondents are much more sceptical to western lifestyles, and in particular, uncensored access to international television. The responses to the 5 questions are, contrary to what we expected, not strongly associated with each other². For

Figure 9.11 Attitudes to Western influence. Persons who agree (unconditionally) to the statements listed. Per cent of population aged 15 and over.



² An index of the 5 questions gives the alpha value of 0.62.

Table 9.4 Attitudes to influences from the developed world. Persons who agree (unconditionally). Logistic regressions (n=3,091).

	Should foreign books be translated into Arabic and sold in Lebanon?		Should technology from the developed countries be used more widely in Lebanon?		Should the Arab countries become more like the developed countries in lifestyle?		Should the Arab countries become more like the developed countries in political systems?		Is it proper that people have access to international TV through satellite dishes?	
	B	Odds (exp B)	B	Odds (exp B)	B	Odds (exp B)	B	Odds (exp B)	B	Odds (exp B)
	Fifth income quintile (richest 20%)	0.01	1.01	0.03	1.03	-0.05	0.95	0.34*	1.40*	0.50*
Secondary or higher education	0.33*	1.39*	0.34*	1.40*	0.05	1.05	0.04	1.04	0.02	1.01
Men	-0.40*	0.67*	-0.12	0.88	0.17	1.18	-0.02	0.97	-0.17	0.84
Aged 15-29	0.52*	1.68*	0.36*	1.42*	0.44*	1.55*	0.30*	1.35*	0.26*	1.30*

* Significant at a 0.05 level.

example, only half of those positive to the Western lifestyles express unconditional acceptance of international television. The only group that stands out with consequently more positive attitudes to influences from the developed world are persons below 30. However, the differences (effects) are not very strong (Table 9. 4). Persons with secondary or higher education are more likely to be in favour of technology transfers and the translation of books, but there is no significant relationship between education level and attitudes to Western lifestyles, political systems and international television. The more affluent segment of the population is more likely to approve of Western political systems and international TV.

Chapter 10 Putting the Pieces Together

Ole Fr. Ugland

10.1 Introduction

In chapter one, we pointed out that living conditions represent resources that individuals and households can utilise in shaping their future. In everyday life, individual resources in terms of health, education, employment, income etc. are utilised at community markets and with local infrastructure in order to improve living standards. To the degree that resources tend to cumulate, for good or for bad, heaping patterns may indicate mechanisms that are important in shaping current living conditions and thus identify how processes can be influenced in attempts at changing these situations. Hence our focus in this report has been directed both towards patterns of heaping of good and adverse living conditions among individuals and households, as well as the community characteristics within which they are observed (Figure 1.2).

For ease of presentation and analysis, the various living condition resources have been emphasised in separate chapters. At the same time, chapter 1 underscores that it is the way the various characteristics combine that produces the final distribution in level of living. In this final chapter, we summarise the elements from the previous chapters, by drawing a broad and general picture of living conditions among the Palestinians in camps and gatherings in Lebanon. Along the way we also visit 2 households, and let the community leaders share their own views on the most pressing needs.

Limited Availability of Infrastructure

Departing from the geographical distribution of the availability of community infrastructure, we have seen that the majority of the refugees today live in either city suburbs or in rural areas, where the largest population shares are located in the Saida and Tripoli camps. Most locations are characterised by limited availability of markets and infrastructure. The highest infrastructural coverage is seen for sanitation, which is more or less universal, while markets and economic infrastructures are the scarcest. However, and partly contrary to what is seen in Lebanon at large,

variations in community markets and service infrastructure are typically seen within geographical regions rather than across them. That is, taking into account the fact that gatherings are generally less equipped than camps, which is again partly related to their area size.

Current living conditions should thus be seen in relation to a *general lack* of infrastructure and business opportunities. Such lack is in some instances compensated by the possibility of accessing services in other communities nearby, as seen for many of the smaller gatherings. Likewise, household members abroad are frequent, and their remittances often crucial to survival of their family members in Lebanon. Nonetheless, 8 in 10 households characterise economic opportunities in their environment as “very poor”.

Individual Activity Associated with Infrastructure Access Rather than Availability

Heaping of market and infrastructure availability is, however, only to a limited degree associated with variations in living standards across individual community members. This is again largely due to variations in the way individuals actually *utilise* “arenas for social interaction”, voluntary or involuntary. Elderly persons for example, and in particular old females, usually have little schooling experience, thus remain illiterate and outside both the labour market and other economic arenas. Social restrictions on female freedom of movement often prevent younger, and in particular unmarried, women from participation. In consequence, good and adverse living conditions tend to *cumulate across households* within their respective communities, and are related to variations in the household member’s utilisation of markets and infrastructure. As is typically observed in most societies, household heads endowed with limited resources often tend to be accompanied by a relative lack of resources among other household members as well, and vice versa.

It is questioned whether households may compensate their lack of resources by networking. Informal social neighbourhood networks are frequently used with regard to the practical day-to-day management or economic survival among the most adverse households. Likewise, economic networks stretch abroad to migrant household members. On the other hand, social participation seems to accompany other resources, thus enforcing social exclusion among households with the scarcest resources at the outset.

Significant Need for International Assistance

The various chapters have underscored the limitations facing the Palestinian population in Lebanon related to their status as non-citizens, and hence their dependen-

cy on assistance from the international community for their survival. To a large extent their future depends on outside political forces over which they have little control.

UNRWA is today crucial to the well-being of the population, both as major provider of education and health facilities as well as provider of economic assistance to the families mostly in need. A similar role is also played by the PRCS in the field of health services. Additionally the many NGOs working among the refugees today cater for a major share of available infrastructure. Still most community services are given a low ranking by the community leaders, especially outside the fields of sanitation and education. Health and medical services are today the most frequently addressed areas for future assistance by the community leaders, where high user fees appear as a significant barrier to utilisation.

10.2 Market and Infrastructure Availability

The majority of the Palestinian refugees in camps and gatherings in Lebanon live outside the areas typically associated with the lowest living standards in the Lebanese population, such as Nabatieh, Akkar or the northern part of Bequaa (UNDP 1997). This does not necessarily imply that they are among the better off.

In chapter 1, we looked at the importance of market and infrastructure availability. In order to profit from their skills, households and individuals need “arenas for social interaction” in their community, where skills can be applied. Hence young people require educational institutions in which they can utilise their educational liabilities. Utilisation of educational qualifications requires a labour market where skills can be utilised for economic output. Money can be invested in the housing market for better housing conditions, etc. We start this summary by taking a closer look at the general availability of social and economic infrastructure.

Most Refugee Communities are Urban

Looking at the map in chapter 1 (Figure 1.1), we have seen that the refugee communities are scattered across Lebanon, in particular along the coastline. Six in 10 communities are urban, 3 in 10 are located in city centres and about 3 in 10 are seen in city suburbs. The remaining 4 in 10 are found in more or less equal proportions in either urban areas outside the larger cities, or in rural areas. At the same time, a distinction is indicated between camps and gatherings. While both community types have an equal share in the city centres, camps are more likely to be located in urban areas outside the cities, while more gatherings are located in the city suburbs or in rural areas.

Most Communities Characterised by Limited Community Infrastructure Availability

To what degree does the geographical distribution of the communities reflect variations in the availability of markets and infrastructure? Lebanese mohafazats are clearly distinct with regard to the provision of infrastructure, where the areas of Baalbek-Hermel and Nabatieh in particular are suffering from a lack of infrastructure (UNDP 1999). Furthermore, as non-Lebanese residents, Palestinians do not have immediate access to many of the public services provided for the Lebanese population. In addition, and as seen in chapter 7, upwards of three-quarters of the Palestinian communities have experienced infrastructure and service facility damages from armed conflict during the 1980s, of which about 10 per cent has never been repaired. Finally, UNRWA services are usually restricted within their mandate areas in the refugee camps.

In order to summarise the situation as regards infrastructure availability, we have added the 79 different markets and service types mapped by the LIPRIL in the 54 various refugee communities¹, and classified them within the fields of health, education, sanitation, and social and economic services. The summary allows for a rough comparison of community characteristics (Table 10.1).

The table displays the number of services available within camps and gatherings across geographical regions. The second far right column shows the total number of services *mapped* by the LIPRIL within each service field. The columns labelled “All” show the number of services *actually available* within all camps and gatherings, while the far right column shows the number of services available within camps and gatherings as *percentage* of the total services mapped. Most services mapped relate to the health, social and education sectors. As indicated in the various chapters above, the lowest availability is observed for economic infrastructure (13 per cent of mapped

Table 10.1 Communities by distribution of infrastructure and region. Average number of services available and total service coverage in per cent.²

Service type/Region	Beirut		Tripoli		Bequaa		Saida		Tyre		All		Number of services mapped (% coverage G/C)
	G	C	G	C	G	C	G	C	G	C	G	C	
Sanitation	5	4	4	3	6	5	5	1	4	4	5	3	6 (83 / 50)
Social	3	7	5	11	8	7	5	9	4	7	5	8	21 (24 / 38)
Health	4	13	4	25	11	16	6	16	4	16	5	16	27 (19 / 59)
Education	2	3	3	5	6	3	3	5	2	5	3	4	17 (18 / 24)
Economic	1	1	2	4	1	0	1	3	0	1	1	1	8 (13 / 13)
Total services	15	28	18	46	33	31	19	33	14	34	18	33	79 (23 / 42)
Number of communities	10	4	4	2	5	1	12	2	11	3	42	12	

G = gatherings, C = camps.

¹ Three small gatherings in the Tripoli area were not mapped systematically in this way.

² Average numbers are rounded to the nearest integer.

services are available in both camps and gatherings respectively). Most Palestinians do not have banks or other credit institutions within their immediate reach, and this is also the case for marketing outlets such as local co-operatives, district markets or public market depots. Generally, the most frequently available economic infrastructures are the local market, which is found in 20 per cent of the communities, and micro-credit, which is observed in 35 per cent (not displayed). In contrast, sanitation services are generally the most widely covered (83 per cent of services are found in the camps and 50 per cent of services found in the gatherings). We have seen in the previous chapters that 8 to 9 in 10 communities are provided with water, electricity, sewage, and refuse collection systems.

In between these 2 extremes, we find social, health and education services, with decreasing order of frequency. With regard to social services, the most commonly available ones (not displayed) are small grocery shops available in 90 per cent of the communities, charitable associations available in 69 per cent, ration centres in 50 per cent and houses of worship available in 59 per cent of communities. Other services such as libraries, feeding centres, fire stations or cinemas are rare. With regard to health institutions, we find a mixture of UNRWA, PRCS and private services. UNRWA clinics, pharmacies and nurses are found in 4 out of 10 communities. PRCS nurses are observed in 6, physicians in 4 and clinics in 3 out of 10. Furthermore, private physicians are observed in 4 out of 10 communities, and private nurses in more than half of them. Educational institutions are largely provided by UNRWA, while NGO kindergartens are seen in 4 out of 10 communities. Literacy programmes are available in 1 out of 10, UNRWA primary and intermediate schools in 4, while other private or public schools are relatively few. It should be noted, however, that the mapping of service availability does not take into account the service quality. We will return to this issue below.

Returning to the distribution across geographical areas, we first note a general distinction between camps and gatherings. Gatherings generally face the lowest service coverage. This is partly due to their area size, as a gathering in some instances is limited for example to a single building. It is also partly due to the fact that many gatherings represent settlements in buildings that are not intended for living, are suffering from years of maintenance neglect, and are outside the UNRWA mandate areas. At the same time, the bias against gatherings is largely accounted for by the absence of health services. These are 3 times the more frequent in the camps compared to the gatherings. Although other services also tend to be more frequently available in the camps, differences between camps and gatherings are generally smaller in the other fields than they are for health services.

Looking at the distribution across camps and gatherings within geographical areas, we find the lowest service availability in the Tyre gatherings, followed by the Beirut gatherings. However, the difference is not very large compared to the other

gatherings, except for Bequaa gatherings, which demonstrate access to twice as many services. This is the case for most service fields, and in some instances puts the Bequaa gatherings above the level of the camps in other regions. In particular, this service accumulation reflects the relatively wide distribution of education services in this area, both public and private, and at both the primary, preparatory and secondary levels. Additionally, this area is relatively speaking better equipped with UNRWA schools and UNRWA health services such as clinics, pharmacies and physicians. On the other hand, the widest overall service coverage is seen in the Tripoli camps with an average of 46 services. This position is again largely accounted for by a wide diffusion of health services. In terms of sanitation, for example, Tripoli camps actually have lower service availability than many of the gatherings. Beirut on the other hand is relatively disadvantaged. We have seen that UNRWA schools have less presence in the Beirut communities than in the other areas, particularly since we find here many small gatherings located outside the UNRWA mandate area.

Finally, urban areas outside the larger cities tend to be the best equipped, although differences are again not very large (not shown). City centre communities actually turn out to have the lowest overall score, partly due to the presence of many low-standard gatherings here. Comparing area types across the regional districts, variations are somewhat more pronounced than between camps and gatherings.

Community Services Cumulate

To the degree that community market or service availability is regionally distinct, we expect it to cumulate within communities. As described in chapter 1, our main interest is with the 3 patterns of heaping, compensation or lack of association. To look for such links, and due to the large number of indicators included, we will in this chapter apply the multidimensional analysis technique of factor analysis. The basic principle inherent in this technique is that it identifies patterns of heaping and compensation when the number of single indicators is large. Through measures of statistical association it reveals characteristics that tend to be associated with each other, for good or for bad. This is accomplished in 2 steps. First the analysis identifies the various patterns of association, if any, and then combines the associated elements into new single dimensions that appear as combinations of the original and multiple characteristics. In short, the analysis attempts to reduce the large number of indicators to a smaller set of new common indicators, based on the closest statistical associations between them.³

³The analysis in this chapter is conducted on the population aged 15 and over only, in order to make the analysis consistent throughout. Information on education and economic activity is asked for people over 6 years old and 15 years old respectively. The youngest individuals were excluded as they are deliberately omitted from registrations along several dimensions critical to this analysis.

Table 10.2 Community markets and infrastructure services. Factor loadings (n=54).

	Factor 1: Community infrastructure
Social	.32
Health	.31
Education	.28
Economy	.26
Sanitation	-.07
Eigenvalue 2.97	
Explained variance 59.5%	

The analysis reveals a clear pattern of heaping, as all the indicators included turn out to centre around one single dimension of "community infrastructure". Persons living in a community with good health service coverage, for example, also tend to be well covered by education, social and economic services, and vice versa. At the same time, sanitation services in many instances tend to compensate for the lack of other services, as these are available in most communities regardless of other infrastructure. Examining the degree of association between the various indicators (not displayed), the strongest cumulative effect is seen between social and health facilities. Communities with many social services also tend to be provided with several health services, and vice versa. However, we also find some cases of lack of association, as seen between sanitary services on the one hand and social, health and economic services on the other. While we have seen above that sanitation services are generally covered in most communities, their widespread availability is partly linked to the fact that many Palestinian communities are located in Lebanese environments, where sanitation infrastructure is already provided for the Lebanese population. Many of the Beirut gatherings, for example, are located in suburban areas where water and sewage is provided for the general population, or in dwellings that have been left by the Lebanese.

Most Communities Inhabited by Persons of Same Origin in Mandatory Palestine

A final pattern of community heaping is related to population origin. Previous studies have demonstrated that many Palestinian communities are centred around a common origin in Mandatory Palestine. This may partly be caused by their administrative location at the time of arrival. Partly it represents the need for the establishment of social networks to compensate for the lack of infrastructure and economic means. As described in chapters 2 and 8, camp dwellers in particular show frequent neighbourhood clustering along similar areas of origin. Gatherings are more recently established and settled in predominantly Lebanese areas, and show more

dispersed areas of origin. That is to say that 70 per cent of the entire population have relatives coming from Safad or Akkar. With regard to the presence of Lebanese, chapter 7 reveals that Tyre is the most homogeneous area in this respect, where all communities are predominantly Palestinian. The contrast is striking compared to Bequaa, where 8 in 10 communities are also inhabited by Lebanese. We will see below that the question of origin actually also implies social or economic interaction among community members.

10.3 Market and Infrastructure Utilisation

Following the distribution of markets and infrastructure, the next question raised is to what degree community members actually benefit from this availability. In chapter 1 we underscored that arena *utilisation* is typically regulated by selection mechanisms. Even when there is universal availability of a certain service, regulations, norms and traditions imply that some people have easier access than others. Hence utilisation may vary between service types as well as with people's socio-economic background.

Demographic Transitions Affect the Population Size, its Composition and Geographical Distribution

First, the utilisation of markets and infrastructure within each community is determined by the community population size and its composition. While initially determined by the administrative distribution of the refugee camps, the current population proportions have since then been shaped by changes in fertility, mortality and migration. Accompanying a general process of "modernisation", chapter 2 describes a situation where both mortality and fertility have been falling rapidly to low levels. In particular, the age of marriage is high, while the proportion of females remaining single is exceptionally large. The rapid decline in the proportion of married women in fact accounts for a large proportion of the fertility decline, although this development is also paralleled by recent expansions of family planning services. Secondly, the population has experienced large movements into and out of the camps, mainly due to the civil wars. Finally, many Palestinians have left Lebanon, as seen by the vast majority of households that have relatives living abroad. Consequently, households are relatively small in size for a camp population, while a relatively high proportion is female headed. Today the largest population shares are seen in Saida, followed by Tripoli, Tyre, Beirut and Bequaa. This implies that the majority are residing in residential or agricultural areas, while a handful are located in

mainly commercial areas. It should be borne in mind though that Lebanon is a relatively small country, implying that most Palestinians will be located in a city or in its immediate neighbourhood.

Individual Resources Cumulate, but Little Association with Community Infrastructure

In order to assess the impact of individual interaction with community markets and infrastructure, the analysis in this report has examined the degree to which individual living standards tend to vary both between geographical areas and between areas with low or high availability of infrastructure.

Summarising the observed patterns of heaping of good and adverse situations, we have selected a few indicators similar to those applied in the description of the communities themselves (Table 10.3). The table maps the presence of living condition problems in the adult population, within the fields of health, education and economic activity. The most commonly observed problems are linked to the lack of economic activity, which affects more than 6 in 10. Similarly, the lack of education is prominent, as only 3-4 in 10 have continued their education beyond the basic level. Almost 3 in 10 struggle with diseases. Otherwise, 1 in 10 face a health problem that also affects mobility, while 1 in 10 is illiterate. Two-three in 10 have ended up doing unskilled peddling or similar kinds of low prestigious jobs. The striking picture from the Table is, however, the general similarity observed across both regions and across the camps and gatherings within them. This goes for both the lack

Table 10.3 Absence of individual living condition resources by region and community type. Various indicators. Per cent of population aged 15 and over, and average index score.

Resource / Region	Beirut		Tripoli		Bequaa		Saida		Tyre		All	
	G	C	G	C	G	C	G	C	G	C	G	C
Health												
Disease	30	24	21	21	25	37	25	26	29	31	27	25
Mobility problem	13	10	10	8	15	14	11	14	13	15	12	12
Education												
No formal education	46	38	29	31	29	32	23	38	42	38	34	36
Illiteracy	14	11	6	11	8	8	13	13	13	16	12	13
Economic activity												
No economic activity	61	65	65	65	63	69	63	66	70	61	65	64
Low status occupation	23	23	20	17	20	16	19	22	7	14	16	19
Total index score	1.9	1.7	1.5	1.5	1.6	1.8	1.5	1.8	1.7	1.7	1.7	1.7
N	444	1,443	140	2,207	275	187	924	2,863	766	1,919	2,584	8,619

G = Gathering, C = Camp.

of each type of resource, but also for the cumulation of adverse situations, as seen from the index score in the bottom line.⁴

The next question raised is thus what patterns of heaping take place, and to what degree are they associated with the availability of markets and infrastructure (Table 10.4).

The analysis identifies 3 underlying dimensions that summarise the situation with regard to individual and community resources. The first dimension is again linked to community infrastructure. All the community characteristics are associated with this dimension, while at the same time none of the individual characteristics show any association. This reflects the fact that individual variations in living standards are only connected with variations in their community infrastructure to a limited degree. This is also seen when examining particular individual qualifications by their respective services (not displayed). For example, education levels are not generally the highest in communities with the highest presence of educational institutions, or the lowest in communities with the lowest availability. Similarly, labour force participation and occupational standards vary only to a small degree between communities with high and low availability of markets and economic infrastructure, the way they are measured by the LIPRIL.

On the other hand, the table reveals significant heaping in terms of health conditions, educational achievements and occupational status, which are closely related to age and gender respectively, and which underscore the importance of arena

Table 10.4 Individual resources and community infrastructure. Factor scores (n=12,003).

	Factor 1: Community infrastructure	Factor 2: Health and education	Factor 3: Economic activity
Infrastructure availability			
Social services	0.26	-0.02	0.01
Health services	0.32	-0.01	0
Education services	0.23	0.03	-0.02
Economic services	0.28	-0.01	0
Sanitation services	-0.2	-0.03	-0.01
Individual resources			
Health problem	0	0.41	-0.05
Low education	0.02	0.41	0.03
Economic inactivity	0	-0.01	0.58
Age	0	0.47	-0.03
Gender	0	-0.04	0.59
Eigenvalue	2.9	1.8	1.4
Explained variance	29 %	18 %	14 %

⁴ The index is a simple additive count of adverse situations across the 6 indicators. The score thus ranges from 0 to 6, where 0 indicates the best situation and 6 the most adverse situation.

utilization described in chapter one. Let us briefly summarise these patterns with reference to the preceding analysis.

Health Problems Associated with Old Age

The fact that bad health is associated with old age does not come as a surprise. Perhaps the most interesting aspect in this regard is what elements of the health situation turn out to be the most prominent. As seen in chapter 3, it is particularly when it comes to chronic diseases that the age or lifecycle effect takes precedence. Males as children and young adults are better off than females, while males face more problems at old age, notably above the age of fifty, than females do. This is partly related to the fact that men are noticeably more troubled by lasting illness due to Lebanon's history of conflict and warfare.

Furthermore, while the indicator adopted here is a simple assessment based on current sufferings or illness, we have seen in chapter 3 that the picture is actually quite complex. Psychological distress, for example, is prominent. From a list of 7 symptoms, 4 have affected roughly half of the adult population. Three in 10 adults report 5 out of 7 symptoms of mental distress registered in the survey. Only 1 in 6 report no symptoms of psychological distress whatsoever.

In general, men, individuals with a post-secondary degree and individuals living in high-income households report the best health. At the same time, about 3 in 10 Palestinians are regular smokers, and smoking is especially prominent among men. Nonetheless, and regardless of disabilities, acute health problems and psychological distress, 4 in 10 Palestinians consider their own health to be quite satisfactory, while almost half of the population say it is very good.

Educational Disparities Follow Generational Divides

Similar to health differences, educational achievements are also closely associated with age differentials in the population. The strong divide observed in chapter 4, between the education levels of parents and their offspring, reflects the relatively recent character of the educational system. In a longer-term perspective over the last decades, a significant enrolment increase is observed. Today most children enrol at school. The trend has been particularly strong for women, although a significant proportion of the youngest females never complete primary education. Hence men are more likely to enrol, to continue beyond the primary level and in particular to continue to the secondary or higher levels. Yet every fourth man has never completed primary education.

At the same time, significant educational dropout is identified. Between ages 7-9, almost every child is enrolled, but the enrolment rate drops rapidly to 6 in

10 at age 15, and to less than 3 at age 18. The trend is particularly prominent among boys. While dropout after the age of 16 is partly linked to the lack of secondary education institutions, this does not create distinct heaping patterns, as it is the same for everyone. At the same time, dropout is not explained solely by the alternative costs of education as only 2 in 10 boys outside school at this age actually work.

Non-enrolment and dropout thus in turn affect literacy. Every 1 in 4 women and 1 in 8 men over the age of 15 are illiterate. Illiteracy is particularly high in women over 44, among which 7 in 10 cannot read or write.

A poor household

While our analysis in this chapter relies on aggregate figures for all households, we have paid a typical "poor" household a visit. Here is its story:

This household consists of 3 females: a wife in her sixties, her teenage daughter and an elderly family relative. Both adults came from Safad in 1948, and the daughter was born in Lebanon. The husband has passed away. While the daughter is still unmarried, the relative is a widow. The household has several relatives in the neighbourhood and in other camps in Lebanon. Seven close household members live abroad: all are males aged 21-45 and working in Europe or in the USA.

Their dwelling is a *dar* made of blocks and built by the household itself, in a Southern camp. The road leading to the house has no street lighting and is partly inaccessible to cars. The dwelling has a garden, veranda and 3 rooms, 2 of which are used for sleeping and 1 is an independent kitchen. The house is connected to an electricity network, and faces power cuts from time to time. However, the household uses gas for cooking and does not have any form of heating. The dwelling has an indoor toilet, and sewage is connected to a septic tank. Refuse is disposed in an UNRWA container. Drinking water is piped into the dwelling, although the household faces daily problems with the supply.

None of the household members have passports or travel documents. Only the daughter has ever attended school (an UNRWA school). She left, however, after completing basic education, due to war incidents. Since then she has undertaken training at an NGO centre. While both adults are illiterate, the daughter can read and write.

None of the household members are economically active. The wife looks after the house, the elderly relative is disabled, and the daughter is not allowed to work by her mother. Furthermore, both adults suffer from long-lasting illness. Hence the household has no labour income, and lives on only LL 760,000 received from relatives abroad and LL 240,000 received in the form of UNRWA grants. The household has faced deterioration in income since the previous year. Additionally, the household has no savings and very low affordability, while according to their own assessment they are "neither rich nor poor". They are, however, able to raise LL 200,000 through their family network in case of emergencies.

Significant Gender Differences in Employment

The final heaping pattern is associated with economic activity and gender. However, while our main initial hypothesis was that labour market access as such would be limited, due to significant legal and institutional constraints, the hypothesis has only been partly confirmed. As depicted in chapter 5, Palestinian labour force participation patterns largely reflect the patterns of the Lebanese population as a whole, and in general for other countries in the region. As such, it is rather the type of work performed by employed Palestinians that is the most characteristic trait.

First, while overall labour market participation is low, it is basically a male phenomenon. While most men are labour active, the time of their entry into the labour market is partly related to their marital status and partly to their educational aspirations. These factors affect both the qualifications they bring with them and their timing for entering the labour market. Although educational careers delay entry, skills acquired seem to be readily convertible in the labour market in terms of occupational prestige. That is, for the small segment that actually takes higher education and who can find employment relevant to their skills. The most striking difference compared to the workforce in Lebanon as a whole, seems to be the general absence of a higher stratum of upper middle and high-level professionals, as registration in professional syndicates is only permitted for Lebanese citizens. Furthermore, jobs in general are typically not regulated and are frequently exposed to environmental hazards.

Female labour force participation is thus low, although at about the same rate as in the neighbouring countries or in Lebanon in general. The majority of women are first students, and then become full-time housewives. The small group of women who actually enter the labour market, have usually continued to higher education, and are employed by IGOs or NGOs in the health, education and social service industries. Here working conditions are typically formalised, regulated and are often relatively well paid.

At the same time, chapter 5 has revealed significant under utilisation of labour, in terms of persons working less hours than they actually wish. Although the problem is not necessarily much bigger than in Lebanon in general, it is nonetheless important as it mainly affects the youngest segments of the population.

Heaping of Individual Living Standards Takes Place within Regions

While the association between community infrastructure availability on the one hand, and individual resources on the other is relatively weak, this implies that most of the variations in individual living standards are seen within regions and communities. The explanation, as indicated above, may be linked to the relatively short

distances in Lebanon, where smaller refugee communities interact with larger ones. Hence those from the smaller gatherings in the Beirut city centre will move to one of the larger suburban camps for services. For example, with regard to health services, we have seen in chapter 4 that 34 per cent of those actually ill report to have received medical assistance within the *hara* or neighbourhood, 29 per cent travelled within the locality or town, while 37 per cent went to another locality or town. In particular, persons living in gatherings have the most difficult access to health assistance, as roughly 6 in 10 have had to travel from their place of living to the nearest or another town. Similar patterns are observed for education services. Sixty-five per cent of the population in the city suburbs and 27 per cent in city centres have access to literacy programmes. Children in smaller rural gatherings often commute to a nearby camp for schooling. Furthermore, about half of the economically active population are employed outside their own community. Finally, UNRWA services are the most frequent in the urban areas and city centres.

Little Compensation Through Social Participation

We have seen above that the clustering of community infrastructure is accompanied by similar clustering of households originating from the same area in mandatory Palestine. At the same time, chapter 1 emphasises the importance of social participation to well-being, as it generates social contact, social “learning” and general emancipation. While the above analysis reveals prominent differences with regard to educational achievements and labour market participation between men and women, both old and young, these variations at the same time reflect differences in social participation.

As seen in chapter 9, variations in infrastructure utilisation partly represent prevailing norms and values, and partly reflect legal constraints. First, while Palestinians in Lebanon are classified as foreigners, they are excluded from the right to citizenship or to vote (unlike for example in Jordan). It has also traditionally been difficult to obtain travel documents, sometimes restricting public life to within-community activity. Thirdly, media consumption is low. On average, 6 in 10 report to have received news from radio, TV or newspaper, which is low compared to other Palestinian refugee populations. Characteristics such as high education, male gender, age 30-44 and high income are associated with the highest degrees of news consumption and organisational participation. Hence low socio-economic status in terms of health, education and occupation tends to be enforced by low levels of social participation.

10.4 Household Resources

Having examined the availability of community markets and services, and the way individuals interact with them, we can now turn to the distributive outcome among households. While there is clear evidence of heaping in terms of arena utilisation among community inhabitants, the question remains whether such heaping is also enforced at the household level, and how this accords with the accumulation of social and economic infrastructure. Do variations in individual living standards cumulate within households, or is the lack of means by some members compensated for by the empowerment of others? The latter would be the case if less fortunate individuals, such as the elderly, children, persons with ill health, those with little education, the unemployed etc., are supported by other household members who hold more assets.

Little Regional Differentiation Between Households

In order to identify possible patterns of heaping of good and adverse situations across households, we start again by examining a few selected indicators across regions and community types (Table 10.5).

Table 10.5 Household resources and region. Various indicators. Per cent of households experiencing an adverse situation.

Resource / Region	Beirut		Tripoli		Bequaa		Saida		Tyre		All	
	G	C	G	C	G	C	G	C	G	C	G	C
Household head												
Gender (female)	22	23	6	14	17	22	14	15	23	20	18	17
Education (basic)	88	76	64	68	55	79	52	71	83	77	68	73
Economic activity (outside labour force)	45	43	36	35	34	49	37	41	49	36	41	39
Household characteristics												
Age dependency ratio (> 1)	48	44	39	43	49	42	53	46	42	49	48	45
Gender ratio (< 1)	45	38	27	40	41	39	37	38	49	43	42	55
Dwelling standard												
Crowding (1 or more persons per room)	24	25	21	21	31	23	27	19	23	17	26	20
Infrastructure index (2 or less of 4 items)	11	4	20	11	49	15	36	10	63	30	41	14
Housing problems index (3 or more of 5 problems)	59	65	51	62	39	74	48	49	47	63	51	59
Economic wealth												
Income (lowest income quintile)	38	46	46	57	33	52	33	48	65	61	43	53
Wealth index (less than 7 of 19 items)	42	33	30	49	34	36	17	29	59	48	37	39
Total index score (average number of problems - range 1-10)	5.8	5.6	6.4	5.5	6	5.1	6.6	5.8	4.7	5	5.8	5.5
n	120	426	33	628	156	115	255	861	228	547	792	2,577

The indicators applied cover the household income, wealth, crowding, gender balance, age dependency and dwelling standard, in addition to labour force participation, education level and the gender of the household head. At the outset we would expect the most advantageous households to be located in the areas with the best infrastructure coverage.

Starting with the overall situation with regard to each indicator (the far right column), we see that it is educational disadvantages among household heads that constitute the most common problem, as about 7 in 10 heads have basic or less education. Similarly, about 5 in 10 households face an adverse situation with regard to housing problems, age dependency and an overbalance of female members, as well as low economic wealth. The least frequent problems in this respect are household infrastructure, female household heads and crowding, which affect 2 in 10 households.

Finally, examination of the frequency of the various problems across geographical regions again confirms the pattern of regional similarity. Differences with regard to the *types* of living conditions affecting the population are far more significant than the occurrence of regional disparities with regard to the same kind of problem.

Similar to the individual resource index, the bottom line in the table depicts the aggregate household living conditions problem score, summarising problematic situations occurring across the 10 different indicators.⁵ The average score across all households is 5.8 in the gatherings and 5.5 in the camps. This implies that the situation is not very different between the 2 area types, while at the same time households in both areas experience an adverse situation with regard to more than half of the criteria. Furthermore, regional differences across camps and gatherings are small. The most adverse situations (highest scores) are observed for the Tripoli and Saida gatherings. The best situation, relatively speaking, is observed in the Tyre gatherings and the Bequaa camps.

Good and Adverse Living Standards Heaping Within Households

Attempting an identification of broad and general differences in living conditions, we can now link household resources to community infrastructure availability and individual resources. Once again we are mainly looking for the 3 patterns of heaping, compensation or lack of association.

So far, our hypothesis of a close association between community infrastructure availability and individual resources is not confirmed, while there is considerable

⁵ The index is a simple additive score, summarising the adverse situations, and does not take into account that for example household incomes may be a greater determinant in deciding the overall household living standard than the gender of the household head.

heaping across individuals. The main question is thus whether these heaping patterns cumulate further within households, or whether the lack of resources among some household members is compensated by the resourcefulness of others. We continue the analysis from above, adding the household indicators to the factor analysis (Table 10.6).

Inclusion of the household characteristics adds another 3 dimensions to our picture, although the pattern from the previous analysis is largely maintained. Again, we will take a closer look at the most prominent heaping patterns with reference to the previous chapters.

Table 10.6 Community, individual and household characteristics. Factor scores. Varimax rotation (n=12,003).

Factor/Indicators	Factor 1: Infrastructure availability and dwelling standard	Factor 2: Individual health and education	Factor 3: Household head resources	Factor 4: Household financial situation	Factor 5: Individual economic activity	Factor 6: Household composition
Infrastructure availability						
Social services	0.25	-0.03	0.01	-0.04	0.02	0
Health services	0.31	-0.01	0	0	0.01	0
Education services	0.22	0.01	0	0.08	0	0
Economic services	0.27	0	0.02	0.05	0.02	0
Sanitation services	-0.18	0.03	0.02	0.11	0.02	-0.04
Household resources						
Low gender ratio	-0.02	0.03	0.35	-0.18	-0.11	0.09
High dependency ratio	0	-0.08	0.05	-0.07	-0.04	0.59
Female head	0.01	-0.13	-0.56	0.07	-0.1	0.12
Head=low education	-0.02	-0.08	0.32	0.14	0.18	0.23
Head= not econ. active	-0.01	0	0.36	0.06	-0.01	-0.03
Little infrastructure	0.13	0.02	-0.06	0.05	-0.05	-0.03
High density	0	-0.04	0.03	-0.09	0.01	-0.55
Environmental problems/few savings	0.01	0.05	-0.07	0.39	0.01	0.14
Low income	0.03	0.03	-0.05	0.48	0.01	-0.02
Individual resources						
Health problem	-0.01	0.4	0.11	-0.01	0	0
Low education	0.02	0.41	-0.03	0.01	-0.02	-0.13
Economic inactivity	-0.01	0	0.09	-0.08	0.56	-0.03
Age	0.01	0.47	0.07	0.13	0.01	0.08
Sex	-0.01	-0.02	-0.01	0.06	0.56	-0.01
Eigenvalue	3	1.9	1.6	1.6	1.5	1.3
% explained variance	15.1	9.4	7.9	7.8	7.6	6.4

Household Resources Linked with Community Infrastructure Through Dwelling Standards

The first and most prominent factor with regard to variations in living standards is still community infrastructure. High availability of one type of infrastructure also implies good access to others. At the same time, community infrastructure availability is only weakly related to most of the household resources.

Exceptions are dwelling characteristics describing variations in the physical infrastructure where many housing amenities for natural reasons reflect variations in the availability of neighbourhood infrastructure. As seen in chapter 7, most households have got drinking water and have water piped directly into the household, regardless of region. Yet rural areas have better overall access to amenities, which is partly explained by the wider amenity distribution in camps compared to gatherings. However, rural areas usually face less reliability in supply. Following chapter 7, households in general have good access to electricity. At the same time, nearly all have independent kitchens and toilet facilities within the residence. However, other housing infrastructure, such as connection to sewage and refuse collection, is lacking all over, and the reliability of electricity and drinking water disposal is quite low. Almost half of the households report frequent interruptions in electricity services, and experience unstable water and/or drinking water supply. Furthermore, refuse disposal is particularly a problem in the gatherings. North-south differences are visible in electric instability in the Northern camps, while drinking water instability is more pronounced in the South. Households in the Northern camps are generally better equipped with sewage and septic tanks than households in the South.

Individual Health and Education Partly Linked to the Gender of the Head

The strong association between health, education and age observed above is maintained, and still comes out as the second most important dimension. While for natural reasons health tends to deteriorate with increasing age, we have also seen above that school enrolment is a rather recent phenomenon and as such has produced significant differentiation in educational skills among young and old. We see now, however, that these dimensions are also partly related to the gender of the household head, as members of households with a female head tend to be lower educated than members of households headed by a male.

An affluent household

Our second visit is with a randomly selected “affluent” household, which in many respects demonstrates a striking contrast to our previous visit to the poor household:

This household lives in a Bequaa community. It consists of 2 members, a husband and wife, both in their middle ages. He is a Palestinian while his wife is a foreigner. They have a limited number of relatives in Lebanon, but several in the home country of the wife. He is originally a West Bank refugee from 1967 and came to Lebanon in 1983. He is not registered with UNRWA. Both have passports.

The couple lives in an apartment building, rented from a private company. It is built with blocks, consisting of 4 rooms and a balcony. Two rooms are used for sleeping. The dwelling has an independent kitchen, private bathroom and toilet. It is connected to an electricity grid and water and sewage networks, although they face some instabilities in the supply. In terms of energy consumption, they use gas for cooking, diesel for heating and electricity for water heating. Housing rent is LL 125,000/month.

Both household members have been enrolled at school. She left after basic education due to lack of interest, but has followed vocational handicraft courses at an NGO centre. He is a university graduate and still attends graduate courses financed by a grant.

Both household members are economically active. She works as a technician in a private company and he is professionally employed by a social organisation, in addition to holding a second job. The couple has no real health problems and the husband is covered by health insurance.

The household receives an annual LL 30 million in employment income, and has experienced an income increase since the previous year. It reports high affordability although the couple cannot afford to spend several weeks away from home on holiday. Additionally, they both have savings and precious metals. They have most of the consumer durables reported by the LIPRIL except for satellite dish, video camera, computer and motorbike. They rate themselves among the well off in Lebanon.

Female Headed Households Demonstrate Low Education and Limited Labour Force Participation

The third dimension reveals heaping of educational and occupational status with regard to gender based differences in the labour market. In chapter 5, we noted that economic activity among the heads is associated with the gender of the head as such. Chapter 4 describes a situation where female heads tend to have lower education than male heads, given the tendency of educational achievements to decline with increasing age, particularly for females. Table 10.6 reveals that low education levels

of the head are also associated with a similar situation for other household members.

Economic Wealth the Most Important Household Indicator and Linked to Education

The fourth heaping pattern is associated with household income and wealth. As seen in chapter 6, households with high incomes, as expected, also tend to possess more household items and consumer durables. One should however bear in mind the overall difficult situation in the current Lebanese economy. Still trying to recover from 15 years of civil war, most households struggle to survive, Palestinian and Lebanese alike. As depicted in chapter 6, Palestinian household incomes are generally low, reaching an annual average of only LL 5.5 million. While a few households reach the income level of the Lebanese middle class, the overall majority is found among the poorest households in Lebanon.

We have also seen in chapter 6 that most households are dependent on employment income, in particular from wages, and that wages increase in importance as one moves up the income scale. However, there is a relatively weak association between the total household income and the economic activity status of the head. This is partly explained by the limited income diversification observed in the labour market, except for 2 small segments of relatively high income-earning administrative and service workers on the one hand and low income-earning farmers on the other. Another important factor in this regard is the total number of economically active household members available, i.e. households that manage to engage one or more members, often a female, in one or more of the administrative and service occupations, will be better off. Households relying on a single income earner, or family members working in agriculture, will be less fortunate in this regard.

At the same time, non-labour incomes such as transfers are also vital, especially to low-income households. Among the highest income-earning households, transfers are typically received as supplementary remittances to labour income. To the lowest income-earning ones they frequently constitute social support, and also account for a vital part of the total household income.

Furthermore, the table reveals an association between the household income and the education level of the head. In chapter 5, we have seen that households with high incomes generally also tend to have a head with secondary or higher education. The association observed between economic wealth and the dwelling standard (problems index) confirms that low-income households also have the most adverse housing conditions (heat, dust, humidity etc.), as illustrated in chapter 7. Finally, low income is associated with a high number of dependent household members *versus* economically active ones. With wages as the most frequent income source,

and a relatively high degree of labour under utilisation, household labour market attachment is a critical factor in determining the household income.

Large Households Have Low Economic Dependency, High Dwelling Standards and High Incomes

The final pattern of heaping is associated with the household composition, in terms of crowding and dependency. It is not surprising that crowding is shown to be important to the distribution of living standards. As seen in chapter 7, approximately 30 per cent of camp refugees live in crowded housing conditions. Crowding is, however, less of a problem among refugees in Lebanon than elsewhere in the region, in particular with regard to the camps. This is partly due to the relatively smaller household size found among camp dwellers in Lebanon. Nonetheless, large households (10 or more persons) in both camps and gatherings are frequently associated with high levels of crowding.

Furthermore, we see now that the household size is also associated with its income. For obvious reasons, incomes generally rise and fall with the expansion and contraction in the number of economically active household members across the household life cycle, peaking with middle-aged household heads.

Households Have Extensive Family Networks

We have seen above that households of the same origin in Mandate Palestine tend to gather in Lebanon. In addition to infrastructure or market interaction, households also typically connect with their community through formal and informal social networks. Most of the households are nuclear families settled among relatives with whom there is frequent contact. While about 8 in 10 households form nuclear families, 9 in 10 have relatives living nearby. One in 2 households actually have more than 10 relatives nearby. Additionally, 1 in 3 marriages are entered into between persons related by kinship prior to marriage, and among married persons forming nuclear households 1 in 2 persons have the same geographic origins and family origins in Lebanon or Palestine as their spouse. Finally, frequent patterns of mutual daily support connect households within the community. Hence the connectedness of family networks and types of exchanges are likely to increase the well-being among households in the network. Household members, who engage in mutual exchanges of help with family, are more likely to report higher well-being than the average. Conversely, female and elderly headed households, mobile households and households with limited socio-economic resources are more often isolated from, and have less frequent contact with extended kin.

To summarise, there are clear patterns of heaping and compensation between households. At the same time, these patterns are only loosely associated with patterns of heaping of community infrastructure. Household variations in living standards tend to cut across variations in the distribution of community services.

10.5 Future Needs

Following the analysis of individual living conditions resources and community arenas for social interaction, the final element of our conceptual framework (Figure 1.2) relates to the influence from national and international actors. The various chapters in this report have stressed the limitations facing the Palestinian population in Lebanon related to their status as non-citizens, and hence their dependency on assistance from the international community for their survival. To a large extent their future depends on outside political forces over which they have little control.

The design of development policies or assistance schemes generally speaking, has to meet individual expectations in 2 ways (NOU 1993:44-45): on the one hand by preventing immediate living condition problems, on the other by increasing the possibility of realising own wishes and life projects. In chapter 1 we underscored the challenge inherent in tracing the exact mechanisms that operate to produce the observed heaping of good and adverse situations, and hence the most liable ways of intervening with outside assistance. Hence we will now give the final word to the community leaders and listen to their own assessment of the current situation, and of future needs.

Most Services Low Rated

The LIPRIL has visited the community leaders in all but 3 of the investigated communities, and have asked them about their own priorities and preferences for service needs. First they were asked to give their own assessment of health, education and sanitation services in the community (Table 10.7).

Table 10.7 Community service assessment by region. Per cent of communities ranging services as very or rather satisfactory.

	Beirut	Tripoli	Bequaa	Saida	Tyre	Total
Sanitation services	78	67	100	50	14	35
Education services	37	67	33	50	21	30
Health/medical services	14	0	33	14	7	13
n	14	6	6	14	14	54

In table 10.1, we have seen that sanitation services are generally the most widely covered, while the coverage of health and education services is low. Hence services are generally given a low rating by the community leaders. About 3 in 10 community leaders rank sanitation and education services as satisfactory, and only 1 in 10 give this ranking to health services. The ranking thus to some degree reveals a gap between the availability and quality of services as such, as health services are generally speaking more frequently available. At the same time, we have seen that sanitation services to some degree compensate for the lack of other infrastructure. Sanitation is also the highest ranked among the 3 service types, although there is significant variation across regions. This may indicate that sanitation services compensate for the lack of other services both in terms of quality and quantity.

In Bequaa, every community is characterised by satisfactory sanitation services. In Tyre, this is the case for about 1 in 7, which also accords with the general availability of services in these regions. With regard to education services, almost 7 in 10 communities rate these as satisfactory in Tripoli, while the same is true for only 2 in 10 in Tyre. On the other hand, not a single Tripoli community is characterised by satisfactory medical services, which is in sharp contrast to the general high availability of health services in this region. However, it is still Tyre that demonstrates the lowest rankings overall, in accordance with our figures for service availability above.

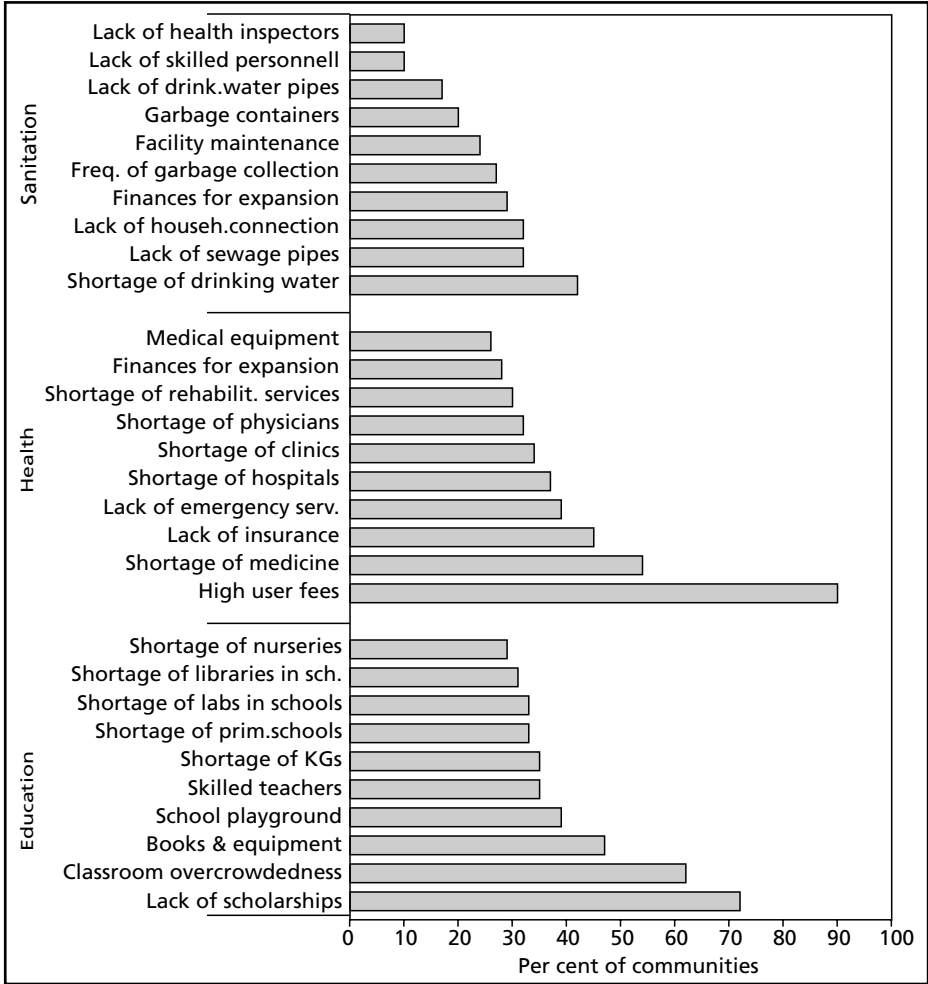
Health Services the Most in Need

In addition to the service ranking, community leaders were asked to identify the most urgent needs within the same 3 fields of education, health and sanitation (Figure 10.1).

The Figure lists the 10 most frequently reported issues from a longer list of about twenty items within each field. Starting with sanitation services, these generally appear as the least frequently addressed issues among the 3 sectors, in accordance with our indicators of availability and standard above. The most frequently addressed problem among the sanitation issues is shortage of drinking water. In chapter 7, we have seen that several households, also those with water piped into the household, rely on vendors for drinking water. The second most frequently addressed sanitation problem is lack of sewage pipes and lack of household connections to sewage. Closely behind, follows shortage of financial resources for service expansion, the frequency of refuse collection and general sanitation maintenance.

Turning to health and medical services, these are generally the most frequently addressed issues. High user fees are reported by 9 in 10 communities, and appear as the overall most frequently addressed problem. User fee rates may also be seen in relation to the generally low income-level of most households. This is followed by shortage of medicine, lacking insurance and lack of emergency services.

Figure 10.1 Community service needs by region. Fields considered the most important for improvement as assessed by local informant. Per cent of all communities (n=54).



Turning finally to education services, the lack of scholarships and classroom overcrowding are the most frequently reported problems. These are followed by shortages in books and equipment as well as a shortage of school playgrounds. Thus, needs refer to standards of existing institutions rather than the availability of educational institutions as such, which may again reflect the overall high enrolment rate at the lowest educational levels. That is to say, except for the fact that 3 in 10 leaders indicate the shortage of primary schools, which may refer to the need for many children to travel long distances to reach school.

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Annex1: The LIPRIL Sample

Ole Fr. Ugland¹

1 Introduction

The Survey of Living Conditions Among Palestinian Refugees in Lebanon (LIPRIL) covers the Palestinian refugee population residing in refugee camps and relatively homogeneous refugee areas (“gatherings”) in Lebanon.

The design parameters for the LIPRIL sample were as follows:

1. A sample size of 4,000 households and 15-20,000 individuals was indicated in the Terms of Reference.
2. The sample should allow comparison of living conditions among relevant sub-groups such as women, children, female-headed households, vulnerable or poor.
3. The sample should be representative nationally: It should be possible to give estimates at the national level.
4. It should be possible to divide the sample into separate reporting domains respectively:
 - a) The 3 larger geographical areas of the North, the Central areas and the South
 - b) The administrative Governorates of Lebanon grouped as (1) Beirut and the Mountains; (2) the North; (3) the Bequaa; (4) Saida; and (5) Nabatiyeh and Tyre.
 - c) The larger camps. Separate analyses for the smallest camps would not be possible.
1. The questionnaire defines the following ultimate sampling units:
 - a) Households - The information giver is a responsible adult (RA) in the household, usually the head of household or his spouse.

¹ Part 3 is written in association with Siri Størmer, who also assisted in the mapping and counting of the survey population. The author would like to thank Jon Pedersen for valuable comments to an earlier draft. See also Pedersen 1998.

- b) All members of households for data on general characteristics of those individuals (age, sex, economic activity, education). The information provider is the RA.
- c) A randomly selected individual (RSI) for data that only the individual can report about himself or herself (attitudes, some health questions).
- d) Women in the household for data on fertility, family planning and children. To establish male fertility and male attitudes to family planning the RSI is interviewed.
- e) Children - For health and environmentally related questions the information provider is the mother or other caretaker.

Prior to the LIPRIL no exact enumeration of the total number of Palestinian refugees residing in Lebanon was available, to assist in the implementation of these criteria. A number of situations exist that contribute to this lack of knowledge about the exact number of Palestinian refugees in Lebanon. First, although various population-records exist (UNRWA registers and the registers of the Lebanese Directorate for Refugees), they report different population numbers due to differences in reporting procedures.

Second, the area is characterised by considerable internal population moves and international migration.

Third, given the political sensitivity related to the enumeration of the Palestinian population in Lebanon as such, no census has been conducted, and attempts at obtaining complete enumeration has been difficult.

Fourth, partly due to difficulties in accessing the camps themselves, little work has so far been done in these areas concerning the efficiency of various sampling designs.

On the other hand, the Palestinian Bureau of Statistics and Natural Resources (PCBS) was preparing a census on the Palestinian population in Lebanon at the same time as the LIPRIL was designed. Thus, the LIPRIL profited from the possibility of conducting the sample frame design in association with the PCBS, with regard to field mapping and the provision of household listings.

2 Target and Survey Population

The *target* population for the survey is all Palestinians residing in Lebanon regardless of whether they live in camps or not, and regardless of their current nationality or registration status. Also non-Palestinians living in the refugee communities are targeted. Practical constraints limit, however, the actual *survey* population in some respects.

2.1 Refugee Definitions

According to the UNRWA definition, a Palestinian refugee is “a person who, as a result of the establishment of the state of Israel, took refugee elsewhere in Palestine (the West Bank and Gaza Strip), Lebanon, Syria and Trans-Jordan prior to 1 July 1952, and who was deemed in need”. Patrilineal descendants of this individual are also included.

The survey aims at inclusion of all Palestine refugees currently staying in Lebanon, regardless of the time of entry and regardless of whether they have been settling temporarily in other countries.

2.2 Legal classifications

Palestinians living in Lebanon are classified according to 4 legal categories, with immediate consequences for their socio-economic situation (Throne-Holst 1996):

- *Lebanese nationals*: Palestinians who have obtained Lebanese citizenship since 1950. They enjoy the same rights and privileges as all other Lebanese citizen.
- *Refugees registered with UNRWA and the Lebanese authorities*: There is no Lebanese legislation dealing with the specific case of the Palestinian refugees. Under Lebanese classification, Palestinian refugees without Lebanese citizenship fall under the category of “foreigners who do not carry documents from their countries of origin”. Refugees from 1948, who are registered with UNRWA and the Directorate General for Refugee Affairs, receive permanent residency status and carry Refugee Documents.
- *Refugees registered with the Lebanese authorities but not with UNRWA*: Palestinians who arrived after 1948 or who in other respects do not fulfil UNRWA’s requirements may be registered with the Directorate General for Refugee Affairs only. Their status is that of a temporary resident, and they are issued *Laissez-Passers* as travel documents.
- *Unregistered refugees*: Palestinians who were deported from the Occupied Territories or otherwise entered Lebanon through unofficial channels, and are not registered with UNRWA or the Lebanese Directorate General for Refugee Affairs.

The LIPRIL covers all Palestinian refugees included under these definitions, regardless of registration status. Registration with UNRWA and the Directorate are flagged in the survey questionnaire, according to information provided by the households.

2.3 Place of residence

The place of residence of the Palestinian refugees has decisive consequences for the delimitation of the survey population. The survey distinguishes between 3 categories of locations;

- a) *Camps*: Among refugees residing in camps, the “de jure” camp border is clearly defined. But considerable numbers of refugees reside in the immediate outside vicinity of this official camp border, partly mixed with the Lebanese population. Different population groups in Lebanon tend, however, to live separately. Fortunately local informants or organisations working in the camps have a fairly clear picture of where the Palestinians are located. In cases of doubt, local residents are able to identify Palestinian and non-Palestinian households. Thus it is possible to draw a “de facto” camp borderline, including among the camp dwellers also Palestinians who live in this immediate outside vicinity of the camp. The survey applies this “de facto” borderline definition of the camps, based on walking along the camp borderlines and exact identification of Palestinian households along the way.
- b) *Gatherings*: In addition to the camp population, many Palestinian refugees live outside the camps in “gatherings”. Gatherings are relatively autonomous refugee communities, for example communities constituting smaller villages along the highway north of Tyre, communities living together in the same multi-storey building in urban areas, and so on. To identify the gatherings, the survey applies the criteria that a gathering should include a minimum of 25 households, living closely enough together to enable listing an mapping of them within the same block (the smallest geographic survey unit). The identification of the gathering borderline was done by walking and along the borderline and identifying Palestinian and non-Palestinian households, the same way as for the camps.
- c) *Outside camps and gatherings*: There are Palestinians in Lebanon that live outside both camps and gatherings, and who are scattered among the Lebanese population. These were not traceable within the LIPRIL survey budget, and are thus *excluded* from the survey population. They are, however, often among the relatively speaking well off, as they have managed to buy their own flats outside the refugee communities. This implies a potential bias in the LIPRIL sample, as compared to a random sample of the total Palestinian refugee population in Lebanon, prior to the selection of respondents.

The number of non-Palestinians residing inside the camp borders is significant in some refugee camps, in particular in Shatila, Burj El Barajneh and Dbayeh. Non-Palestinians are included in the survey population if they live in one of the (de fac-

to) refugee camps or gatherings. The questionnaire identifies their nationality, and non-Palestinian households (households where all members are of non-Palestinian origin) are excluded from the reporting

3 Sample Design

Following the above definitions, the Palestinian population is partly distributed in refugee camps scattered across the administrative Governorates, partly they are intermingled with the Lebanese population outside the camps. The LIPRIL sample is drawn from the complete listing of the population living in camps and gatherings, by a stratified 1 stage linear systematic design.

3.1 The sample frame

Following the geographical identification, the LIPRIL sample frame is an *area based* household listing. Figures were provided in association with the PCBS during their initial preparation for a 1998 census of the Palestinian population in Lebanon. It is a listing of all Palestinian households in the refugee camps and gatherings (as defined above).

The basic parameters of the sample frame design are as follows:

1. Camps and gatherings were identified by local NGOs and other relevant informed persons working among Palestinians in the field. In total 57 communities were identified, 12 refugee camps and 45 gatherings.
2. Upon identification of the locations, each location was carefully checked to identify its de facto border. Again, local informants were utilized extensively to identify Palestinian and non-Palestinian households along the borderlines.
3. All households residing in each location, and all their members, were listed.

As the LIPRIL is the first survey to be sampled from this frame, no other information was available in order to judge its precision. During the survey fieldwork a few new gatherings were located, one small community south of Tyre and one in the Mountains. They are however quite small, and unlike to meet the criteria for being considered as gatherings due to this.

3.2 Stratification

Stratification implies dividing the population exhaustively into mutually exclusive groups, based on available information, to improve the precision during sample selection and reduce costs. Since the aim of the survey is to map living conditions among Palestinian refugees residing all over Lebanon, geographic stratification and stratification across camps and gatherings was useful.

As a general rule of thumb, each reporting domain of a living conditions survey should contain about 1,000 households, in order to enable breakdowns across relevant subgroups within each reporting domain. With a total sample of 4,000 households, and 5 administrative areas, about 800 households would be selected for interviewing within each.

The LIPRIL stratifies the population in camps and gatherings, within each of the 5 Governorate areas.

A self-weighting sample (a sample with the same proportional distribution across strata as in the population) would give a very small sample in the smallest reporting area, Bequaa. In addition, the socio-economic characteristics of this area are unique, due to its proximity to the Syrian border and relatively higher frequency of intermarriage with Lebanese. Hence collapsing Bequaa with one of the other administrative Governorates would not enable reliable description. Therefore, the Bequaa was considered to be a separate stratum, and sampled by twice its proportional share of the Palestinian refugee population. The sample sizes for the other geographical strata were reduced accordingly.

3.3 Selection procedures

Based on the household listing of all *camps and gatherings*, the LIPRIL design is a 1 stage stratified linear systematic sample.

As the selection of households from several gatherings within Governorate areas involves no further complications (as compared to a regular cluster sample of gatherings), households belonging to gatherings were selected by the same 1 stage systematic selection as for the camps.

Moreover, since the survey is based on a full listing of the households within camps and gatherings, households to be selected were identified by the lists prior to fieldwork, and not (as is often common) during the interviewing in the field.

Household selection

The household selection is based on the listing of all household units within strata. The practical undertaking at this step imply:

- Listing of all households
- Selection of a fixed number of households, by systematic selection from the list, starting with a random number.

First a *sampling interval* is calculated at the stratum (Region/camp/gathering) level, based on the total number of households in the population (including 1-person households) divided by the number of households to be selected. A random starting point is determined between the fixed number 1 and the sampling interval. The starting-point case is the first selected household.

The household population list is grouped by the same strata, and households are listed sequentially within strata. Then, one counts down the list until the sampling interval is reached, and chooses that case. The procedure is repeated until all the required numbers of households are selected for the stratum.

Selection of individuals within households

All ever married women and a randomly selected individual (RSIs) among household members 15 years or older, were asked separate sets of questions.

The selection of RSIs involves a separate sampling stage. RSIs were selected by the interviewer in the field, according to a selection procedure described by Deming (1960:240-1). The method consists of attaching a table with pre-determined random selection of household members, to each questionnaire. The table is constructed to apply regardless of household size.

In the questionnaire household roster, a unique identification number is attached to each household member. The interviewer lists the *eligible* household members on the random number table according to a set of pre-specified rules, and selects the person that the table tells her to select. Barring active cheating, the interviewer has no influence on what person to select.

4. Selection Probabilities

4.1 Selection probabilities

The computation of selection probabilities follows the basic one-stage sample described above, in both camps and gatherings. Notation used in the following is given in table A1.

Table A1: Notation

Symbol	Meaning
N	Population count
n	Sample count (as per the sample allocation)
na	Sample count (as actually obtained)
P	Selection probability
l	Sampling interval within the list
l	Superscript to indicate listed count
s	Index of stratum
h	Index of household
l	Index of randomly selected individual
a	Index of randomly selected adult
d	Index of individual within the household

The selection probability for a household within a stratum is the following:

Equation 1:

$$p_{s,h} = \frac{n_s}{N}$$

In order to decide the sampling interval, the formula is:

Equation 2:

$$I_s = \frac{N_s^l}{n_s}$$

The selection probability for individuals in the case where all individuals of a specific category are selected in the households (e.g. all household members, all women) is equal to the selection probability for the household. Thus:

Equation 3:

$$p_{s,h,d} = p_{s,h}$$

However, the selection probability for the randomly selected individual of the household is different. In these cases a person who is member of a household with few persons in his or her category, has greater chance of being selected, than a person

who lives in a household with many other persons of the same category. Since the person is selected from the household by simple random sampling, but only among the adults, the selection probability is simply the household probability multiplied by the selection probability of adult household members within the actual household to all adult household members.

4.2 Sample weights

As mentioned above, the sample is disproportionate across geographical strata. The (unweighted) sample is of sufficient size to provide reliable data for each Governorate area (with some modifications for Bequaa), for camps and gatherings respectively, as well as for the largest refugee camps. This goes for most of the population variables that are included in the survey.

The sampling weights used for estimation are usually of 2 types. *Expansion weights* create estimates equivalent to real numbers in the population. *Relative weights* retain the sample size and only adjust the relative contribution of each unit of analysis (household or individual) to the total population.

The LIPRIL adopts relative weights only, one for the household members and another for the RSI. They are both calculated simply as the inverse of the selection probability:

Equation 4:

$$W_{ri} = p_i/n$$

Where W_{ri} denotes the relative weight for the i -th respondent, and the other notations are as in table 2.

In other words, the sum of the weights corresponds to the total sample. The relative weights are however not applied directly in the estimation of survey results, as they are both further adjusted for non-response (to be discussed further below).

5 Response Rates

Response to the interviewers in the field is equally important as the selection criteria. In particular if non-response is systematic the survey results will be biased. This may happen if, for example, some particular geographic areas or subgroups with interest to the survey topic tend not to answer. Depending on the volume and characteristic of non-response, it may be corrected by non-response adjustment.

The total sample size is decided upon by taking into account the possible reduction of the net sample size due to non-response. In practice, surveys conducted in developing countries in general, and on Palestinian refugees in particular, demonstrate very high response rates, typically ranging from 95-98 per cent. It was, however, taken into account that population mobility is high in this community.

Two different types of non-response are usually taken into consideration. *Unit* non-response yields to the sampling unit as such, - the household or a household member. *Item* non-response relates to missing information about 1 or more sub items for the units, as for example absence on 1 of the questionnaire sub-sections or individual questions. Let us take a closer look at each in turn.

5.1 Unit non-response

Unit non-response represents households missing from the survey database as compared to the sample. As mentioned initially, the survey covers 5 types of units; the household, all household women (including ever-married women 15-54 years of age), a randomly selected individual, youth (5-15 years of age) and children (aged less than 5 years).

Table A2: Non-response types in the LIPRIL.

Non response type	Number of households	%
Total sampled households	4,001	
Households resolved (Total minus those with indeterminate status)	3,996	
Households in scope (identified, eligible and non-vacant)	3,834	
Resolved rate (Resolved/Total)		99.9
In scope rate (In scope/Resolved)		95.9
Non-existent rate (Non-existent/Resolved)		1.5
Temporary out of scope rate (Vacant + ineligible / Resolved)		2.7
Refusal conversion rate (Refusals converted / Refusals + converted)		44.8
No contact rate (Undetermined + no contact / Undetermined + in scope)		2.6
Non-response rate (Undetermined + Refusals + No contact / Indeterminate + in scope)		2.6
Residual non-response rate (No usable information / in scope)		0.2
Response rate (complete / in scope)		96.1
Refusal rate (Refusal / in scope)		0.8

According to field-instructions, the questionnaire cover page was filled in for all households, regardless of the outcome of the interview. The information thus gives us a complete picture of what has actually taken place during the field visit, and reports on various failures to complete fully the interview. Table A2 displays household non-responses by their reason.

The survey was carried out in the field 4 months after the completion of the PCBS census enumeration. Consequently, one would expect that most households selected for interviewing would also be identified in the field for interviewing.

The classification of responses involves 2 steps. First, households that do not belong to the sampling frame are flagged. These are either non-existing in the field, found to be non-eligible when contacted, or are vacant. As seen from the table, the proportion of households registered as outside the sampling frame (scope) is small, and 96 per cent of sampled households were identified. Household moves are frequent, in particular in the urban Beirut refugee camps, where most unidentified households are accounted for. Vacancies account for the majority of households falling outside the sampling frame, followed by nonexistent households.

Secondly, eligible households identified in the field may refuse to be interviewed or be found not to be home (interviewers were instructed to re-visit the household twice in such instances). Again refusals are negligible. Initial refusals were typically due to the general political sensitivity of the survey, and many respondents were converted when the interviewer returned together with the supervisor to elaborate further on the survey purpose. About half of those initially refusing were converted. In some instances it was impossible to reach the household, even though its location was identified. Among eligible households, non-contacts account for about 2/3, and refusals for 1/3 of non-interviews. In general both the no-contact rate and the non-response rate are small.

The LIPRIL response rate of 96 per cent confirms the very high response rates typically encountered in the Middle East for such kinds of surveys. The rate differs considerably from most such surveys conducted in the Western World where response rates typically are about 40-50 per cent.

Finally, we have seen that the survey involves 4 sub-samples; all ever-married household women above 15 years of age, youth, children and a randomly selected individual. Hence these sub-samples are due to the same problems in terms of identification and completion of an interview. Table A.3 displays response rates for the various sub-samples.

Table A.3: Response rates for survey sub-samples. Actual sample sizes.

Sub-sample	Number of possible respondents		Responses		No useful information		No contact		Refusal	
	N	%	N	%	N	%	N	%	N	%
Women	4,062	100	4,042	99.5	12	0.3	5	0.1	3	0.1
Youth	4,946	100	4,894	98.9	-	-	-	-	-	-
Children	2,345	100	2,306	98.3	-	-	-	-	-	-
Randomly selected individual	3,711	100	3,687	99.4	6	0.1	11	0.3	8	0.2

For the ever-married women and RSIs, reasons for non-response are recorded on their respective questionnaire cover pages. In general, most eligible persons are interviewed. Among women we observe a relatively speaking higher number of “no useful information”, which typically implies that the women is of very old age and is difficult to interview. For the RSIs “no contact” is the most frequent reason for non-interview. These cases will include individuals who are difficult to find at home, such as working persons or youth.

In addition, the sections for youth and children record some slight shortfall as well. The number of possible respondents is calculated from the household roster. Non-responses in these cases are partly due to shortfall in the interview of the mother or caretaker.

In general, non-response from the sub-populations is negligible.

5.2 Item non-response

Overall item non-response is, with a few exceptions, low in the LIPRIL. Usually less than 10 respondents are lacking from each question. One of the questions typically associated with item non-response – household incomes – lacks information from only 63 households.

However, the quality of the information recorded for a couple of other questions, is lower than in other similar surveys conducted in the region:

Birth dates: Recording of birth dates is complete (including both day, month and year) only for half of the household members. This can partly be ascribed to the overall low literacy among Palestinians in Lebanon. The same problem is also encountered in the registration of exact birth dates for ever-born children.

Upper arm circumference: The final printed version of the questionnaire did not include an open bracket for recording of the first decimal digit. Correction for this was attempted by informing each interviewer that the first digit had to be recorded

in order for the information to yield meaningful information. Interviews conducted during the first days, however, went uncorrected. Moreover, the digit recording also demonstrates a relatively high degree of digit-preference, for digits of 5 or 0.

Household incomes: Information on household incomes is usually difficult to collect. Problems of both recall error as well as estimation of barter items usually imply underestimation. The survey included 2 sets of questions on the income reporting. The first was a probing list of 22 different incomes. The second was a general question on the total income earned by the household. Holding the 2 questions against each other, it was possible to investigate errors due to misreporting of individual incomes or punching errors during data entry. Still, with no other reliable sources of comparison, it is difficult to assess the magnitude of underreporting. Typically it amounts to 20-30 per cent in surveys of this kind.

6 Sampling and Non-sampling Errors

Since the estimates derived in the survey are based on a sample rather than the entire population, they are subject to sampling variability, which determines their reliability. The estimates are subject to both sampling and non-sampling errors.

6.1 Non-sampling errors

Sources of non-sampling error include non-response, respondent errors, interviewer errors, coding mistakes, and data entry mistakes. Efforts were made to reduce these types of error to a minimum. These include a two-week extensive interviewer training course, supervisor re-visit to 10 per cent of interviewed households for quality assurance, immediate supervisor re-checking of questionnaires returned from the field, in-built range and consistency checks in the data entry program as well as extensive final database cleaning by criss-cross data tabulation.

Prior to fieldwork, the questionnaire and other fieldwork instruments were tested on a 50-household pilot survey.

Nonetheless, it is difficult to give a single precise estimate on the non-sampling error magnitude.

6.2 Sampling errors

There is always sampling error present in survey results whenever a sample rather than the entire population is surveyed. However, sampling error is controlled by the sample size and the sample design, and can thus be precisely estimated.

The basic parameters affecting the LIPRIL sample, as compared to a simple random one is the stratification across geographical areas and final weighting. While stratification usually decreases sampling error, weighting will increase it.

The *design effect* can be calculated to estimate the exact net effect of these deviations from a simple random sample. However, no design effects have been calculated for this survey.

Difficult Past, Uncertain Future

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 refugees are still in Lebanon, and they have grown in number. While some are well integrated into Lebanese society, the majority live on the borderline of that society; tolerated, but not integrated. Most reside in camps that are still precarious settlements, or they live in clusters of Palestinian homes outside the camps.

The Palestinian refugees in Lebanon are commonly described as facing the worst living conditions of the Palestinian refugees in the region. Limited employment opportunities, scant economic resources as well as difficult access to basic health and social services are among the factors accounting for this situation. However, little empirical information has so far been available to document their social and economic situation in a coherent fashion.

Based on a comprehensive household survey, this report pictures current living conditions among the Palestinian refugees in Lebanon. Wide in context, the report documents the situation in terms of demography, health, education, employment, social networks and public life.

The survey was implemented jointly by the Palestinian Central Bureau of Statistics, Damascus, and Fafo Institute for Applied International Studies, Oslo. It benefited from both the acceptance of the Lebanese Government and the participation of the refugees themselves. The project was sponsored by the Royal Norwegian Ministry of Foreign Affairs.



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