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AA	Adjacent Area
CLS	Center for Lebanese Studies
DRC	Danish Refugee Council
LPDC	Lebanese-Palestinian Dialog Committee
LEB	Lebanese
NEET	Person Neither in Education, Employment nor Training
NSSF	National Social Security Fund
NGO	Non-Governmental Organization
PRL	Palestinian Refugees in Lebanon
PRS	Palestinian Refugees from Syria
PARD	Popular Aid for Relief and Development
PRCS	Palestinian Red Crescent Society
SRS	Syrian Refugees
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization
UN-Habitat	United Nations Human Settlements Programme
UNICEF	United Nations Children's Fund
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East

Chapter 1:

Summary of Findings
& Recommendations

INTRODUCTION

This report was commissioned by the UNDP project “Improving Living Conditions in Palestinian Gatherings Host Communities” to the Lebanese Center for Policy Studies (LCPS), in order to assess living conditions and vulnerabilities in Palestinian gatherings in Lebanon, in terms of housing and basic services, access to social services (education and health), income generating opportunities (employment and other forms of income), and safety and mobility conditions.

The report also constructs an aggregate of vulnerabilities, by summarizing all vulnerabilities in one index, which provides a useful tool for humanitarian actors to visually rank and categorize different Palestinian gatherings in terms of vulnerabilities and identify most vulnerable sectors in each gathering. Moving beyond basic needs assessments, the report sheds light on the means that inhabitants of Palestinian Gatherings adopt to secure services and jobs. It also focuses on the living conditions of youth, their transition to adulthood, and the main challenges they face.

Results are based on a household survey of 2,000 households (comprising 8,898 residents) in Palestinian gatherings that was conducted by Statistics Lebanon from July to August 2017.

Palestinian Gatherings were first identified by FAFO (2003) as informal areas outside the formal Palestinian refugee camps that constitute relatively homogeneous refugee communities of a minimum of 25 households exhibiting humanitarian needs. Under this definition, 42 informal gatherings were identified across Lebanon. In 2017, the census in Palestinian Camps and Gatherings published by the Lebanese - Palestinian Dialogue Committee (LPDC) identified a total of 154 gatherings by dropping the number of minimum households to 15. According to the Census, 55% of Palestinian refugees live in the gatherings. This report presents findings of data collected in the before, mentioned 42 Palestinian Gatherings, which hosts more than half of the overall population in all Palestinian Gatherings in Lebanon.

According to the most recent census of Palestinian refugees in Lebanon (LPDC, 2017) and UNRWA figures on Palestinian Refugees from Syria (PRS) in the gatherings, the total population in the gatherings is estimated at 117,000, the majority of whom are Palestinian Refugees from Lebanon (PRL). While these refugees are registered with UNRWA and/or the Lebanese Government, their place of settlement, unlike camps, is not officially recognized. This has a number of implications on refugees’ living conditions, starting with their tenure security and access to basic urban services, mainly WASH, as well as the state of the physical environment and housing conditions. While municipalities generally retract from extending development plans or providing services in these informal gatherings, UNRWA’s mandate to provide basic urban services (WASH, shelter, upgrading) is restricted to the borders of the twelve recognized Palestinian Refugee camps.

This chapter presents a summary of the main findings of the survey, along with recommendations that address the most significant needs and challenges, in relation to:

- Demographics
- Education
- Labor
- Safety & Mobility
- Mapping of Vulnerabilities in Palestinian Gatherings
- Housing
- Health
- Income
- Youth

¹FAFO (2003) identified 42 Palestinian gatherings in Lebanon, based on agglomerations of the Palestinian population (25 families and above) and the presence of high socio-economic vulnerabilities. This categorization has been widely used by UN agencies and NGOs. This report presents findings specific to these gatherings; the specific gatherings surveyed are displayed in table 3 of chapter 2, maps are presented in Annex 1 at the end of the report. In 2017, the Lebanese Palestinian Dialogue Committee (LPDC) identified 154 Palestinian gatherings, based on smaller population agglomerations (15 families and above). For a more detailed definition of Palestinian gatherings, see the introductory chapter of this report.

DEMOGRAPHICS

THE POPULATION IN THE GATHERINGS IS VERY YOUTHFUL

60%

of inhabitants are below 30 years.



4.44

The average household in Palestinian Gatherings has 4.44 members, well above the nationwide average of 4.

Per nationality:

LEB	4.0
PRL	4.4
PRS	4.9
SRS	5.4

HOUSING

THE MAJORITY OF INHABITANTS IN PALESTINIAN GATHERINGS SUFFER FROM **POOR HOUSING CONDITIONS** AND **LAND TENURE INSECURITY**



52% of households stated they have constructed, purchased, or inherited their houses

41% reported living in rented apartments

7% considered themselves squatters²



Given low levels of housing security, many households fear eviction, with 7% of households reporting having faced eviction orders

When land was endowed to the Islamic Waqf, eviction threats are almost non-existent, as opposed to lands primarily owned by the Lebanese Government or Lebanese citizens



65% live in apartments

30% live in shared or stand-alone single houses

5% live in temporary shelters

²While there are different degrees of tenure, the 2001 law has put further strains on the ability of Palestinians to own land and pass it through inheritance. Property owned by Palestinian Muslims were endowed to the Waqf and those owned by Palestinian Christians would be owned by the Government.

41% of households pay rent

\$145 is the average monthly rent with variations between gatherings



CROWDING

is at **1.5** persons/room compared to a national average of **1.1**

35% of households are severely affected by dampness

22% of households are affected by darkness

11% of houses have tin or metal roofs



14% of households have benefited from renovation schemes, equally led by UNDP and NGOs



25% of households use tap water for drinking, even though proper treatment was not confirmed



64% of households purchase potable water, given that networks mostly provide service water



URBAN GATHERINGS ARE SUBJECT TO WORSE CONDITIONS IN TERMS OF OVERCROWDING, DAMPNES, AND DARKNESS, BUT HAVE BETTER ACCESS TO BASIC SERVICES SUCH AS WATER.

GATHERINGS BUILT ON GOVERNMENT LAND TEND TO BE MOST VULNERABLE IN TERMS OF ACCESS TO BASIC SERVICES AND TO A LESSER EXTENT, ENDURE WORSE HOUSING CONDITIONS.



RECOMMENDATIONS

HOUSING

Households in Palestinian Gatherings exhibit different degrees of tenure, with more than half of the population considering themselves owners of a property. In 2001, the Lebanese Parliament amended the Property Law to prohibit Palestinian refugees from owning or passing property through inheritance in Lebanon. Therefore, there is no full ownership of housing among the Palestinian population in the gatherings, reducing housing security for the majority of population in the gatherings. **Efforts to improve housing security for Palestinian households in the gatherings** should be pursued at national and local levels.

Previous studies have highlighted the poor housing conditions in Palestinian areas and, in particular, outside the camps. Despite the donor community's support for activities that aid refugees from Syria, funds to upgrade living conditions in Palestinian gatherings hosting refugees remain more limited. As evident in the findings of this report as well as in previous reports, **shelter upgrading is still greatly needed** in Palestinian Gatherings.



Shelter rehabilitation:

In spite of efforts from international and domestic humanitarian agencies, housing conditions in the gatherings are still poor. 11% of households live in shelters with poor material tin roofs, mostly in the South. Furthermore, 35% of shelters suffer from dampness, in particular in Beirut gatherings. Therefore, there is still a need to target those living in the most vulnerable housing conditions with additional shelter rehabilitation programs.

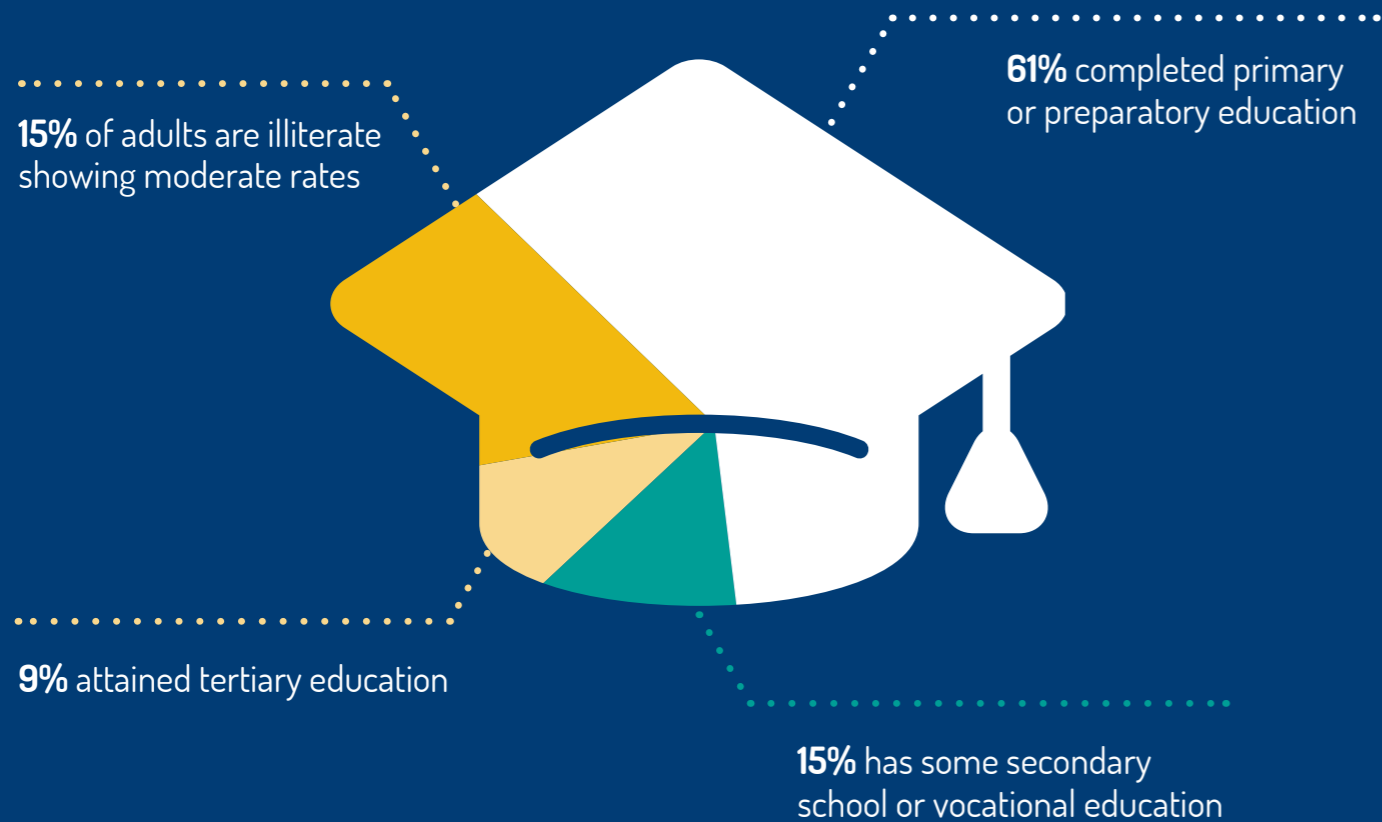


Policy dialogue to improve land tenure:

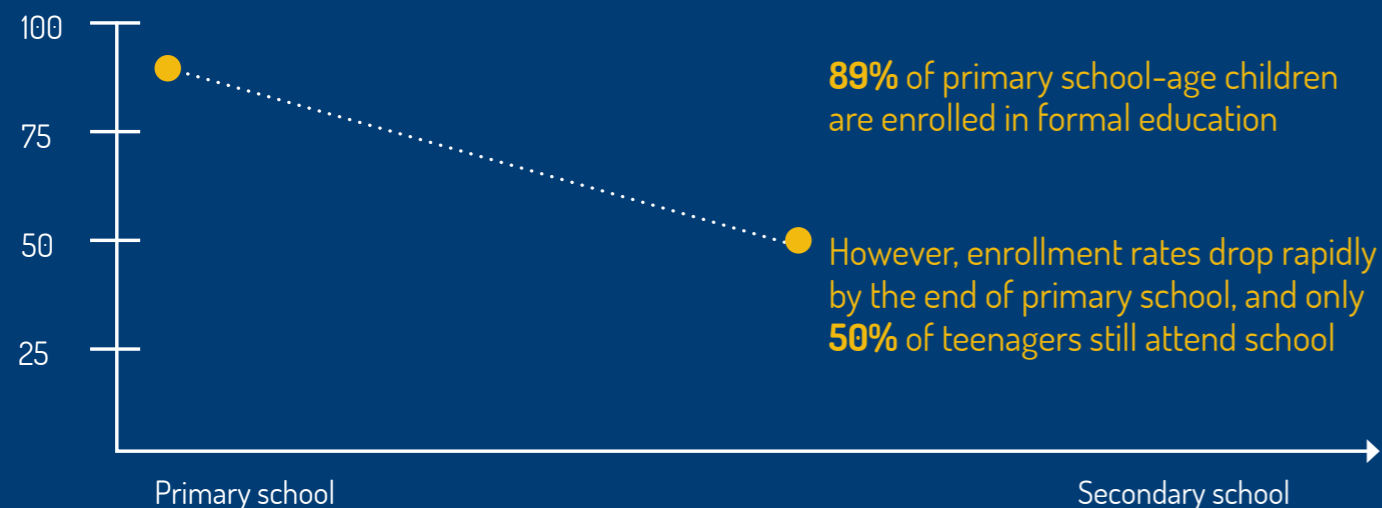
Land tenure insecurity is one of the most deeply rooted vulnerabilities of Palestinians in Lebanon. As such, it affects the vast majority of dwellers in Palestinian gatherings (i.e. Palestinian Refugees). This report shows that the degree of land tenure has a significant impact on the ability to find employment opportunities and generate self-sustainable income. Therefore, it seems particularly relevant to pursue a constructive dialogue at different levels: (i) at the local level, entailing communication with municipalities and private owners to improve conditions and reduce eviction threats; and (ii) at the national level, by advocating for laws that provide further housing stability in the gatherings.

EDUCATION

EDUCATION LEVELS OF THE ADULT POPULATION IN PALESTINIAN GATHERINGS IS SIGNIFICANTLY LOWER THAN IN LEBANON AS A WHOLE

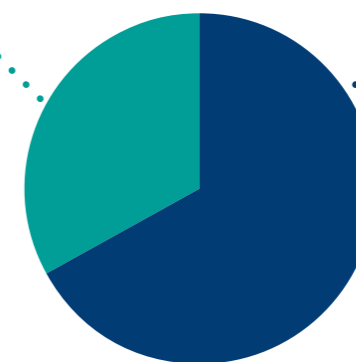


Enrollment rates



33%

attends public or private schools



67%

of students attend UNRWA schools

25%

of adolescents aged 16 to 18 attend vocational education; however returns on informal vocational training (no certificate short term courses) is nearly zero

\$236

is the average annual education cost per child



22% of young men and 34% of young women aged 19 to 24 are still enrolled in secondary school

Supply-side constraints are relatively more prevalent for not attending school in earlier stages of education (mostly affordability of education), while demand reasons become more significant in adolescence (need to work, marriage, lack of interest), when dropout rates are higher.

Gatherings adjacent to camps have significantly less supply constraints given the availability of UNRWA schools in the camps or their immediate vicinity.

Early marriage has a high toll on girls—those who are married are 58% less likely to remain in school.

RECOMMENDATIONS

EDUCATION

Education levels in Palestinian gatherings have improved in past decades, with younger generations having significantly higher rates of participation in high school and university. However, **the high rate of teenage dropouts is primarily driven by the need to contribute to family income and the lack of motivation** given the negative prospects of finding higher-skill job opportunities.

In this context, the most effective policies to improve enrollment rates are **providing link to the labor market and creating a pool of higher-skill job opportunities** for youth. Supply-centered policies to increase the availability of schools could be more effective in rural areas compared to urban centers. Other education projects can also help improve education outcomes:



Successful role models:

Considering that a main reason for school repetition and dropout cases is lack of motivation given the lack of job opportunities, mentoring programs could be piloted, inspiring students at schools by sharing journeys of successful young Palestinians who managed to find higher-skill formal jobs or start their own businesses (through motivational talks, job shadowing and mentorship). International evidence on migrants has shown positive educational outcomes derived from this type of programs.



School transportation:

Although most school barriers are demand driven, households in gatherings cite lack of affordability as a significant factor in their decision not to enroll a child. As UNRWA schools are more available in gatherings adjacent to camps, affordability is a greater challenge in non-adjacent gatherings. Therefore, providing students living in relatively distant gatherings with transportation to UNRWA schools might increase enrollment rates.

HEALTH



20%

of residents suffer from health problems, be they physical or psychological, of a prolonged nature (six months or more at the time of the survey)



65%

of residents use UNRWA services to meet their health needs



57%

of households reported having at least one family member who needed health treatment. **11% were not able to obtain it** (three months prior to the survey)

\$400

Is the average family expenditure on health per year³



Gatherings adjacent to Palestinian camps are significantly less likely to have untreated patients, due to prevalence of nearby UNRWA health facilities

8%



of population has a complementary health insurance, mostly purchased from private provider

22%

22% of Lebanese in gatherings have insurance compared to only 5% of PRL

5%

³UNRWA only fully covers primary health care, while refugees must partially pay for secondary and tertiary health care.



THE MAIN BARRIER TO ACCESSING HEALTH CARE IS AFFORDABILITY:

92%

of households who faced difficulties could not afford treatment

DISTANCE TO THE NEAREST HEALTH CENTER DID NOT DETERMINE THE PREVALENCE OF UNTREATED ILLNESSES:

88%

of population travel less than half an hour to the nearest health facility

RECOMMENDATIONS

HEALTH

In spite of the large presence of UNRWA health services, **access to health care is still problematic** for a significant portion of the population in Palestinian gatherings, given that UNRWA only fully covers primary health care, while refugees must partially pay for secondary and tertiary health care. The average family spends more than \$400 per year on health; a very high amount given their limited income. In this area, the main needed interventions are:



Increasing coverage:

NGOs and other key actors whose work focuses on gatherings can channel their resources toward increasing coverage of secondary or tertiary treatments not covered by UNRWA services, in particular for people with long-term diseases.



Advocacy campaigns to include Palestinian workers in the NSSF:

Palestinian workers, even those formally hired and complying with tax contributions do not have the right to benefit from Lebanon's public insurance scheme (National Social Security Fund, NSSF). Advocacy efforts could unlock an opportunity for this group to gain access to public health insurance.

LABOR

A low employment rates mask a problem of underemployment, informality, and vulnerability:



21%

is the unemployment rate in the gatherings

35%



of employed people working less than full time hours (less than 40 hours per week)

42%

of residents of working age (15-64) only are actively participating in the labor market

33%

of adults (30-64) in the gatherings only are employed

BOTH LABOR FORCE PARTICIPATION RATES AND EMPLOYMENT RATES IN GATHERINGS ARE LOWER THAN THOSE IN LEBANON



24%

of households have no single family member working



There are wide **gender** gaps in the labor market: women participate less than men

14% vs. 70%

and when they do, they find it more difficult to find a job

40% vs. 17%

unemployment rate

By **nationality**, labor force participation rates and employment rates are similarly low for all inhabitants, be they PRL, PRS, Lebanese, or Syrians living in gatherings

By **characteristic**, gatherings adjacent to camps face lower male and female employment rates



67% of workers are employed in few low-skilled sectors mainly retail sales, construction and manufacturing

16% of workers in the gatherings are self-employed

\$365
!!!

is the average **monthly wage** in the gatherings, lower than the official minimum wage (\$450 per month)

16%
↓

Gatherings **adjacent** to camps have 16% lower wages

11%
↓

Women earn 11% less than men, regardless of differences in socio-economic background or type of work

+38%

+23%

Lebanese earn 38% more than **PRS** and **Syrians** and 23% more than **PRL**, an outcome partially explained by higher number of hours worked



Social connections appear to be key to labor market outcomes, **54%** of residents who have a job have found it through acquaintances and relatives



Returns on education are very low at below **4%** per year of education



Land insecurity limits earning potential; compared to households who reported owning their houses, tenants earn **10%** less and squatters over **30%** less

\$538

is the average household monthly spending in the gatherings, which is less than one-third of the average for Lebanese population (\$1,738)

Spending levels are low across all nationalities residing in Palestinian gatherings, ranging from **\$474** to **\$593** per month



Food accounts for **45%** of total household expenditures in gatherings



Rent accounts for **29%** of total expenditures for the **41%** households who pay rent in the gatherings

EARNINGS

67%

comes from labor earnings

12%

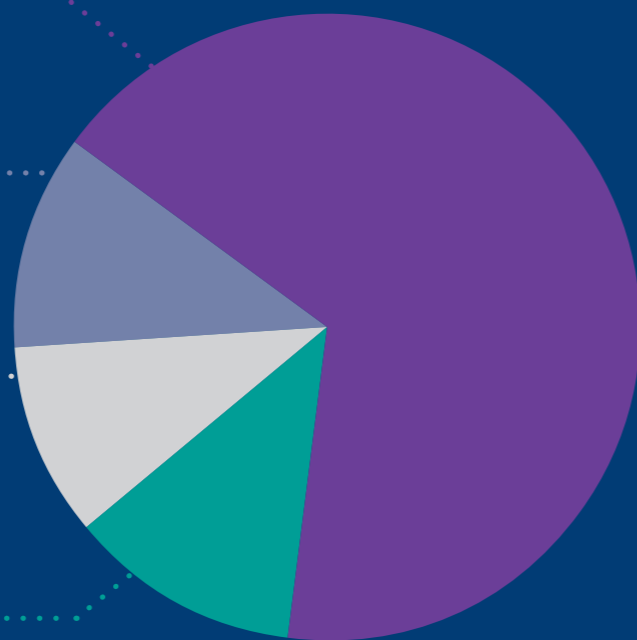
comes from remittances

10%

comes from cash aid from humanitarian organizations

11%

comes from other sources



HOWEVER, CASH TRANSFERS AND REMITTANCES CONSTITUTE A MAIN SOURCE OF INCOME FOR **15%** OF THE MOST VULNERABLE HOUSEHOLDS IN GATHERINGS—THOSE WHICH DO NOT HAVE EMPLOYED FAMILY MEMBERS.

RECOMMENDATIONS

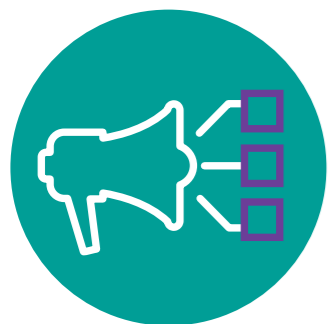
LABOR & INCOME

Legal restrictions on employment are a primary obstacle to the integration of refugees in Palestinian gatherings into the labor market. This not only reduces employment rates, but also limits opportunities to working in more vulnerable, low-skill, informal jobs. Given this situation, several recommendations are proposed:



Resources for entrepreneurs:

About 16 % of workers in gatherings are self-employed. However, self-employment is in many circumstances a consequence of the lack of other job opportunities. Most entrepreneurs open small stores in the retail sector. In many instances, entrepreneurs have limited knowledge and resources to run and scale-up their businesses. In particular, they might face barriers in accessing financial loans or navigating the regulatory environment. “One-stop shop” business development centers with specialized agents could provide entrepreneurs with the necessary information, counseling, resources, business skills, and connections to improve their business, which could in turn increase job creation in gatherings.



Advocacy campaigns for refugees’ right to legally work and access social protection:

Negotiations with the Ministry of Labor and other key stakeholders are needed, focusing on promoting the right of Palestinian refugees to work and benefit of social protection under the NSSF. It is imperative that efforts be made to foster awareness about the benefits of formalizing part of the informal economy. In order to reduce possible fears of naturalization, awareness campaigns should dissociate naturalization and improvements of labor conditions of Palestinians.



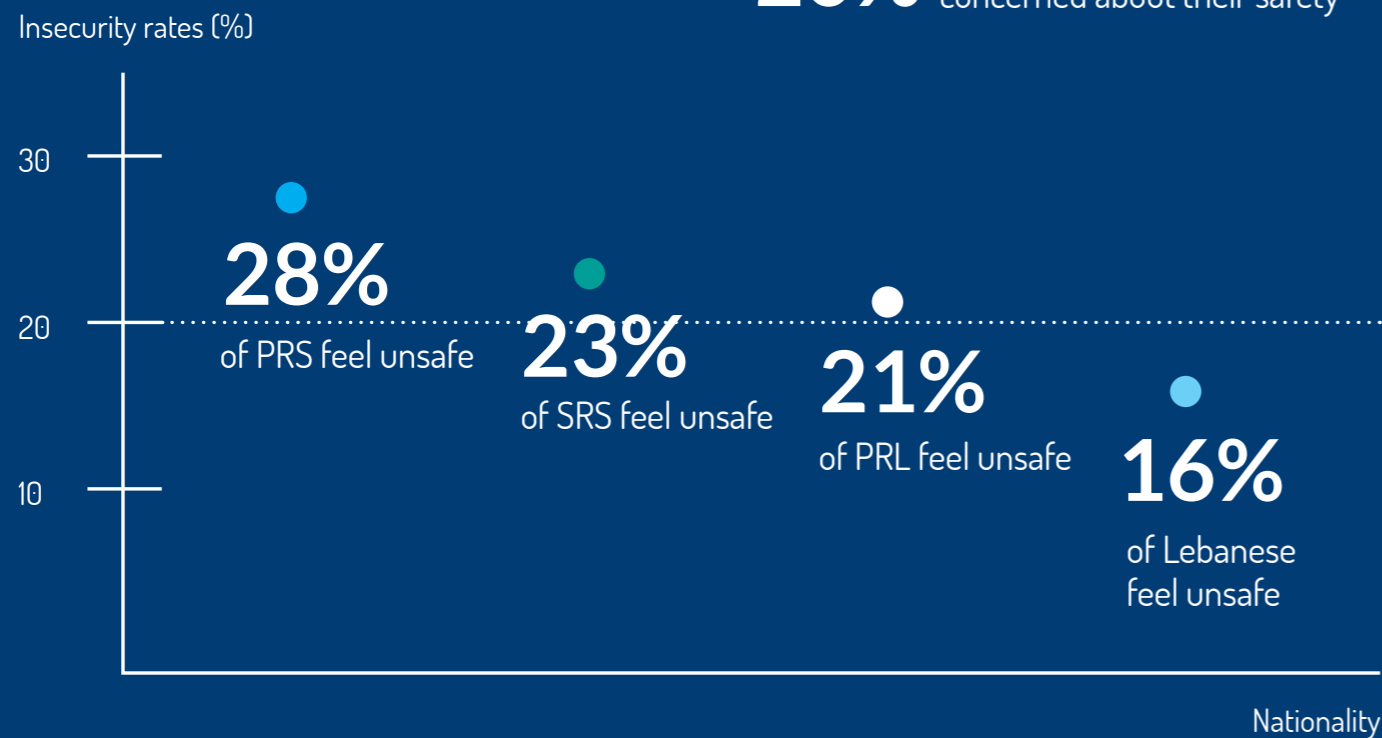
Building professional networks with companies:

There is scope to work within legal constraints to improve labor outcomes in gatherings. One barrier is the detachment or mismatch of information between job opportunities and residents in gatherings, the latter being usually circumscribed by the extent of their informal social networks. Beyond the circles of specific low-skill sectors such as construction, retail sales, or daily laborers in farming—where they have more connections—it is important to expand employment options to other sectors with a higher propensity to provide more formal and less vulnerable jobs, while adhering to all legal provisions that apply to Palestinian refugees (for example in manufacturing). Programs could establish centers or platforms that act as intermediaries, linking populations in gatherings—in particular more educated and higher-skilled residents—with potential firms that have higher demand for mid-skilled to high-skilled labor. This can promote an increase in job quality and formality that, as a further benefit, provides health insurance, mitigating the main challenge of health affordability in gatherings.



SAFETY & MOBILITY

20% of households self-report being concerned about their safety



THE MOST CITED REASONS FOR FEELING UNSAFE ARE

30%

concerns about the physical and social environment

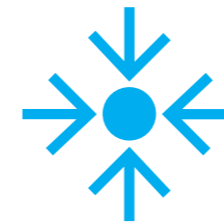


60%
fear of violence

10%
other



More than **50%** of households consider drug use a problem in their neighborhoods. This problem is particularly prevalent in urban gatherings and those affected by armed conflict



Residents in gatherings adjacent to camps, particularly the Ain el Hilweh camp, are more than twice as likely to feel unsafe as those in non-adjacent areas (**34% vs. 14%**)



Urban areas have significantly higher reported crime rates and higher levels of insecurity related to shootings and kidnappings



Urban areas have significantly higher reported crime rates and higher levels of insecurity related to shootings and kidnappings



of households consider it difficult or very difficult to access affordable transportation, mainly in gatherings adjacent to camps

YOUTH

60%

of population in the gatherings are young (aged below 30 years old), and half of those are aged 15 to 29



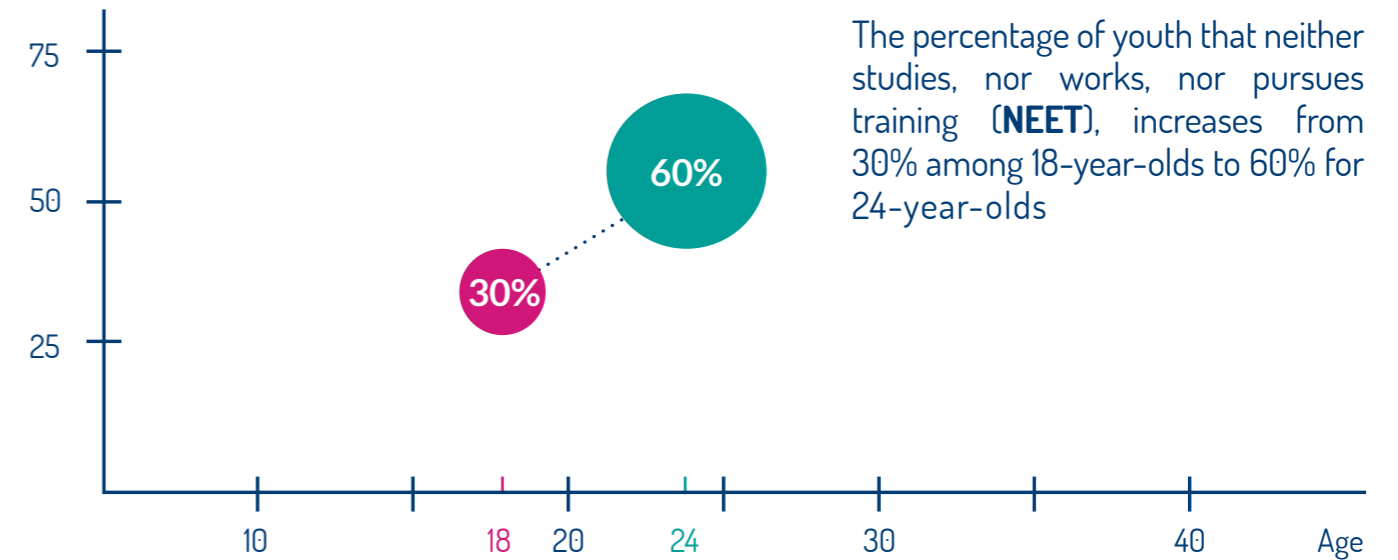
Today's youth have significantly higher levels of education compared to previous generations, with twice as many having attained at least a secondary education (40% vs. 20%)



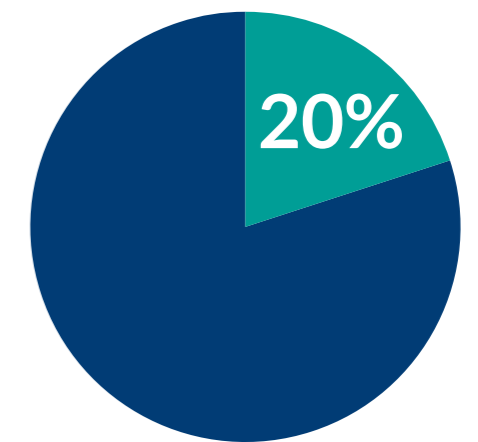
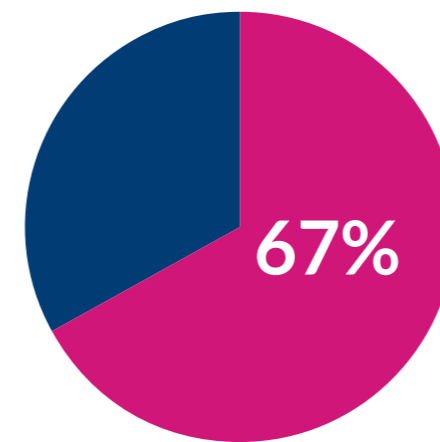
However, gains in education have not translated into better economic opportunities: youth employment rates are far lower than those for the adult population (24% vs. 40%); Youth unemployment is rampant at 34%

THE MAIN BARRIERS THAT YOUTH FACE IN THE LABOR MARKET ARE ASSOCIATED WITH LOWER SOCIAL CAPITAL AND NETWORKS, INFORMATION ASYMMETRIES, AND SKILL MISMATCHES BETWEEN THEIR QUALIFICATIONS AND THE DEMANDS OF THE JOB MARKET.

NEET rates (%)



The percentage of youth that neither studies, nor works, nor pursues training (NEET), increases from 30% among 18-year-olds to 60% for 24-year-olds



This transition to becoming economically inactive affects both genders but in particular females, with 67% of young females (18-24) falling under the categorization of NEET compared to 20% of male youth



Given the high rate of NEET among youth, many spend most of their time at home particularly female youth. While more than 50% of youth participate in household chores (with a larger role among females), they nevertheless spend most of their time with friends or using the internet



GIVEN THE LIMITED AVAILABILITY OF PUBLIC SPACES AND ACTIVITIES TO ENGAGE YOUTH IN PALESTINIAN GATHERINGS, YOUTH SHOW DRASTICALLY LOW LEVELS OF ENGAGEMENT IN RECREATION, SPORTS, TRAINING, VOLUNTEERING, OR POLITICAL OR RELIGIOUS ACTIVITIES.

RECOMMENDATIONS

YOUTH

Youth in Palestinian gatherings are increasingly educated, but fail to successfully transition to the labor market, which is characterized by high unemployment rates and more vulnerable employment. The main barriers that youth face in the labor market are associated with their **lower social connections, reduced information on job opportunities, and some mismatches between their skills** and demands of job market. All these barriers reduce the availability of jobs for youth. In this context, programs to integrate youth in the labor market entail connecting them with job opportunities and informing them about what the labor market demands:



Rethinking vocational training programs:

The majority of existing vocational programs, which are currently designed as short courses tackling similar limited subjects, fail to provide more job opportunities or higher earnings for inhabitants of Palestinian gatherings, casting doubts about their suitability as successful livelihood programs. This has also been observed in previous studies on Palestinian refugees in Lebanon (ILO 2015). However, these programs still have the potential to improve the income generating ability of the population, if they succeed in linking students with companies and provide the skills relevant to what firms or the job market demand. Firstly, vocational programs must better reflect areas and skills that are in greater demand in the labor market. For that, previous regional labor market analysis is needed. For example, the ILO (2015) observes a need for mechanics and electro-mechanic skills in many industries in North Lebanon, as well as quality control workers in the agro-business sector. The success of vocational training programs also depends on the capacity to provide information to students about economic opportunities beyond their narrow circle of networks in addition to providing companies with information about the qualification of trainees participating in these programs. This can be done by incorporating internships as part of the curriculum, allowing employees to learn about how well potential candidates perform without incurring significant costs.



Engaging youth that are NEET:

40% of 24-year-old males and 80% of females of the same age are NEET. These circumstances, coupled with a lack of better future prospects, disenfranchisement, and a lack of voice lead youth to resort to risky behaviors such as drugs (CLS and UNICEF 2017), a main concern for half of the households in the gatherings. Apart from a lack of engagement in the productive economy, youth barely spend time engaged in sports, cultural activities, or volunteering. Investing in cultural or recreational activities for youth—in particular those who are classified as NEET—might help engage them in productive endeavors, can give them more voice, and could keep them more active and separated from risky activities. Broader investment in public spaces can also improve households' concerns about insecurity, which is partly driven by deteriorated physical environments.



MAPPING OF VULNERABILITIES IN PALESTINIAN GATHERINGS

This section develops a comparative index of vulnerabilities that—taking into consideration its set of assumptions and simplifications—can be used by humanitarian actors as a comparative tool to rank different Palestinian gatherings in terms of levels of vulnerabilities across different sectors. The Index of Vulnerability is constructed from six sub-indices for each of the sectors of vulnerabilities analyzed in this report: housing, education, health, labor, income, and safety and mobility. For the methodology for the construction of the index, refer to Annex 2 at the end of the report. Table 1, on the following page, presents the results of the index of vulnerability for each of the clusters of gatherings and each of its components. Table 1 shows the degrees of vulnerabilities in the gatherings in ascending order, with darker colors representing higher vulnerabilities. The color coded system was derived from a scoring system, as explained in Annex 2.

TABLE 1:
RELATIVE INDICES OF VULNERABILITIES IN PALESTINIAN GATHERINGS

GATHERING REGION	HOUSING	EDUCATION	LABOR	HEALTH	INCOME & SPENDING	SAFETY & MOBILITY	TOTAL
Daouk, Gaza Buildings & Said Gawash Beirut	Second most vulnerable	Second most vulnerable	Third most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable
Bar Elias Bekaa	Third most vulnerable	Third most vulnerable	First most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Taalabaya & Saadnayel Bekaa	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Bab El Ramel & Bab el Tabbaneh North	Second most vulnerable	Second most vulnerable	Third most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable
Mina North	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Adjacent Areas of Beddawi Camp North	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable
Adjacent Area of Nahr al Bared Camp North	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Zahrieh North	Third most vulnerable	Third most vulnerable	Third most vulnerable	First most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Baraksat Saida	Third most vulnerable	Third most vulnerable	First most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Bustan Al Qods Saida	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable
Hamshari & Mieh Mieh Camp Adjacent Area Saida	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Hay el Sohun & Jabal al Halib Saida	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable
Old Saida Saida	Third most vulnerable	Second most vulnerable	Third most vulnerable	First most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Sekke Saida	Second most vulnerable	Second most vulnerable	Second most vulnerable	Second most vulnerable	Third most vulnerable	Second most vulnerable	Second most vulnerable
Sirob Saida	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Wadi el Zeineh Saida	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Adloun & Baysarieh Tyre	Third most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Shabriha Tyre	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Jal el Bahr Tyre	Second most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Second most vulnerable
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	Third most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Maachouk Tyre	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable
Qasmieh Tyre	Second most vulnerable	Third most vulnerable	Second most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable	Third most vulnerable

First most vulnerable
 Second most vulnerable
 Third most vulnerable

Differences in vulnerabilities are not determined by the region in which a gathering is located, as most of the variations are observed within regions and not between regions. According to the index, the highest overall vulnerabilities are observed in Sekke adjacent to Ain el Hilweh Camp in Saida, the Adjacent Areas of the Beddawi Camp in the North, and Jal el Bahr gathering in Tyre.

Vulnerabilities across sectors are somewhat connected, although far from perfectly correlated. Gatherings that display higher vulnerabilities in one sector also tend to have more vulnerabilities in other sectors. However, many gatherings stand out as having some of the greatest vulnerabilities in some sectors but not others.

At the aggregate level, correlations between the six different sectors show generally moderate linkages between different types of vulnerabilities, with the highest correlation of 0.6 between housing conditions and the education component (while most are between 0.2 and 0.4, and in some cases even negative correlation). Other higher correlations are between education and safety and mobility (0.59), and between income and labor or education (0.48 and 0.49 respectively). Correlations do not imply causation nor determine in which direction the relation goes. For example, between education and income, it is possible that higher income households have more financial space to spend more money on education, and also that those with higher levels of education are more likely to find better job opportunities and increase their income. Overall, moderate correlations suggest that interventions should be tailored and targeted in each gathering to the most striking needs, as not all gatherings face the same vulnerabilities.

TABLE 2:
CORRELATION BETWEEN COMPONENTS OF VULNERABILITY INDICES

	Housing	Education	Labour	Health	Income	Safety & Mobility	Total
Housing	1.00						
Education	0.61	1.00					
Labour	0.26	0.38	1.00				
Health	0.48	0.37	0.33	1.00			
Income	0.23	0.49	0.48	-0.03	1.00		
Safety & Mobility	0.22	0.59	0.12	0.34	0.33	1.00	
Total	0.64	0.85	0.64	0.52	0.71	0.65	1.00

*A coefficient of 1 denotes perfect correlation between two indicators (a higher vulnerability in one sector in a specific gathering also translates into higher vulnerability in another sector), while a coefficient of zero shows no correlation between them.

BEYOND REGIONS, THERE ARE MORE SPECIFIC CHARACTERISTICS OF GATHERINGS THAT SHAPE THEIR PERFORMANCE IN EACH SECTOR.

Areas adjacent to camps tend to show higher vulnerabilities compared to non-adjacent gatherings. However, gatherings adjacent to camps do not display higher vulnerabilities in all sectors: while they have worse outcomes in terms of income, labor, and safety and mobility, they are characterized by better health and housing indicators.

Dividing gatherings by type of historical land ownership and formation, it is evident that gatherings settled (mostly illegally) on public land have some of the highest vulnerabilities in all dimensions. Gatherings formed on private land have lower levels of vulnerabilities.

Interestingly, gatherings where most Palestinian households acquired land based on the earlier Property Law fare better in housing conditions, education, health, and safety and mobility, but worse in terms of income. In turn, in gatherings where land is mostly privately owned by Lebanese, labor opportunities and income are higher, while they present more vulnerabilities in social services (education and health) as well as safety and mobility.

For further details, refer to Table 55 in Annex 2 at the end of the report.

RECOMMENDATIONS

VULNERABILITIES

The results of the household survey on living conditions in Palestinian gatherings in Lebanon show high vulnerabilities among Palestinian gathering populations in terms of housing conditions and basic services, access to social services (education, health), income generating opportunities (employment and income), and safety and mobility.

Vulnerabilities apply to all nationalities living in gatherings. Vulnerabilities do not have clear regional patterns, as they are largely specific to a certain gathering, with some of the gatherings suffering from vulnerabilities in particular sectors but not others. In light of this finding, and given limited aid resources, it is essential **to design sectoral projects targeting gatherings and households based on relative degrees of vulnerabilities** and not on region, in line with the recommendations presented so far in the different sections



Chapter 2:

Framework and Methodology

2.1. Report Objectives

This report analyzes the findings of the Household Survey on Living Conditions in Palestinian Gatherings in Lebanon, commissioned by the UNDP project “Improving Living Conditions in Palestinian Gatherings Host Communities” to the Lebanese Center for Policy Studies (LCPS). The survey was conducted by Statistics Lebanon from July to August 2017. It targeted 2,000 households from the gatherings, comprising 8,898 residents of Palestinian gatherings in Lebanon. The survey assessed living conditions in Palestinian gatherings and their vulnerabilities in terms of housing conditions and basic services, access to social services (education and health), income generating opportunities (labor and income), and safety and mobility, all in the context of the Syrian refugee crisis in Lebanon.

International organizations and NGOs working with Palestinians use the term Palestinian gatherings to refer to areas outside the 12 official Palestinian refugee camps, where a majority of Palestinian refugees live (FAFO 2003, 2005; DRC 2005; NRC 2009; UNDP and UN-Habitat 2010; American University of Beirut and UNDP 2014).

Palestinian Gatherings were first identified by FAFO (2003) as informal areas that constitute relatively homogeneous refugee communities of a minimum of 25 households exhibiting humanitarian needs.

Under this definition, these studies have identified 42 such informal gatherings across Lebanon (see maps in Annex 1 for the location of gatherings in Beirut, the Bekaa, the North, Tyre, and Saida). In 2017, the census in Palestinian Camps and Gatherings published by the Lebanese–Palestinian Dialogue Committee (LPDC) identified a total of 154 gatherings by dropping the number of minimum households to 15. According to the census, 55% of Palestinian refugees live in gatherings located outside camps.

This report presents findings of data collected in the before-mentioned 42 Palestinian gatherings, which hosts more than half of the overall population in Palestinian gatherings in Lebanon.

The most recent census of Palestinian refugees in Lebanon (LPDC, 2017) estimates the total population of all Palestinian gatherings to be around 110,000 inhabitants, of which 91,000 are PRL, 9,000 PRS, 8,000 Lebanese, and 2,000 Syrians. Estimates of PRS could be revised in the future based on UNRWA data. Therefore, these gatherings not only host a wide range of refugees, but also constitute a low-income housing market for poor Lebanese or people of other nationalities that otherwise have limited economic opportunities.

While the UNDP and UN-Habitat report (2014) provides a comprehensive qualitative analysis of conditions in gatherings—in particular from an urban perspective focusing on housing and basic urban services, this report provides information derived from quantitative data on a wider array of vulnerabilities in the gatherings. Of particular note is the fact that this data was gathered six years after the arrival of refugees from Syria, an influx which has placed greater strain on the already dire conditions found in the gatherings.

This study seeks to understand the socio-economic living conditions and, in particular, the main vulnerabilities that inhabitants of Palestinian gatherings face when accessing housing and basic urban services, social services (education and health), the labor market and other income generating opportunities, as well as safety concerns.

The report constructs an aggregate of vulnerabilities—by summarizing all vulnerabilities in one index—which provides a useful tool for humanitarian actors to visually rank and categorize different Palestinian gatherings in terms of vulnerabilities and identify most vulnerable sectors in each gathering.

In addition to a descriptive assessment, the report also focuses on ways dwellers secure services and income-

generating opportunities, while highlighting the main factors that promote or hinder their access. In the context of a large informal economy, the report focuses on the informal channels through which certain services and employment opportunities are obtained by analyzing the role of networks and connections.

Lastly, the study also focuses on the living conditions of youth, their transition to adulthood, and the main challenges they face.



2.2. Survey questionnaire

The questionnaire is based on standard household surveys assessing living conditions, as per the 2003 measure demographic and health surveys manual, in addition to some extended modules that take into consideration particular aspects such as networks, safety and mobility.

The instrument consists of ten different modules: (1) household roster; (2) demographics; (3) housing conditions and access to basic services; (4) household assets, income, and expenditures; (5) education; (6) the labor market; (7) health; (8) location and migration; (9) networks; and (10) safety and mobility.

The research design and questionnaire was developed by LCPS based on discussions with UNDP personnel. The interviews were conducted “face to face” with one senior member of the household (usually either the household head or his/her spouse) by Statistics Lebanon enumerators for a period of 50 to 60 minutes per household or interview. As a household survey, the questionnaire included both individual-level and household-level questions.

The individual-level questions, which cover all members of the household, address issues of:

- 1 **Demographics:** gender, age, marital status, and nationality.
- 2 **Education:** enrollment rates and education of school age children, reasons for not attending school, distance to school, type of school attended, literacy levels, and educational attainments by the adult population.
- 3 **Labor market outcomes:** status in the labor force, employment, unemployment, type of work, sector of employment, hours worked, wages, and earnings.
- 4 **Health:** prevalence of sicknesses of a prolonged nature, health care coverage, and type of health center typically used.
- 5 **Networks:** connections used to find jobs for those employed or to look for jobs for those unemployed.

The household-level questions, which are common for all household members, address issues of:

- 1 **Housing conditions** and access to basic services: type of housing, housing arrangements, roof and walls materials, levels of dampness and gloominess, renovation schemes, type of access to water and electricity, and number of hours of electricity blackouts.
- 2 **Wealth:** assets (refrigerator, stove, heater, etc.), income (income levels, type of income), and spending (spending levels, type of spending [food, rent, transportation, etc.]).
- 3 **Health:** households with a family member requiring health treatment, households unable to access health treatment when needed, and distance to health centers.
- 4 **Migration:** year of arrival to the country, year of arrival to current location, and reasons for selecting the place of living.
- 5 **Networks:** degree of difficulty of asking politicians, religious leaders, Lebanese or Palestinian acquaintances, popular committees, UN agencies, or NGOs for employment opportunities or basic services; active membership in religious organizations, political parties, NGOs, or popular committees; and interactions with the Lebanese community.
- 6 **Safety and Mobility:** safety perceptions, reported crime rates by type of crime and difficulty in securing transportation.

2.3. Sampling design

A “face to face” survey with inhabitants from 2,000 households (home to 8,898 individuals) was conducted in 33 of the 42 gatherings identified by fafo (2003), where 95% of the estimated population in the 42 gatherings live.

The 42 gatherings accommodate for an estimated 59,724, accounting for more than 50% of the total population in the 154 Palestinian Gatherings identified in the LPDC census; nine gatherings⁴ were discarded primarily on account of their relatively small populations. To reduce the problem of small population in other gatherings, the 33 gatherings were clustered into 22 groups according to the following table, taking into consideration geographical location, whether they share a municipality and other key characteristics such as typology in terms of being adjacent to camps or not. The clusters were decided upon consultations with UNDP.

TABLE 3:
SAMPLE COLLECTED IN EACH CLUSTER OF GATHERINGS

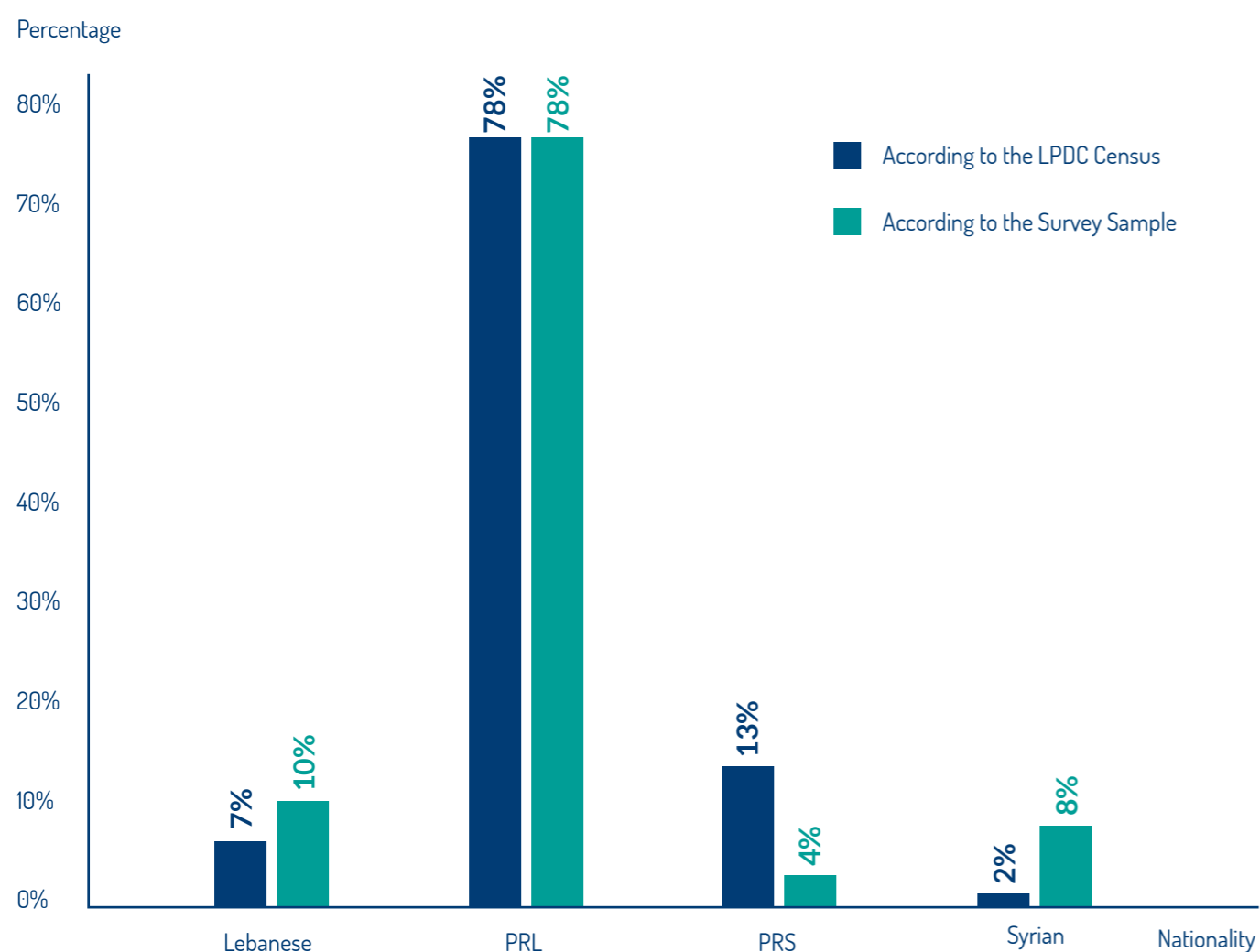
Number	Region	Gatherings	Sample
1	Beirut	Daouk, Gazza Buildings, Said Gawash	118
2	Tyre	Jim Jim, Kfarbadda, Itanieh, Wasta	50
3	Tyre	Adloun, Baysarieh	50
4	Tyre	Qasmieh	50
5	Tyre	Maashouk	81
6	Tyre	Jal El Bahr	50
7	Tyre	Shabriha	60
8	Saida	Bustan El Quds	50
9	Saida	Sekke	57
10	Saida	Old Saida	79
11	Saida	Wadi El Zeini	171
12	Saida	Seerob	214
13	Saida	Baraksat	81
14	Saida	Hamshari, Mieh Mieh Camp Adjacent Area	50
15	Saida	Hay El Sohun, Jabal El Halib	54
16	Bekaa	Taalabaya, Saadnayel	57
17	Bekaa	Bar Elias	101
18	North	Bab El Raml, Bab El Tabbaneh	50
19	North	Nahr El Bared Camp Adjacent Area	415
20	North	Al Mina	58
21	North	Muhajjarin, Mankoubin	53
22	North	Zahrieh	50
Total			2000

⁴These are Al Ebb, Burghlieh, Bustan Abou Jamil, Chehim, Fadlo Wakim, Goro, Al Marj, Naameh, and Tawari

The sample selection was carried out using multistage cluster sampling. This methodology divides the population into groups (or clusters) and randomly selects a population from the clusters. In the first stage, 22 clusters of gatherings were selected. From them, a nearly proportional sample of the population was selected in each cluster. However, the smaller clusters were oversampled to ensure a minimum of 50 household observations (and close to 250 individuals). The use of weights in analysis at the national level allows the sample to be representative of the total population in Palestinian gatherings.

At the gathering level, random sampling was used to ensure that data collected in the study is representative of the population in gatherings. In particular, clusters of approximately 100 households were selected, among which households were selected using systematic sampling, that is, 10 households from each cluster using random walk (one house out of every 10 houses). The sample selection ensured that all nationalities represented among the resident population of gatherings were targeted. Finally, within the household, either the household head or alternatively senior family member of the household were selected for an interview, as they usually have more knowledge of household matters.

TABLE 4:
PERCENTAGE OF HOUSEHOLDS IN THE SAMPLE BY NATIONALITY



2.4. Methodology

Descriptive statistics analysis

The objective of the study is to assess the vulnerabilities of inhabitants in Palestinian gatherings in the six sectors of housing and basic urban services, education, health, labor, income, and safety and mobility. Over the six dimensions, different variables are first analyzed at the macro level of Palestinian gatherings. The study also compares results across different genders and nationalities to identify any potential relevant variations.

Second, a more micro analysis is performed for every gathering in order to compare and benchmark the situation in each location. Given the small sample size of several gathering clusters, the differences between them might not be statistically significant, so they should be understood as approximate outcomes rather than precise estimates.

A third dimension assesses the vulnerabilities of gatherings by type of gatherings—not each one separately. In order to group and compare the condition of different Palestinian gatherings, the study focuses on indicators that impact the needs and capacity to provide services and income-generating opportunities in each gathering. The key variables that were used in order to group gatherings are:

1) Location and spatial segregation with surrounding areas

Physical distance and barriers to mobility that segregate and disconnect specific enclaves from other areas—in particular from economic hubs—can have a profound impact on the availability of employment opportunities and provision of services. Therefore, gatherings were categorized based on their spatial segregation/integration and in particular on:

- (a) Urban or rural conditions of a gathering and distance to main towns;
- (b) Isolation from surroundings (checkpoints, required access permits, separation fences, etc.);
- (c) Whether gatherings are adjacent to camps, which have very different characteristics in terms of higher securitization of space compared to non-adjacent gatherings, higher presence of Lebanese security forces, and a higher presence of UNRWA, in particular proximity to UNRWA schools and clinics.

All these specificities make the two types of gatherings intrinsically different, as they have potentially different levels of services and job opportunity availability.

2) Governance structures and relations with representative municipalities

Built on qualitative analysis from previous studies (UNDP and UN-Habitat 2014) as well as interviews with key stakeholders in Palestinian gatherings, several variables were created to capture interactions between local governance structures of Palestinian gatherings and key external actors such as municipalities⁵ that shape the availability of public services in gatherings. In particular, they include:

- (a) the level of leverage, coordination and relations with key external actors; and
- (b) and provision of services by municipalities⁶.

3) Size of recent arrivals of refugees from Syria

This indicator measures the size of the recent influx of refugees that each gathering is facing. The higher the ratio, the more pressures on gatherings and their limited resources are expected.

⁵ In particular, based on the qualitative assessment of UNDP and UN-Habitat (2014), in all the Palestinian gatherings, we use a variable of whether the popular committee in a gathering has good relations with the corresponding municipality. The report shows that, even in the cases where they have good relations, meetings are very rare and occur only when specific problems arise, not on a frequent, periodic basis.

⁶ Including solid waste and waste water management, etc.

TABLE 5:
TYPES OF GATHERINGS

GATHERING	MUNICIPALITY	REGION	ADJACENT AREAS TO CAMPS	URBAN	ARMED CONFLICT	GOOD RELATIONSHIP WITH MUNICIPALITY	MUNICIPAL SERVICES	PAY MUNICIPAL TAXES	SYRIAN REFUGEES >=%50 OF THE POPULATION
Douk I Beirut	Beirut	Beirut	NO	YES	NO	NO	NO	NO	NO
Gaza Buildings	Beirut	Beirut	NO	YES	NO	NO	NO	NO	NO
Said Ghawash	Beirut	Beirut	NO	YES	NO	NO	NO	NO	NO
Bar Elias	Bar Elias & Anjar	Bekaa	NO	NO	NO	YES	YES	YES	YES
Saadnayel	Saadnayel	Bekaa	NO	NO	NO	NO	YES	YES	YES
Taalbaya	Taalbaya	Bekaa	NO	NO	NO	NO	YES	YES	YES
Mina	Al Mina	North	NO	YES	NO	YES	YES	YES	NO
Muhajjarin	Beddawi	North	YES	YES	NO	NO	NO	NO	YES
Nahr El Bared AA	Muhammara & Bhannine	North	YES	YES	NO	YES	YES	NO	YES
Bab El Ramel	Tripoli	North	NO	YES	NO	YES	YES	YES	YES
Bab EL Tabbaneh	Tripoli	North	NO	YES	YES	YES	YES	YES	YES
Zahrieh	Tripoli	North	NO	YES	NO	YES	YES	YES	YES
Mankoubin	Wadi Nahel	North	YES	YES	NO	NO	NO	NO	YES
Hay El Sohun	Darb El Sim	Saida	YES	YES	NO	NO	NO	NO	NO
Jabal El Halib	Darb El Sim	Saida	YES	YES	NO	NO	NO	NO	NO
Seerob	Darb El Sim	Saida	NO	YES	NO	NO	YES	YES	NO
Hamshari	Mieh Mieh	Saida	NO	NO	NO	NO	NO	NO	NO
Mieh Mieh Adjacent Camp Areas	Mieh Mieh	Saida	YES	YES	NO	NO	NO	NO	NO
Baraksat	Mieh Mieh & Saida	Saida	YES	YES	YES	NO	NO	NO	NO
Bustan El Quds	Saida	Saida	YES	YES	YES	NO	NO	NO	YES
Old Saida	Saida	Saida	NO	YES	NO	YES	YES	YES	YES
Sekke	Saida	Saida	YES	YES	NO	NO	NO	NO	YES
Wadi El Zaeineh	Saida	Saida	NO	YES	NO	NO	YES	YES	NO
Jal El Bahr	Abassieh	Tyre	NO	NO	NO	NO	YES	NO	NO
Shabriha	Abassieh	Tyre	NO	NO	NO	NO	NO	NO	NO
Adloun	Adloun	Tyre	NO	NO	NO	YES	YES	NO	NO
Baysarieh	Baysarieh	Tyre	NO	NO	NO	YES	YES	YES	YES
Qasmieh	Burj Rahhal	Tyre	NO	NO	NO	YES	NO	NO	NO
Itanieh	Kharayeb	Tyre	NO	NO	NO	YES	YES	NO	NO
Jim Jim	Kharayeb	Tyre	NO	NO	NO	YES	NO	NO	NO
Kfarbadda	Kharayeb	Tyre	NO	NO	NO	YES	NO	NO	NO
Wasta	Kharayeb	Tyre	NO	NO	NO	YES	YES	NO	NO
Maachouk	Tyre	Tyre	NO	YES	NO	NO	NO	NO	NO

Multivariate regression analysis

Beyond describing vulnerabilities at the macro and micro levels, a further multivariate statistical analysis⁷ is performed in key sectors such as education, health, and labor in order to statistically assess the main determinants of key indicators:

- (i) the probability of being enrolled in school for school-age children;
- (ii) household spending on education;
- (iii) access to health care;
- (iv) spending on health;
- (v) the probability of being employed among the working-age population (15-64),
- (vi) the level of labor wages earned.

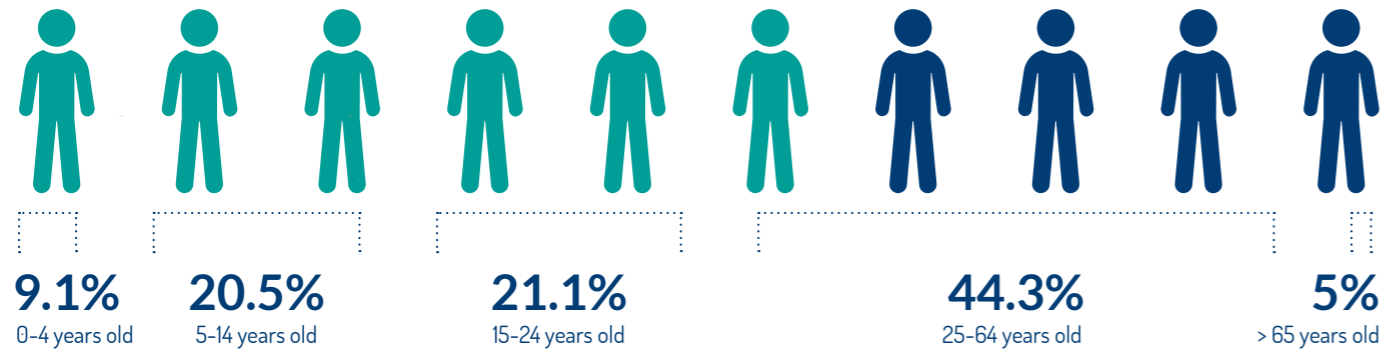
The last two indicators regarding the labor market—given the primary relevance of self-sustaining income generating activities for livelihoods—are expanded on in chapter 4. In all these, special attention is paid to individual-level (age, gender, marital status, nationality, etc.), family-level (housing conditions, income level, networks, etc.), and gathering level characteristics (location, influx of Syrian refugees, type of land on which a gathering was created, etc.) that shape the different outcomes.

⁷ Multivariate regression analysis is a statistical tool that allows the analysis of the relation of more than one explanatory variable with an outcome variable of interest. For example, it allows one to assess the impact of education, age and gender on individuals' earnings. The impact of each variable controls for differences in the other variables included in the regression.

Chapter 3: Main Findings

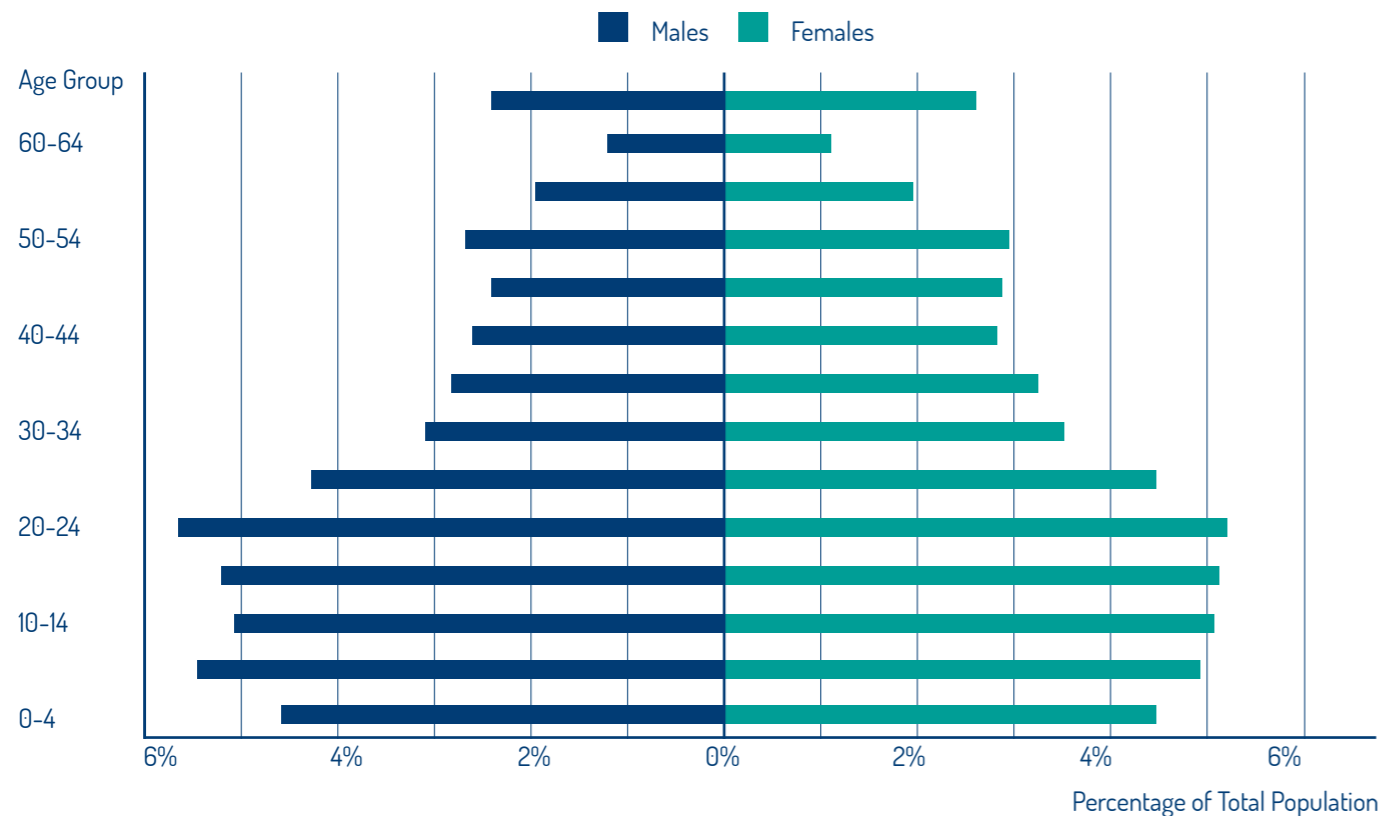
3.1. Demographics

The Household Survey on Living Conditions in Palestinian Gatherings in Lebanon (2017) shows a very young population in gatherings, with an average age of 28 years old compared to 30.5 in Lebanon as a whole⁸. Among the different age brackets:



However, there are significant age gaps across the different nationalities that live in gatherings. The Lebanese population has the highest average age of 33.6 years old, while it drops to 28.2 for PRL, 24.8 for PRS, and 22.4 for Syrian refugees. As a result, the dependency ratio—the number of people in the non-working age population⁹ over the number of people in the working age population (15-64)—varies in Palestinian gatherings from 0.43 among Lebanese, to 0.51 for PRL, 0.69 for PRS and 0.76 for Syrians. In other words, while there are only four dependents for every ten working-age Lebanese, this ratio is almost doubled for Syrians. Therefore, the ability to increase income per capita among the refugee population is limited by their higher dependency ratios.

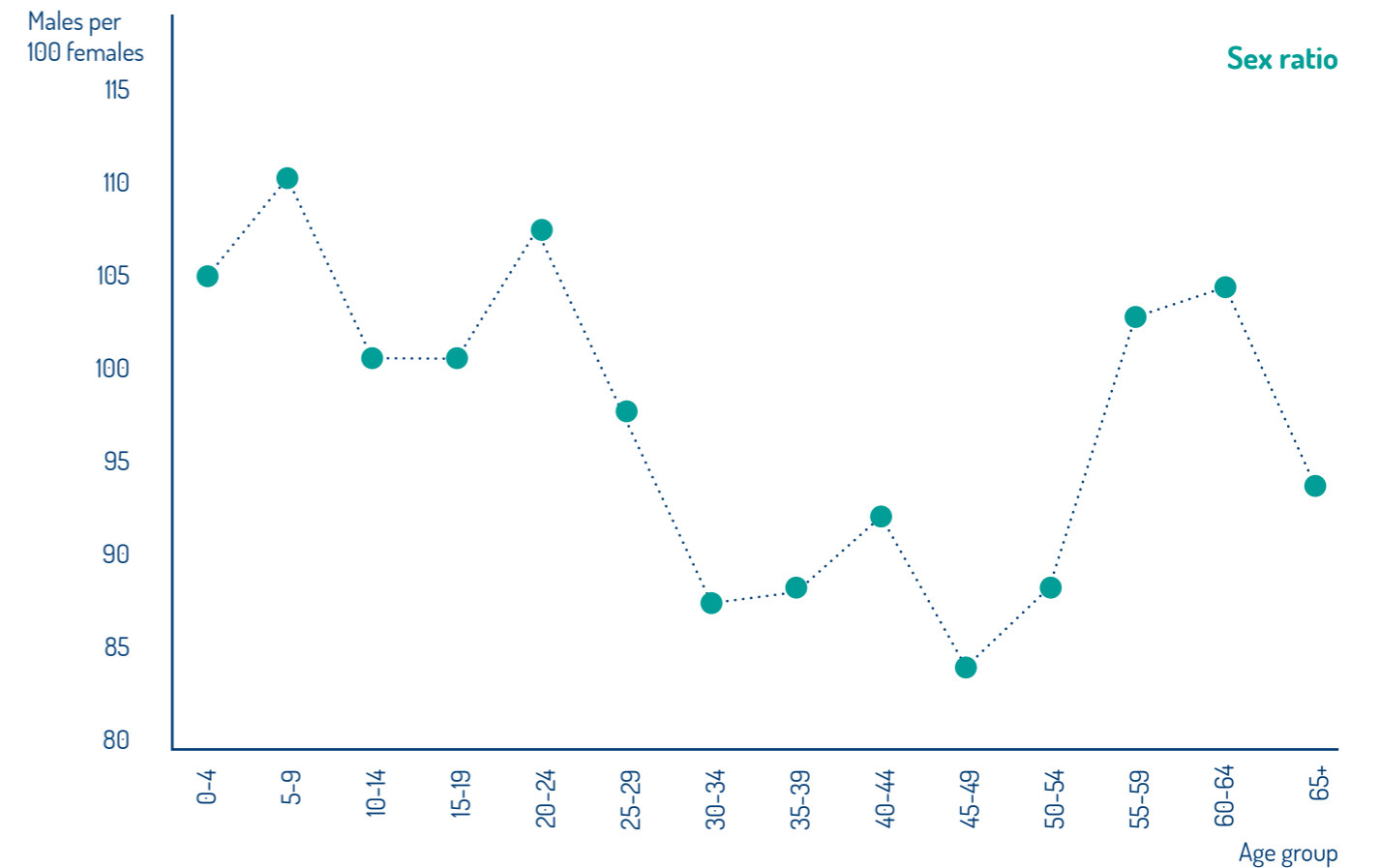
FIGURE 1:
AGE PYRAMID IN PALESTINIAN GATHERINGS IN LEBANON



⁸ Data for Lebanon based on the 2009 Multiple Indicator Cluster Survey (MICS) from the Central Administration of Statistics.
⁹ Either those below 15 years old or above 65.

Sex ratio is an indicator of the balance between men and women in a population, and is calculated as the number of men per 100 women. The overall sex ratio in Palestinian gatherings in Lebanon stands at 99.2. Interestingly, the ratio varies across age groups (see Figure 2), registering above 100 points (more men than women) among children and youth (up to 14 years old) and then falling drastically to below 90 men per 100 women among those aged 30 to 59. Finally, the ratio reverts back to above 100 for those close to retirement and then below 95 due to the longer life expectancy of the female population. The relevant drop in the male population aged 30 to 59 could be related to a process of labor migration (either internal or international).

FIGURE 2:
SEX RATIO IN PALESTINIAN GATHERINGS



The average household size in Palestinian gatherings:

4.44

Regarding the structure of households, the average household in gatherings has 4.44 members, well above the average of 4 countrywide. Per nationality, Lebanese households have an average of 4 household members, while this average changes to 4.4 for PRL, 4.9 for PRS, and 5.4 for Syrians

LEB	4.0
PRL	4.4
PRS	4.9
SRS	5.4

¹⁰ Data for Lebanon based on the 2009 Multiple Indicator Cluster Survey (MICS) from the Central Administration of Statistics.

3.2. Housing and basic services

This section analyzes the housing situation in Palestinian gatherings, including type of housing tenure; housing conditions in terms of crowding levels, types of walls and roof, dampness, darkness; and access to basic services such as water and electricity. In light of the fragility of tenure among Palestinian refugees, this section also explores evictions threats faced by residents of Palestinian gatherings.

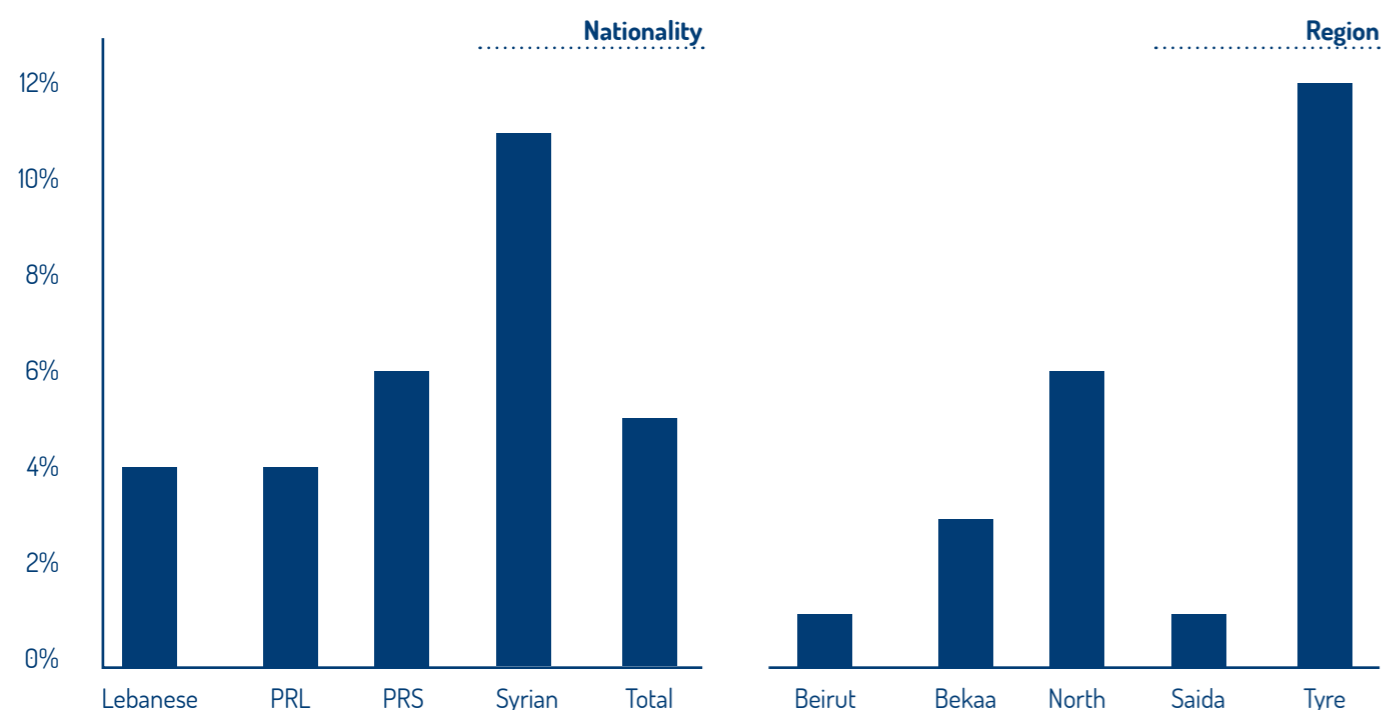
Previous studies, such as that conducted by UNRWA and AUB (2015), highlight poor housing conditions in Palestinian areas and, in particular outside camps. This has resulted in a continuous deterioration of housing conditions in spite of efforts by NGOs and other UN agencies (namely UNDP). As previous reports reveal, shelter upgrading is still greatly needed.

Gatherings have come under further strain given the initial arrival of some 25,000 Syrian and PRS refugees, which represents a significant increase from gatherings' estimated 100,000 inhabitants. Despite the donor community's support for activities that aid refugees from Syria, funds to upgrade living conditions in Palestinian gatherings hosting refugees remain more limited.

3.2.1. Type of residence and housing arrangements: Degree of land tenure

65% of residents in Palestinian gatherings live in apartments and 30% live in shared or stand-alone single houses, while 5% live in temporary shelters. Temporary shelters constitute barracks or suboptimal shelters that were built as temporary structures but then became permanent shelters. Per nationality of households in gatherings, this type of shelter is more frequent among Syrian refugees (11%). The presence of temporary shelters is particularly high in the gatherings of Tyre (12%), while it is most limited in Beirut (below 1%).

FIGURE 3:
PREVALENCE OF TEMPORARY SHELTER/BARRACKS BY NATIONALITY AND REGION



¹¹ The number of refugees from Syria were even higher in the years following to the Syrian crisis, estimated at 30,000.



52% of households reported having constructed, purchased, or inherited a house, 41% of households reported living in rented apartments, while 7% consider themselves squatters, revealing different degrees of land tenure in Palestinian gatherings. The latter group has the lowest degree of land security. This classification is based on what residents perceive and report as their housing situation and might differ from official regulations or property owners' views. It is important to note that, in spite of the fact that many of the inhabitants of Palestinian gatherings consider themselves owners of a property, the Lebanese Parliament amended the Property Law in 2001 to prohibit Palestinian refugees from owning or passing property through inheritance in Lebanon. Therefore, there is no full ownership of housing among the Palestinian population in gatherings, reducing the land security for the biggest segment of the population in gatherings (i.e. Palestinian refugees).

Land tenure of residents in Palestinian gatherings has been largely shaped by the origins of gatherings formation. UNDP and UN-Habitat (2014) distinguishes between three types of land tenure situations in gatherings. First, there are Palestinian households who acquired property before the passage of 2001 law and re-registered under the name of a Lebanese citizen (mainly a spouse or relative) after the law was passed. This group has the highest level of land security, although it is still fragile. Then, the report distinguishes between two types of illegal constructions or settlements. Some gatherings were created illegally by occupying public land, leaving these owners with one of the most precarious housing conditions among all Palestinian gatherings. Also, some gatherings have occupied private or municipal land, as well as land historically owned by the PLO and endowed to the Waqf in 2001.

As a result, land tenure differs greatly across gatherings, with the highest levels of perceived insecurity in Jal el Bahr, Hamshari, and the Mieh Camp adjacent area. Although overall, 7% of households consider themselves squatters, they are highly concentrated in the area of Tyre, in particular Jal el Bahr (64% of the population) and Qasmieh (36%). In the rest of the Palestinian gatherings in Lebanon, this insecurity is only observed in Hamshari, the Mieh Camp adjacent area in Saida (42%), and Beddawi Camp adjacent areas in the North. Regarding the prevalence of rental housing, the largest share of tenant households is observed in urban areas such as Al Mina (81%) and Old Saida (67%).

TABLE 6:
HOUSING ARRANGEMENTS BY GATHERING

GATHERING REGION	Inherited	Purchased	Constructed	Owner is acquaintance	Tenant	Squatter
Daouk, Gaza Buildings & Said Gawash Beirut	44%	8%	5%	7%	36%	1%
Bar Elias Bekaa	17%	27%	26%	2%	29%	0%
Taalabaya & Saadnayel Bekaa	18%	8%	24%	2%	47%	0%
Bab El Ramel & Bab el Tabbaneh North	12%	32%	6%	8%	42%	0%
Mina North	5%	10%	0%	2%	81%	2%
Adjacent Areas of Beddawi Camp North	7%	6%	33%	4%	30%	20%
Adjacent Area of Nahr al Bared Camp North	15%	18%	30%	1%	33%	2%
Zahrieh North	20%	28%	0%	4%	44%	4%
Baraksat Saida	0%	12%	62%	0%	26%	0%
Bustan Al Qods Saida	0%	26%	26%	0%	48%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	2%	20%	9%	2%	34%	42%
Hay el Sohun & Jabal al Halib Saida	9%	26%	19%	0%	43%	4%
Old Saida Saida	11%	14%	5%	1%	67%	1%
Sekke Saida	7%	4%	56%	0%	28%	5%
Sirob Saida	8%	36%	2%	1%	53%	0%
Wadi el Zeineh Saida	4%	20%	2%	4%	70%	0%
Adloun & Baysarieh Tyre	16%	16%	32%	4%	18%	14%
Shabriha Tyre	13%	0%	20%	0%	43%	23%
Jal el Bahr Tyre	4%	8%	24%	0%	0%	64%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	12%	4%	44%	4%	14%	22%
Maachouk Tyre	5%	16%	26%	0%	43%	10%
Qasmieh Tyre	8%	2%	34%	6%	14%	36%
Per Region:						
Beirut	44%	8%	5%	7%	36%	1%
Bekaa	17%	21%	25%	2%	35%	0%
North	14%	18%	23%	2%	39%	4%
Saida	6%	23%	16%	1%	51%	4%
Tyre	9%	8%	29%	2%	25%	26%
Total	12%	18%	20%	2%	41%	7%

3.2.2. Eviction threats

Given the low levels of land security, 7% of households reported eviction threats. As Table 7 shows, the more fragile the land tenure is, the higher the chances of receiving eviction threats: only 1% to 2% of households who either purchased or inherited a house report having received eviction threats, compared to 9% of households that rent the residence, and 19% of squatters. Five gatherings stand out as those with the highest percentage of eviction threats: Sekke (44%), Jal el Bahr (34%), Mina (24%), and Hamshari and the Mieh Mieh Camp adjacent area (22%). As a more recent example, anecdotal evidence shows that about 50 households (Lebanese and Palestinian) in Shabriha received eviction orders earlier this year, to allow the construction of a highway, affecting some 13% of total households in the gathering.

TABLE 7:
EVICTION THREATS BY GATHERING AND HOUSING ARRANGEMENT

GATHERING REGION	Inherited	Purchased	Constructed	Owner is acquaintance	Tenant	Squatter	Total
Daouk, Gaza Buildings & Said Gawash Beirut	0%	6%	0%	25%	10%	-	6%
Bar Elias Bekaa	0%	0%	4%	0%	10%	-	4%
Taalabaya & Saadnayel Bekaa	0%	0%	0%	0%	13%	-	6%
Bab El Ramel & Bab el Tabbaneh North	0%	0%	0%	0%	10%	-	4%
Mina North	33%	0%	-	0%	28%	0%	24%
Adjacent Areas of Beddawi Camp North	50%	0%	4%	0%	0%	22%	8%
Adjacent Area of Nahr al Bared Camp North	0%	0%	1%	0%	1%	0%	1%
Zahrieh North	0%	0%	-	0%	18%	0%	8%
Baraksat Saida	-	0%	0%	-	0%	-	0%
Bustan Al Qods Saida	-	0%	0%	-	8%	-	4%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	0%	0%	-	0%	12%	43%	22%
Hay el Sohun & Jabal al Halib Saida	0%	0%	0%	-	0%	50%	2%
Old Saida Saida	0%	0%	25%	0%	13%	0%	10%
Sekke Saida	25%	50%	41%	-	56%	33%	44%
Sirob Saida	0%	0%	0%	0%	10%	-	5%
Wadi el Zeineh Saida	0%	0%	0%	0%	8%	-	5%
Adloun & Baysarieh Tyre	0%	0%	0%	0%	9%	0%	2%
Shabriha Tyre	0%	-	0%	-	0%	7%	3%
Jal el Bahr Tyre	-	0%	33%	-	-	34%	34%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	0%	0%	0%	0%	0%	0%	0%
Maachouk Tyre	0%	0%	0%	-	0%	0%	0%
Qasmieh Tyre	0%	0%	6%	33%	14%	17%	12%
Total	2%	1%	6%	7%	9%	19%	7%

* Note: Percentage of evictions threats among dwellers of each type of housing arrangement.

Both the historical formation and location of gatherings are associated with differences in eviction threats.

Gatherings adjacent to Palestinian camps have fewer eviction threats than non-adjacent gatherings (5% vs. 8%). The eviction threats are particularly less frequent in gatherings that have suffered from armed conflict, which, apart from the level of tenure, can affect the interest of owners in claiming their property. By type of land on which a settlement was formed, when land was once primarily owned by the PLO and after 2001 endowed to Waqf, eviction threats are almost non-existent. This contrasts the higher level of confrontation and insecurity in gatherings where land is primarily owned by the Lebanese government or Lebanese citizens (where more than 10% of total residents are under eviction threats).

TABLE 8:
EVICTIION THREATS BY TYPE OF GATHERING

TYPE OF GATHERING	Yes	No	Difference
Location & integration with surroundings			
Adjacent to camp?	5%	8%	-2% **
Armed conflict?	1%	9%	-8% ***
Urban?	6%	9%	-3% ***
Size of arrival of Syrian refugees in the surroundings			
Syrian refugees >%50 of population in municipality?	6%	7%	-1%
Land owned mostly by			
Palestinian	2%	10%	-7% ***
Lebanese private	10%	6%	4% ***
Lebanese government	11%	5%	6% ***
Religious institution	0%	7%	-7%
Mix	7%	7%	0%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

3.2.3. Housing conditions and access to basic services

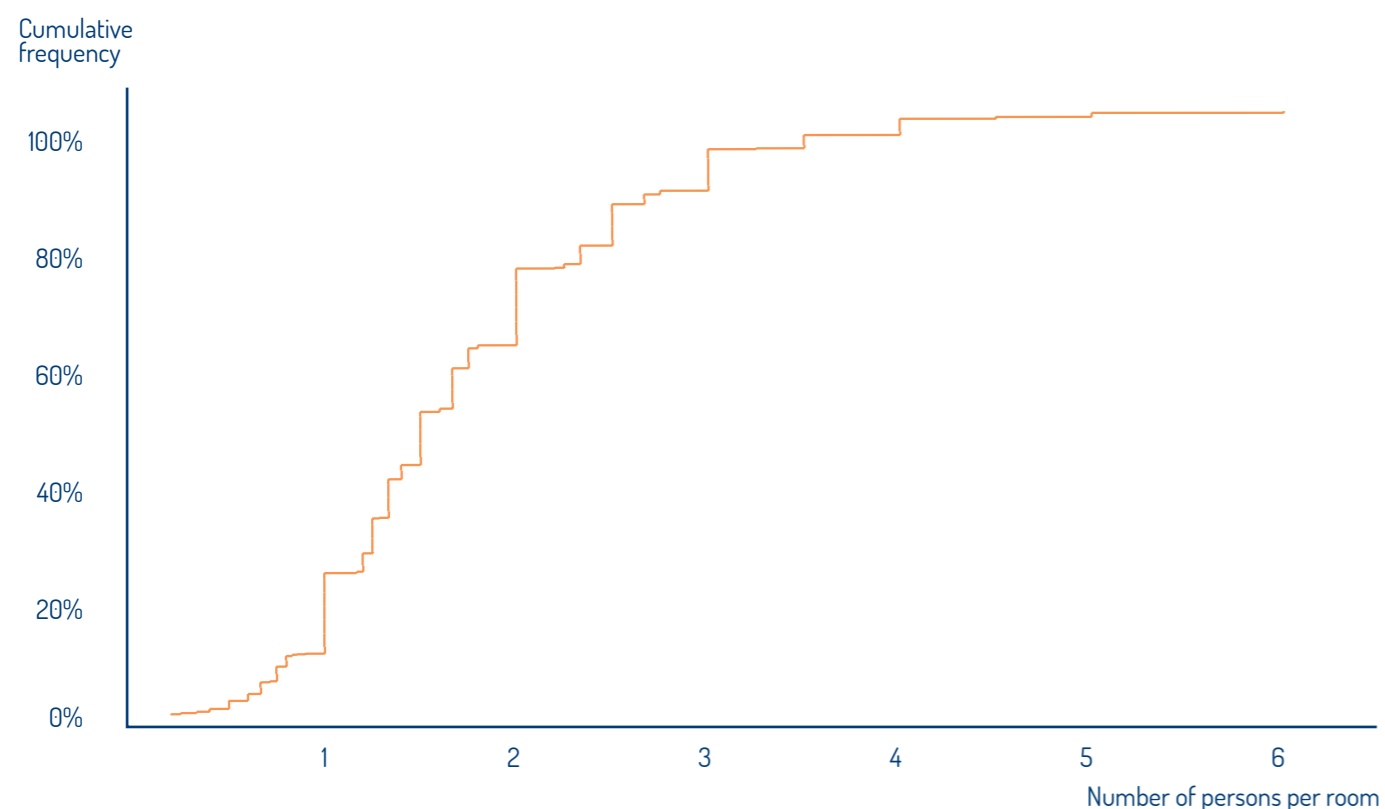
Lower quality tin or metal roofs are used in 11% of households. The vast majority of housing in Palestinian gatherings have roofs made of raw concrete (89%). While on average 11% of roofs are made of tin or metal. In specific gatherings, these poorer quality materials are used more widely as in Sekke in Saida (72%), Jal el Bahr (66%) or Qasmieh (42%) in Tyre. With respect to the type of walls, 60% are made of raw concrete, 11% have plastered concrete, and only 26% have more isolating plastered and painted concrete.

TABLE 9:
HOUSING CONDITIONS BY GATHERING (I)

GATHERING REGION	Type of roof				Type of wall			
	raw concrete	wood	tin/metal	asbestos	raw concrete	plastered concrete	plastered & painted	Iron/zinc
Daouk, Gaza Buildings & Said Gawash Beirut	95%	1%	4%	0%	50%	32%	16%	2%
Bar Elias Bekaa	97%	1%	2%	0%	74%	26%	0%	0%
Taalabaya & Saadnayel Bekaa	96%	0%	4%	0%	75%	25%	0%	0%
Bab El Ramel & Bab el Tabbaneh North	100%	0%	0%	0%	43%	1%	52%	4%
Mina North	93%	0%	7%	0%	6%	0%	84%	10%
Adjacent Areas of Beddawi Camp North	80%	0%	20%	0%	62%	0%	38%	0%
Adjacent Area of Nahr al Bared Camp North	99%	1%	0%	0%	72%	26%	0%	2%
Zahrieh North	94%	2%	4%	0%	52%	0%	46%	2%
Baraksat Saida	95%	4%	1%	0%	37%	2%	59%	2%
Bustan Al Qods Saida	92%	0%	8%	0%	82%	18%	0%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	72%	0%	28%	0%	54%	2%	44%	0%
Hay el Sohun & Jabal al Halib Saida	96%	2%	2%	0%	67%	10%	23%	0%
Old Saida Saida	78%	14%	8%	0%	62%	12%	24%	2%
Sekke Saida	25%	4%	72%	0%	78%	22%	0%	0%
Sirob Saida	100%	0%	0%	0%	73%	11%	16%	0%
Wadi el Zeineh Saida	98%	1%	1%	0%	67%	19%	13%	1%
Adloun & Baysarieh Tyre	98%	0%	2%	0%	76%	20%	4%	0%
Shabriha Tyre	87%	0%	13%	0%	4%	2%	56%	39%
Jal el Bahr Tyre	34%	0%	66%	0%	46%	0%	53%	0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	74%	0%	26%	0%	78%	22%	0%	0%
Maachouk Tyre	79%	0%	21%	0%	49%	6%	46%	0%
Qasmieh Tyre	56%	0%	42%	2%	76%	24%	0%	0%
Total	89%	1%	10%	0%	60%	11%	26%	2%

Households in the gatherings suffer from significantly more crowding at 1.5 persons per room compared to the general population in Lebanon (1.1 persons per room¹³). Therefore, houses in Palestinian gatherings suffer from 35% more overcrowding. The incidence of overcrowded places, which is defined as properties where there are more than three people per room, is moderate in gatherings, with 9% living in this substandard condition (Figure 4). This figure is similar to that found by UNRWA-AUB (2015) for the whole Palestinian population in camps and gatherings. Furthermore, 40% of households live in houses with no more than one room per two household members. Overcrowding is more prevalent in more densely populated urban areas like Beirut, Tripoli, or Saida. The highest rates of people per rooms are found in Bab el Ramel, Bab el Tabbaneh, Sekke (2 persons per room), Bustan El Quds, Beirut gatherings, and the Beddawi Camp adjacent areas (1.8 persons per room).

FIGURE 4:
NUMBER OF HOUSEHOLD MEMBERS PER ROOM



35% of households in the gatherings are severely affected by dampness. In 11 gatherings, severe dampness affects more than half of the households. The ratio is the highest in the Beirut gatherings of Daouk, Gaza Buildings and Said Ghawash, as well as in Sekke (68%). The Adjacent Area of Nahr el Bared Camp also displays more moderate challenges of humidity.

Darkness affects 22% of households in the gatherings. There is a high correlation between the prevalence of dampness and darkness and gloominess in a gathering, suggesting that the deterioration of the housing conditions is indicative of different faces of vulnerabilities. Darkness is more prevalent in the Beirut gatherings and the Adjacent Areas of Ain el Hilweh Camp in Saida (Baraksat, Bustan El Quds, and Sekke).

Blackouts are prevalent at an average of more than four hours every day. There are large variations both driven by intra- and inter-regional differences. Blackouts are more acute in several of the Saida gatherings, in particular in Sekke (15 hours per day), Hay el Sohun and Jabal al Halib (13 hours), and Bustan El Quds (12 hours), adjacent to Ain el Hilweh Camp.

¹³ According to the CAS Living Conditions Survey of 2007.

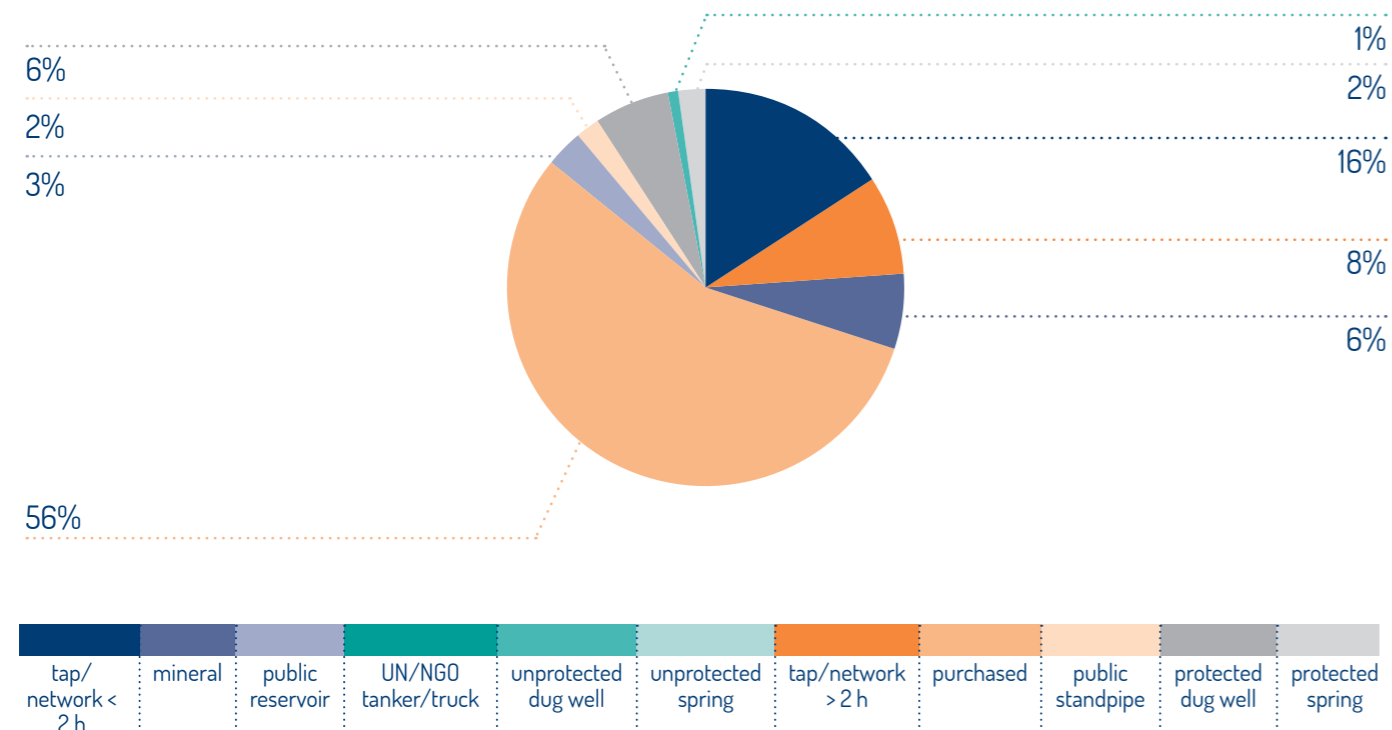
TABLE 10:
HOUSING CONDITIONS BY GATHERING (II)

GATHERING REGION	# of HH	Persons / Rooms	% suffering humidity	% suffering darkness
Daouk, Gaza Buildings & Said Gawash Beirut	118	1.9	68%	50%
Bar Elias Bekaa	101	1.7	16%	18%
Taalabaya & Saadnayel Bekaa	49	1.5	22%	22%
Bab El Ramel & Bab el Tabbaneh North	50	2.0	52%	24%
Mina North	58	1.6	50%	19%
Adjacent Areas of Beddawi Camp North	54	1.8	45%	31%
Adjacent Area of Nahr al Bared Camp North	415	1.5	22%	12%
Zahrieh North	50	1.2	36%	16%
Baraksat Saida	81	1.8	58%	51%
Bustan Al Qods Saida	50	1.9	56%	46%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	50	1.3	36%	14%
Hay el Sohun & Jabal al Halib Saida	54	1.7	26%	13%
Old Saida Saida	79	1.5	51%	32%
Sekke Saida	57	2.0	65%	40%
Sirob Saida	214	1.3	19%	5%
Wadi el Zeineh Saida	171	1.4	21%	23%
Adloun & Baysarieh Tyre	50	1.5	28%	32%
Shabriha Tyre	60	1.4	30%	17%
Jal el Bahr Tyre	50	1.6	52%	26%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	50	1.1	37%	9%
Maachouk Tyre	81	1.7	52%	35%
Qasmieh Tyre	50	1.5	54%	28%
Total	1,992	1.5	35%	22%

Although 96% of households in the gatherings have access to improved water networks (mainly by humanitarian actors), challenges remain in ensuring sustainable access to risk-free drinking water; as such 64% of households purchase potable water. Some key aspects of access to improved water such as water microbial safety and the sustainability of that access are at question in the gatherings¹⁴. Figure 5 shows that purchased water from unofficial suppliers is the main source of drinking water in Palestinian gatherings, with 57% of the population mostly relying on it, while only 7% buy mineral water that was bottled according to certified standards. A further 25% of the population use tap water for drinking, even though it is, in some cases, not properly treated. Apart from the substandard quality conditions of drinking water, another observed factor is the lack of sustainability in terms of access. For example, about 16% of households have access to tap water and are connected to the network but this connection often lasts for less than two hours per day.

¹⁴ See Shaheed et al. (2014) for a more detailed explanation of these caveats.

FIGURE 5:
TYPE OF ACCESS TO DRINKING WATER IN PALESTINIAN GATHERINGS



By type of gathering, urban settlements have worse housing conditions in terms of overcrowding, dampness, and darkness, but have better access to some services such as water. On average, housing in urban gatherings have 1.6 family members per room, compared to 1.5 in rural areas. Urban areas tend to be more expensive and space is more limited, meaning there is a higher tendency toward overcrowding. Furthermore, urban areas host most of the areas adjacent to camps that are particularly overcrowded given the limited availability of space. Other conditions such as dampness and darkness are also significantly more acute in urban gatherings, where renovation rates to improve housing conditions are lower (see next sub-section). In general, basic services are slightly better in urban gatherings, although they suffer from higher numbers of electricity blackouts. However, urban centers have better access to improved water networks given the higher availability of both public and private sources.

By type of historical land tenure, gatherings built on government land tend to be the most vulnerable in terms of access to basic services. In these types of gatherings—which are generally located in areas less connected to economic centers—houses are more spacious but these gatherings are almost twice as likely to suffer from other poor housing conditions (darkness and dampness). Gatherings illegally settled on public land have 50% more blackouts (more than 6 hours per day without any electricity compared to 4 in other gatherings), and more households face difficulties in accessing improved drinking water sources. These gatherings seem to be significantly more disconnected from municipal and government services given their higher isolation and illegal nature. Gatherings settled on land that historically belonged and were managed by the PLO have better housing conditions and services overall. Finally, irrespective of land status, gatherings where governance structures (popular committees) have better relations with surrounding municipalities also have better housing conditions and access to urban services, with less hours of blackouts and higher rates of securing safe water sources.

TABLE 11:
HOUSING CONDITIONS BY TYPE OF GATHERING

TYPE OF GATHERING	Persons / room			Humidity			Darkness		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings									
Adjacent to camp?	1.7	1.5	0.1***	35%	36%	-2%	23%	22%	1%
Armed conflict?	1.6	1.5	0.1***	32%	37%	-5%**	21%	23%	-2%*
Urban?	1.6	1.5	0.1***	37%	32%	4%**	23%	20%	4%**
Size of arrival of Syrian refugees in the surroundings									
Syrian refugees >50% of population in municipality?	1.6	1.5	0.1***	33%	39%	-6%***	21%	24%	-3%*
Governance & relations with municipality									
Good relations with municipality?	1.5	1.6	-0.1**	31%	40%	-9%***	17%	27%	-10%***
Municipal services in the gathering?	1.5	1.7	-0.3***	27%	53%	-25%***	16%	35%	-19%***
Municipal tax collection in the gathering?	1.5	1.6	0.0	28%	39%	-11%***	21%	23%	-2%
Land owned mostly by									
Palestinian	1.5	1.6	-0.1***	23%	45%	-22%***	12%	30%	-18%***
Lebanese private	1.6	1.6	0.0	39%	35%	5%**	27%	21%	6%**
Lebanese government	1.7	1.5	0.2***	54%	30%	24%***	36%	18%	17%***
Religious institution	1.3	1.6	-0.3	14%	36%	-22%*	14%	23%	-8%
Mix	1.6	1.6	0.0	39%	36%	4%	20%	23%	-3%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

3.2.4. Housing rehabilitation schemes

14% of households in the gatherings benefited from rehabilitation of shelters facilitated by different actors.

As UNRWA does not cover housing rehabilitation outside Palestinian camps, the bulk of renovation services has been led by NGOs and UNDP (47% and 46% of the total rehabilitations in gatherings respectively). The majority of the remaining 7% of non-NGO/UNDP-led rehabilitations were fully financed by dwellers with minimal to no influence of other actors such as municipalities or political parties.

TABLE 12:
REHABILITATION RATES AND KEY ACTORS PER GATHERING

GATHERING REGION	Rehabilitations (% of total dwellings)	% done by UNDP	% done by NGOs	% done by others
Daouk, Gaza Buildings & Said Gawash Beirut	5%	100%	0%	0%
Bar Elias Bekaa	2%	0%	50%	50%
Taalabaya & Saadnayel Bekaa	4%	100%	0%	0%
Bab El Ramel & Bab el Tabbaneh North	20%	80%	0%	20%
Mina North	9%	20%	60%	20%
Adjacent Areas of Beddawi Camp North	16%	11%	89%	0%
Adjacent Area of Nahr al Bared Camp North	22%	76%	22%	2%
Zahrieh North	0%			
Baraksat Saida	9%	57%	29%	14%
Bustan Al Qods Saida	14%	0%	100%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	16%	63%	13%	25%
Hay el Sohun & Jabal al Halib Saida	2%	0%	100%	0%
Old Saida Saida	20%	13%	63%	25%
Sekke Saida	37%	0%	100%	0%
Sirob Saida	1%	0%	0%	100%
Wadi el Zeineh Saida	2%	50%	0%	50%
Adloun & Baysarieh Tyre	2%	100%	0%	0%
Shabriha Tyre	13%	25%	75%	0%
Jal el Bahr Tyre	66%	24%	76%	0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	28%	38%	50%	13%
Maachouk Tyre	11%	56%	33%	11%
Qasmieh Tyre	38%	16%	84%	0%
Total	14%	46%	47%	7%

Rehabilitation of dwellings is more prevalent in gatherings adjacent to camps, rural areas, and gatherings with better relations with municipalities. Houses in gatherings adjacent to Palestinian camps are almost twice as likely to have benefited from rehabilitation compared to non-adjacent gatherings (19% vs. 11%). As previously noted, this is not due to the role of UNRWA, as it is not involved in rehabilitation projects outside camps. The differences are more likely to be due to the fact that gatherings in adjacent areas are usually among the

worst-ranked in terms of shelter conditions (for example in the Ain el Hilweh and Beddawi Camp adjacent areas). Rural gatherings are also targeted by broader rehabilitation schemes relative to the size of their population, a practice largely driven by the location and work of many NGOs in the rural areas of Tyre. Regarding relations between gatherings and surrounding municipalities, those with better relations are 65% more likely to experience dwelling rehabilitation. There are also differences in rehabilitation rates by type of land on which most gatherings are settled. Rehabilitation of shelters is higher in gatherings built on government land, while it is lower when land is owned by Lebanese citizens. In the latter case, municipalities and security forces often ensure that rehabilitations do not include the construction of additional structures, in accordance with the Lebanese law. Overall, while municipalities do not directly provide rehabilitation services, they are key actors in facilitating necessary improvements in housing conditions.

TABLE 13:
REHABILITATION RATES BY TYPE OF GATHERING

TYPE OF GATHERING	Yes	No	Difference
Location & integration with surroundings			
Adjacent to camp?	19%	11%	8% ***
Armed conflict?	20%	12%	8% ***
Urban?	13%	19%	-6% ***
Size of arrival of Syrian refugees in the surroundings			
Syrian refugees >50% of population in municipality?	17%	11%	6% ***
Governance & relations with municipality			
Good relations with municipality?	18%	11%	7% ***
Land owned mostly by			
Palestinian	13%	14%	-1%
Lebanese private	9%	16%	-6% ***
Lebanese government	19%	12%	7% ***
Religious institution	14%	14%	0%
Mix	19%	14%	5%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.



3.2.5. Prevalence of rental housing and rental prices

41% of residents of Palestinian gatherings pay rent, which stands at an average of \$145 per month.

As previously shown, land tenure varies greatly between gatherings. Mina, Wadi El Zeineh, and Old Saida have the highest rate of tenants and, accordingly, they also have the highest percentage of residents who pay rent. Rental prices range from an average of \$200 in Beirut gatherings to \$80 in Qasmieh in Tyre.

TABLE 14:
RENTAL PREVALENCE AND PRICES BY GATHERING

GATHERING REGION	# of HH sampled	% paying rent	Average rent (USD)
Daouk, Gaza Buildings & Said Gawash Beirut	118	36%	201
Bar Elias Bekaa	101	31%	143
Taalabaya & Saadnayel Bekaa	49	48%	180
Bab El Ramel & Bab el Tabbaneh North	50	34%	138
Mina North	58	71%	145
Adjacent Areas of Beddawi Camp North	54	26%	113
Adjacent Area of Nahr al Bared Camp North	415	33%	102
Zahrieh North	50	40%	152
Baraksat Saida	81	26%	105
Bustan Al Qods Saida	50	50%	112
Hamshari & Mieh Mieh Camp Adjacent Area Saida	50	35%	172
Hay el Sohun & Jabal al Halib Saida	54	44%	131
Old Saida Saida	79	64%	120
Sekke Saida	57	35%	131
Sirob Saida	214	53%	166
Wadi el Zeineh Saida	171	71%	196
Adloun & Baysarieh Tyre	50	19%	112
Shabriha Tyre	60	45%	107
Jal el Bahr Tyre	50	0%	0
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	50	14%	111
Maachouk Tyre	81	42%	120
Qasmieh Tyre	50	12%	81
Total	1,992	41%	145

By type of gathering, residents of areas adjacent to camps are less likely to pay rent and rental prices are lower. Only 33% of residents in these areas pay rent, compared to 43% in non-adjacent areas, while monthly rent payments are below \$110, compared to an average of \$160 in non-adjacent gatherings. Furthermore, urban settlements have almost double the percentage of inhabitants who pay rent compared to rural areas (45% vs. 26%), while rental prices are only slightly higher (\$145 vs \$139). The lack of greater differences in rental prices between urban and rural gatherings might be explained by the fact that all gatherings adjacent to camps, where prices are lower, are located in urban areas. However, urban gatherings non-adjacent to camps have the highest average rental prices (\$166).

3.3. Education

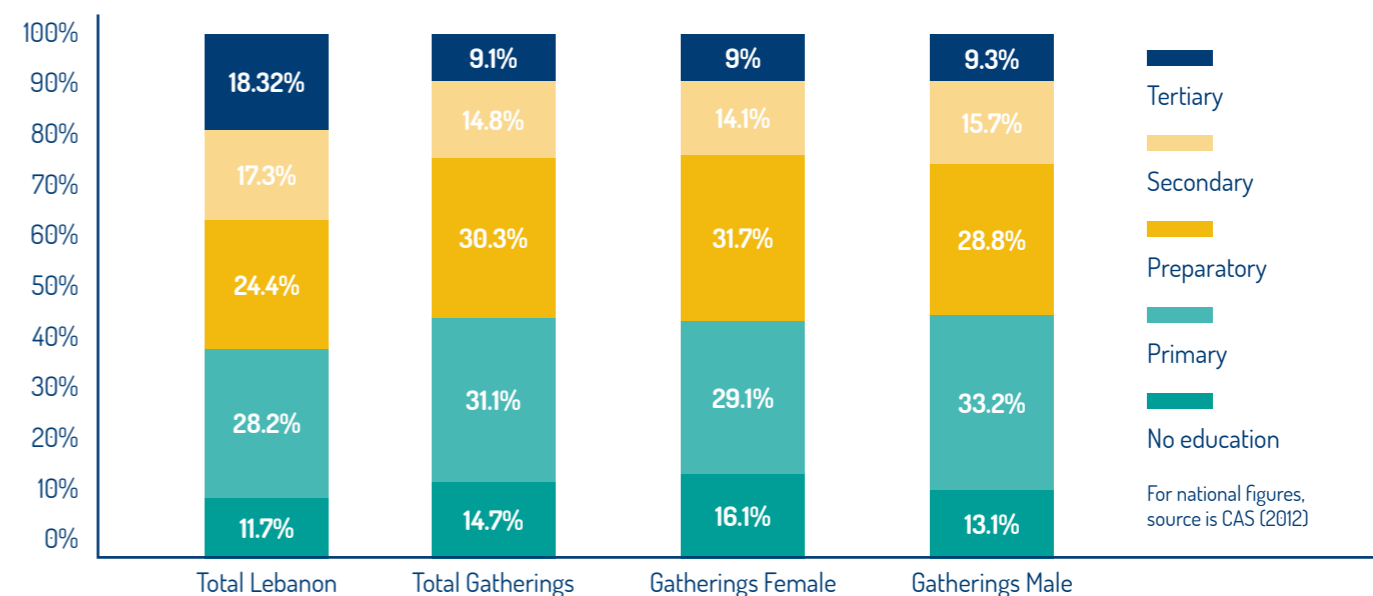
This section examines both the education level of the adult population in Palestinian gatherings as well as current enrollment rates across the school-age population. Beyond enrollment rates, this section highlights the different types and cost of education and analyzes reasons for dropping out of school, in particular among secondary school age children. Supply and demand constraints (refer to Box 1, page 80 for definitions) are assessed in order to determine key challenges that the education sector faces in order to improve lower education levels among the population of Palestinian gatherings¹⁵. The aim of this assessment is to understand gaps and needs in the education sector in relation to accessing the labor market.

3.3.1. Level of education of the population in Palestinian gatherings

Educational attainment can be used as an indicator of the stock and quality of human capital in a country or region. The internationally recommended indicator of skill level of a population is the number of years of schooling (or the highest level of schooling completed) for all residents who are at least 25 years old (UNESCO 2009).

While illiteracy rates are moderate in the gatherings, access to higher education is quite limited with only 15% of the adult population reaching secondary level education. Figure 6 shows that 15% of the adult population (25 years and above) in Palestinian gatherings do not have any formal education. For men this share is slightly lower, with 13% compared to 16% for women. The vast majority of the population (61%) in gatherings has some years of education, having completed primary or at the most preparatory education (grades 7 to 9). Overall, only 24% of the adult population has attended more than preparatory school, with 15% reaching secondary or vocational education and only 9% receiving tertiary education (attended at least some years of university undergraduate studies).¹⁶ The figures do not significantly vary between men and women, with slightly higher levels of education for men. However, this masks a different pattern across age groups. While there are more educated men among older generations (45 years old and above), there are more educated women in the youngest generations (below the age of 40).

FIGURE 6:
EDUCATION LEVEL OF THE POPULATION IN PALESTINIAN GATHERINGS VS LEBANON



¹⁵ It is worth mentioning that 12 of 42 gatherings have an UNRWA school within their boundaries.

¹⁶ 6% hold a university degree, while 3% started but did not finish tertiary education.

The rate of higher education schooling in gatherings is significantly lower compared to the general population in Lebanon. To put these figures into perspective, Figure 6 compares the education attainments of inhabitants of Palestinian gatherings with respect to the overall population in Lebanon. While illiteracy rates are only slightly above the national average (15% vs. 12%), there is a significantly lower percentage of the population that passed preparatory school and, in particular, tertiary education. Only 9% has some university education, compared to 18% among the entire Lebanese population.¹⁷ The figures cited in this study regarding Palestinian gatherings are in line with the AUB – UNRWA (2015) study covering the broader Palestinian population in Lebanon.

Education levels of the population in gatherings are fairly similar across different nationalities. Lack of formal schooling is slightly more prevalent among Lebanese inhabitants of gatherings compared to Palestinians (Table 15), which can be associated with the active role of UNRWA as a supplier of free education for the Palestinian community. While all nationalities have a similar proportion of people with vocational education at about 4%, high school (grades 9 to 12) and university attendance is particularly low for Lebanese (6% and 7% respectively) compared to Palestinians (12% and 10%) who reside in gatherings.

TABLE 15:
EDUCATION LEVEL OF THE ADULT POPULATION (+25 YEARS OLD) PER NATIONALITY

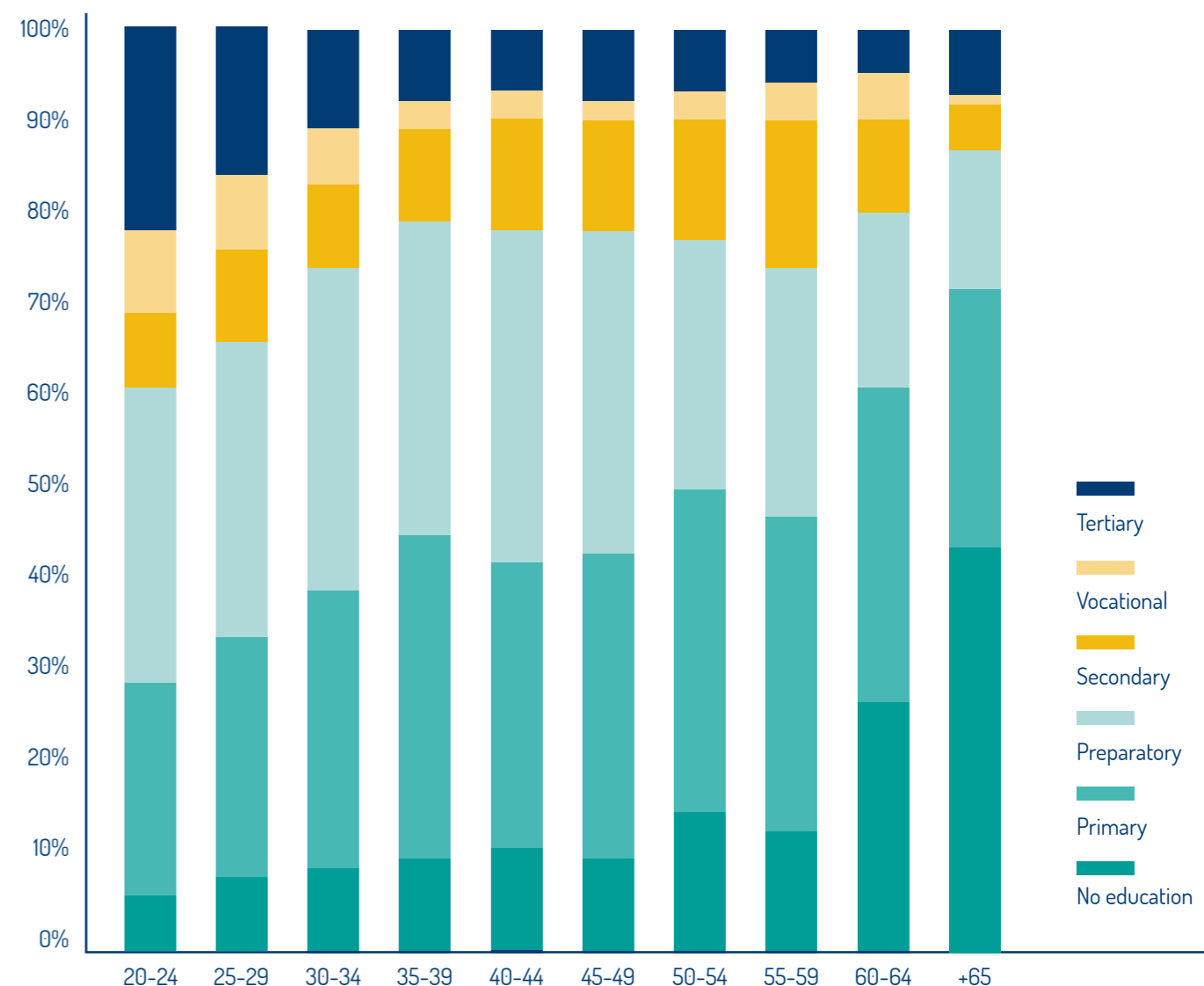
NATIONALITY	No Education	Primary	Preparatory	Secondary	Vocational	University
Lebanese	19%	40%	24%	6%	4%	7%
PRL	13%	29%	32%	11%	4%	10%
PRS	5%	30%	35%	15%	4%	11%
Syrian	22%	32%	28%	10%	3%	5%
Other	30%	12%	13%	21%	11%	13%
Total	15%	31%	30%	11%	4%	9%



¹⁷ Data for Lebanon based on CAS (2012).

There has been a progressive improvement in education levels across younger generations in gatherings. Illiteracy rates drop from over 40% for the elderly population (+65) to 6% for the young generation (20 - 24 age group). The largest decrease in illiteracy rates was made between the generation above 65 and the 55-59 age group; yet since then progress has been slower. However, in recent years a significant improvement in higher education levels has been noticed. Only 20% of inhabitants aged 35 to 39 have secondary education or more (7% attended university), while nearly 40% of youth aged 20 to 24 reached that level (21% attended university). Therefore, in the past 35 years, the number of university educated students have tripled in gatherings.

FIGURE 7:
EDUCATION LEVEL PER AGE GROUP



There are wide variations in education levels across different Palestinian gatherings. Gatherings more integrated with their surroundings and where boundaries with municipalities are more blurred tend to have significantly higher educational attainments. In gatherings located in the municipalities of Taalabaya and Saadnayel and Bar Elias, 22% and 15% of the population attended tertiary education, which is more in line with Lebanese figures at the national level and significantly above other Palestinian gatherings. Similar higher educational outcomes are observed in Zahrieh, Tripoli (17%). On the opposite end of the spectrum, some gatherings score significantly worse than average, in particular in the Adjacent Areas to Ain el Hilweh Camp in Saida (Sekke, Bustan El Quds, Old Saida), Jal el Bahr in Tyre, the Beddawi Camp adjacent areas in the North.

TABLE 16:
EDUCATIONAL ATTAINMENTS OF POPULATION AGED 25 AND ABOVE PER CLUSTER OF GATHERINGS (%)

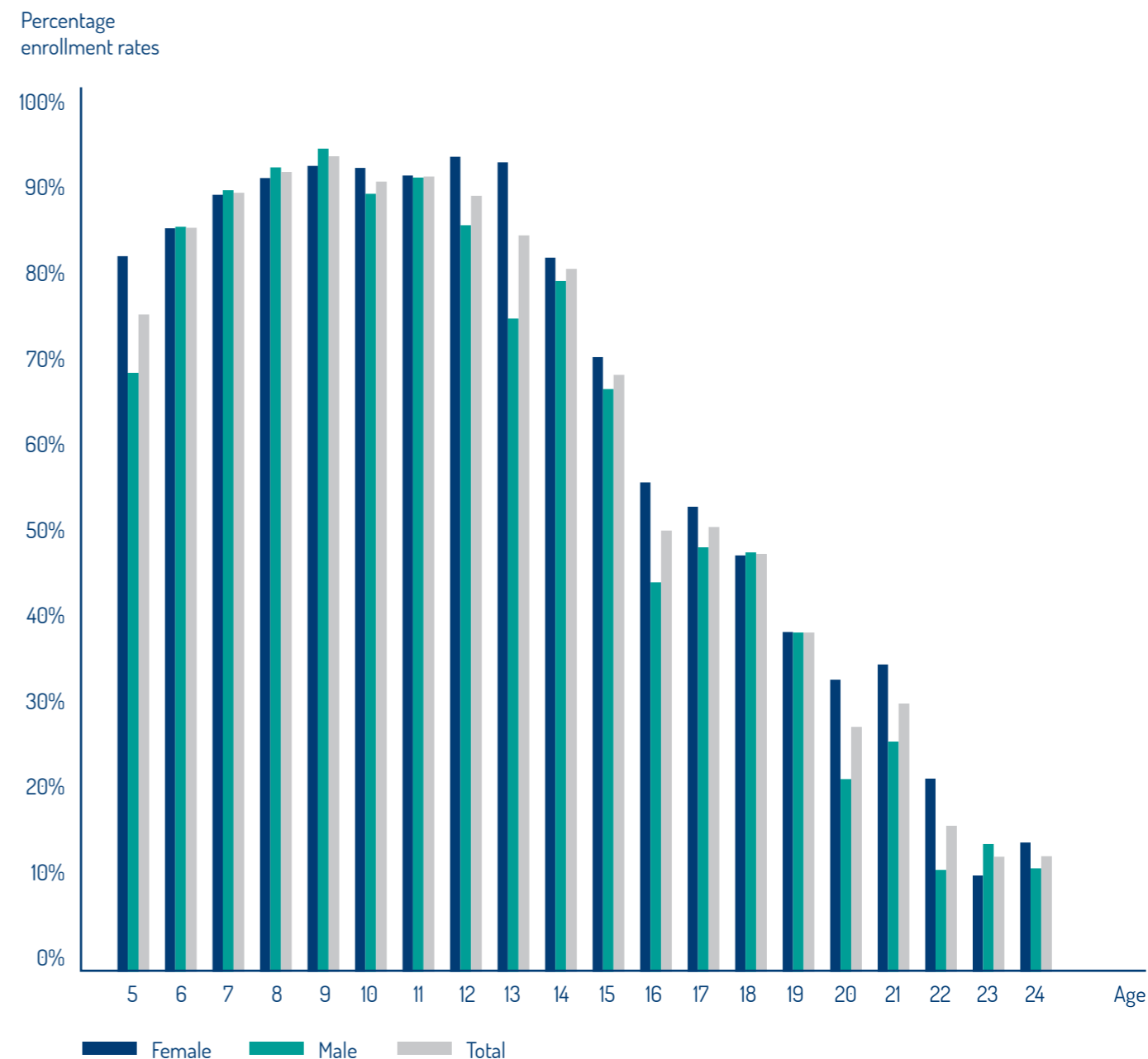
GATHERING REGION	No Education	Primary	Preparatory	Secondary	Vocational	University
Daouk, Gaza Buildings & Said Gawash Beirut	11%	40%	31%	13%	2%	2%
Bar Elias Bekaa	11%	17%	34%	20%	3%	15%
Taalabaya & Saadnayel Bekaa	9%	25%	30%	10%	4%	22%
Bab El Ramel & Bab el Tabbaneh North	19%	36%	29%	5%	1%	10%
Mina North	26%	35%	21%	8%	2%	8%
Adjacent Areas of Beddawi Camp North	18%	45%	24%	8%	1%	4%
Adjacent Area of Nahr al Bared Camp North	13%	30%	32%	10%	6%	10%
Zahrieh North	13%	27%	27%	12%	4%	17%
Baraksat Saida	13%	43%	26%	9%	3%	6%
Bustan Al Qods Saida	23%	45%	18%	7%	4%	2%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	15%	18%	41%	10%	4%	12%
Hay el Sohun & Jabal al Halib Saida	7%	32%	33%	9%	1%	18%
Old Saida Saida	20%	48%	21%	6%	3%	3%
Sekke Saida	22%	52%	19%	6%	0%	1%
Sirob Saida	10%	22%	40%	10%	6%	11%
Wadi el Zeineh Saida	13%	22%	31%	14%	6%	13%
Adloun & Baysarieh Tyre	24%	26%	25%	10%	3%	12%
Shabriha Tyre	15%	32%	35%	7%	6%	5%
Jal el Bahr Tyre	22%	42%	18%	9%	2%	7%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	15%	28%	26%	13%	8%	10%
Maachouk Tyre	20%	35%	32%	10%	2%	2%
Qasmieh Tyre	17%	38%	24%	12%	3%	6%
Total	15%	31%	30%	11%	4%	9%

3.3.2. Current enrollment rates of children and youth (6-24 years old)

89% of primary school-age children are enrolled in formal education. Education in Lebanon is compulsory among 6 to 14 year olds. Figure 8 presents age-specific attendance rates in Palestinian gatherings and shows that 85% of six-year-olds actually began their education. It also indicates that some children enter primary school at later ages and that the highest attendance rates are achieved only at year 9 (93% of enrollment rates).

However, enrollment rates drop rapidly by the end of primary school, in particular among males, and only 50% of teenagers (16-18) still attend school. The first significant drop in enrollment rates is observed among children approaching preparatory school age (13-15 years old), as they have an average enrollment rate of 77%. By gender, the reduction is more significant in the case of males (from above 90% to 73%) than females (from above 90% to 82%). Furthermore, while an increase among male dropouts is observed at the age of 12, a similar increase is observed at the age of 14 for female dropouts. Among high school age students (16-18), only half are still enrolled in formal education (47% of males and 52% of females). The transition to university takes a further toll, with 23% of youth aged 18 to 24 years still receiving an education.

FIGURE 8:
ENROLLMENT RATES BY AGE



Furthermore, there are high levels of grade repetition in gatherings.¹⁸ For example, 38% of 13-year-old students are still enrolled in elementary education, 37% of those aged 16 are still enrolled in preparatory school, and 36% of those aged 19 are still in high school. Therefore, there is a high prevalence of “school retardation”, which is the presence of pupils enrolled in education levels below the grade level of other students of the same age. Students in gatherings face difficulties passing school levels, and in particular, official exams such as the Brevet (in grade in 9) and the Baccaalaureate (in grade 12), resulting in grade repetition or dropouts¹⁹.

¹⁸ While the survey does not provide the net attendance ratio to clearly observe the extent to which grade repetition occurs, we can infer it for different education levels based on the highest level obtained and the age of the student.

¹⁹ For further information, refer to LPDC (2008) and ILO (2011) reports, which highlight class overcrowding and lack of motivation among youth among the reasons for failure.

TABLE 17:
ENROLLMENT RATES BY GATHERING AND AGE

GATHERING REGION	Age 6-12	Age 13-15	Age 16-18	Age 19-24
Daouk, Gaza Buildings & Said Gawash Beirut	85%	74%	38%	7%
Bar Elias Bekaa	77%	63%	50%	26%
Taalabaya & Saadnayel Bekaa	100%	93%	67%	36%
Bab El Ramel & Bab el Tabbaneh North	95%	75%	27%	19%
Mina North	87%	59%	30%	14%
Adjacent Areas of Beddawi Camp North	85%	54%	32%	0%
Adjacent Area of Nahr al Bared Camp North	93%	85%	61%	26%
Zahrieh North	89%	90%	77%	21%
Baraksat Saida	89%	71%	24%	19%
Bustan Al Qods Saida	82%	71%	50%	43%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	89%	71%	22%	13%
Hay el Sohun & Jabal al Halib Saida	85%	69%	58%	31%
Old Saida Saida	89%	71%	45%	18%
Sekke Saida	90%	67%	24%	6%
Sirob Saida	95%	85%	62%	40%
Wadi el Zeineh Saida	86%	78%	46%	23%
Adloun & Baysarieh Tyre	84%	66%	65%	38%
Shabriha Tyre	85%	82%	32%	8%
Jal el Bahr Tyre	100%	78%	29%	12%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	84%	90%	81%	40%
Maachouk Tyre	92%	85%	55%	24%
Qasmieh Tyre	86%	91%	47%	26%
Total by region:				
Beirut	85%	74%	38%	7%
Bekaa	83%	74%	56%	29%
North	92%	78%	55%	21%
Saida	90%	77%	47%	27%
Tyre	89%	81%	47%	23%
Total	89%	77%	49%	23%

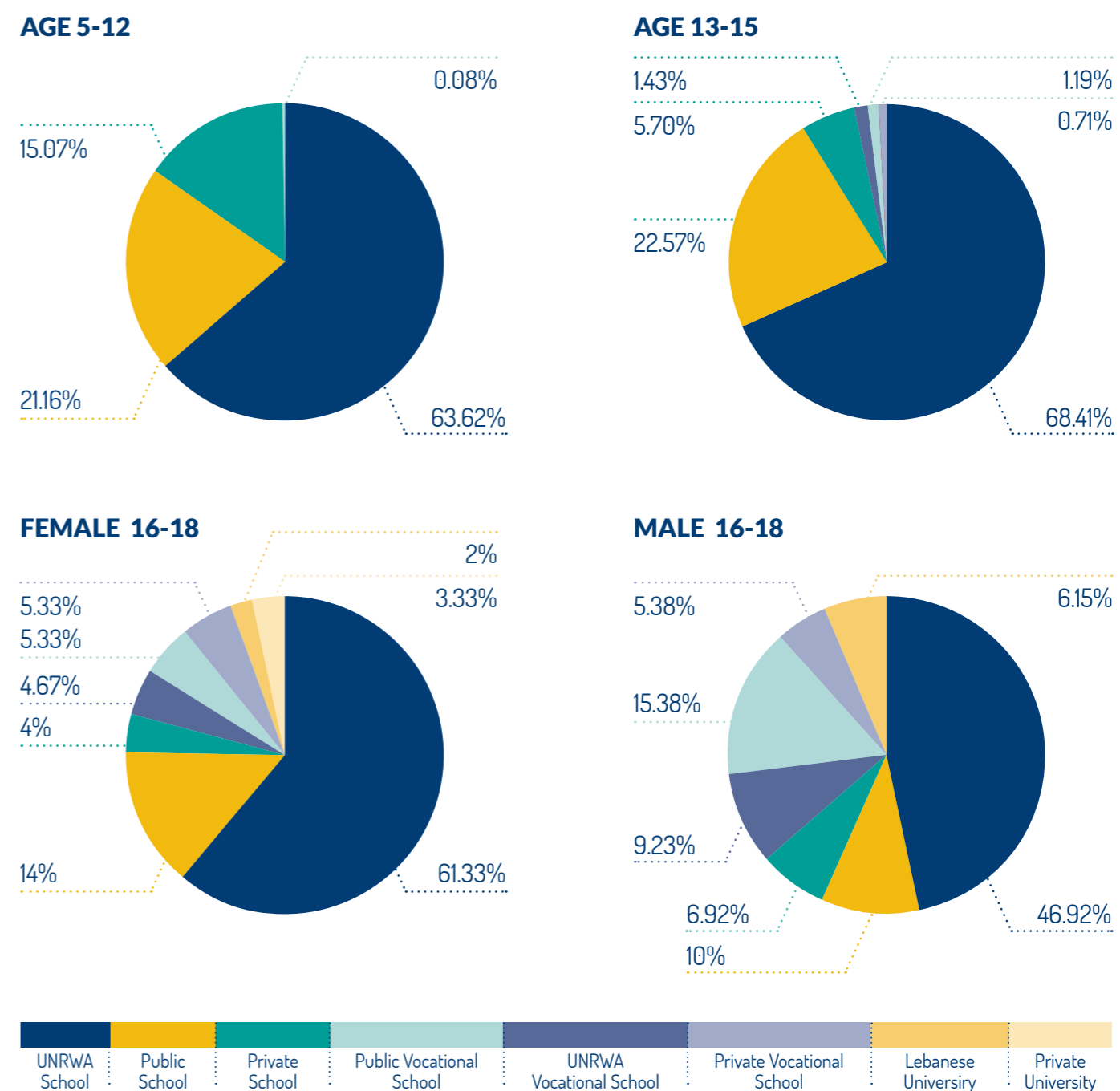
Type of education centers

64% of primary school-age students enrolled in formal education in Palestinian gatherings are enrolled in UNRWA schools, compared to 21% in public schools and only 15% in private schools (top left panel of Figure 9). Similarly, preparatory school age students in Palestinian gatherings are mostly enrolled in UNRWA schools (68%) and less than 6% attend private schools (top right panel of Figure 9). This high percentage confirms the key role UNRWA plays in providing free education for all Palestinians in Lebanon, although the reliance on UNRWA schools is lower in gatherings (67%) than camps (80%).²⁰ The high enrollment rates in UNRWA schools is also due to the fact that Lebanese children are given priority in public schools over non-Lebanese, and private schools are often

not affordable for the population in gatherings (Hillenkamp 2008).

Adolescents aged 16 to 18 also predominately attend UNRWA schools, although this practice is more prevalent among females (66%) than males (56%). Enrollment in private education is still limited, with only about 10% using this type of education centers. By type of education, teenagers aged 16 to 18 are primarily enrolled in regular education, compared to vocational education. This is particularly the case for females, 79% of whom are in preparatory or secondary education, while 15% opt for vocational education (bottom left panel of Figure 9). While regular education is still prevalent among enrolled male teenagers, 30% attend vocational schools (bottom right panel of Figure 9). By type of vocational center, 15% of male teenagers attend public vocational centers, 9% UNRWA centers, and 5% private centers. For females, the percentage is equal across the three types of vocational centers (5%). Among 16 to 18 year-olds, some 6% are already attending university in private institutions in the case of males, while women are similarly split between private institutions and the public Lebanese University.

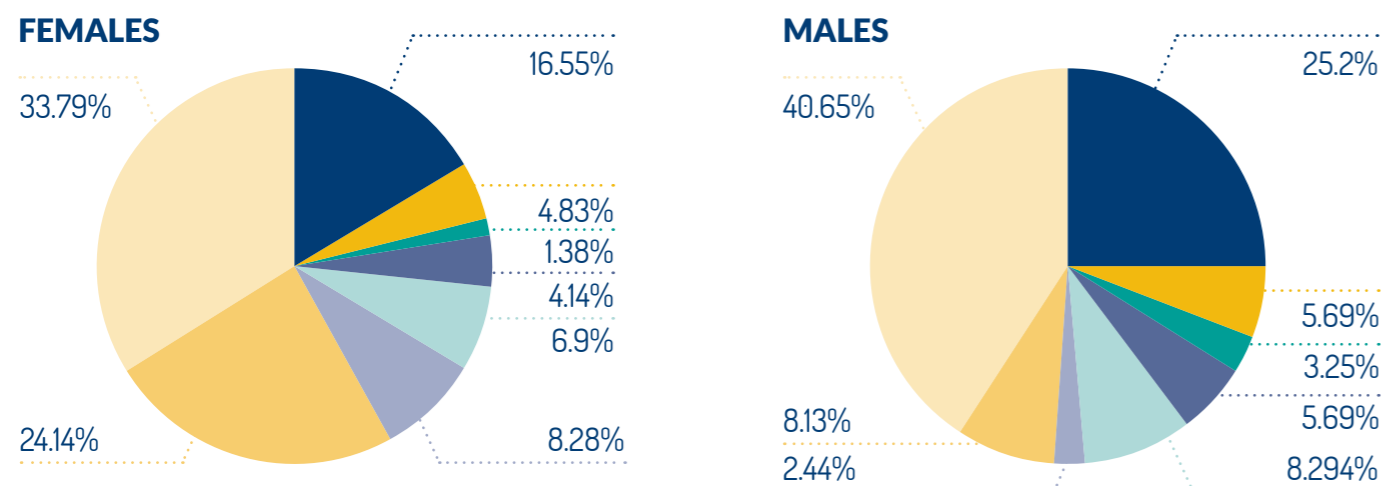
FIGURE 9:
TYPE OF EDUCATION BY AGE GROUP AND GENDER



²⁰ AUB-UNRWA (2015).

Among youth aged 19 to 24, 22% of male students and 34% of female students are enrolled in secondary school, highlighting the challenge of grade repetition in school. 17% percent of men and 19% of women in this age group are enrolled in vocational education, with a higher presence of public vocational schools for males than females. Yet the majority of students at this age are attending university (58% of men and 49% of women). While the share of enrollment in private and public universities is somewhat balanced among women, the vast majority of male youth attend private universities.

FIGURE 10:
TYPE OF EDUCATION FOR 19 TO 24 YEAR OLDS BY GENDER



Percentages of students attending UNRWA schools varies from 92% to less than 50% in the gatherings, as detailed in Table 18.

TABLE 18:
TYPE OF EDUCATION PROVIDER BY GATHERING

GATHERING REGION	Students age 6 to 18			Students age 19 to 24		
Daouk, Gaza Buildings & Said Gawash Beirut	51%	39%	14%	39%	61%	
Bar Elias Bekaa	57%	17%	26%	7%	40%	53%
Taalabaya & Saadnayel Bekaa	53%	7%	40%	22%	44%	33%
Bab El Ramel & Bab el Tabbaneh North	53%	25%	23%	80%		20%
Mina North	56%	37%	8%	60%		40%
Adjacent Areas of Beddawi Camp North	72%	24%	4%			
Adjacent Area of Nahr al Bared Camp North	92%	2%	6%	44%	13%	44%
Zahrieh North	38%	35%	28%	25%	75%	
Baraksat Saida	74%	21%	5%	29%	71%	
Bustan Al Qods Saida	91%	4%	5%	90%		10%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	60%	40%		25%	75%	
Hay el Sohun & Jabal al Halib Saida	80%	4%	16%	27%	18%	55%
Old Saida Saida	40%	43%	17%	43%	57%	
Sekke Saida	51%	45%	4%	67%		33%
Sirob Saida	48%	37%	14%	13%	33%	55%
Wadi el Zeineh Saida	49%	27%	23%	16%	36%	48%
Adloun & Baysarieh Tyre	18%	70%	12%	71%		29%
Shabriha Tyre	80%	8%	11%	33%	67%	
Jal el Bahr Tyre	84%	5%	11%	33%	67%	
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	72%	18%	9%	28%	23%	49%
Maachouk Tyre	45%	36%	18%	55%	9%	36%
Qasmieh Tyre	98%		2%	17%	67%	17%
Total by region:						
Beirut	51%	35%	14%	39%	61%	
Bekaa	56%	13%	31%	12%	42%	46%
North	84%	8%	8%	40%	19%	41%
Saida	55%	30%	15%	18%	31%	52%
Tyre	62%	26%	12%	25%	37%	38%
Total	65%	22%	13%	25%	30%	45%

Students from gatherings adjacent to camps are significantly more likely to attend UNRWA schools (85%) than students from non-adjacent gatherings (53%), as shown in Table 19.

TABLE 19:
TYPE OF EDUCATION PROVIDER BY TYPE OF GATHERING (% OF TOTAL ENROLLED STUDENTS AGED 6 TO 18)

TYPE OF GATHERING	UNRWA Schools			Public School			Private Schools		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings									
Adjacent to camp?	85%	53%	33% ***	8%	30%	-22% ***	7%	17%	-11% ***
Armed conflict?	87%	54%	33% ***	6%	30%	-24% ***	7%	16%	-9% ***
Urban?	65%	63%	2%	22%	21%	1%	13%	15%	-3% *
Size of arrival of Syrian refugees in the surroundings									
Syrian refugees >50% of population in municipality?	73%	57%	16% ***	15%	28%	-13% ***	12%	14%	-2% *
Governance & relations with municipality									
Good relations with municipality?	73%	58%	15%	16%	27%	-11% ***	11%	15%	-4% ***
Municipal services in the gathering?	63%	67%	-4% *	22%	23%	-1%	15%	10%	5% ***

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

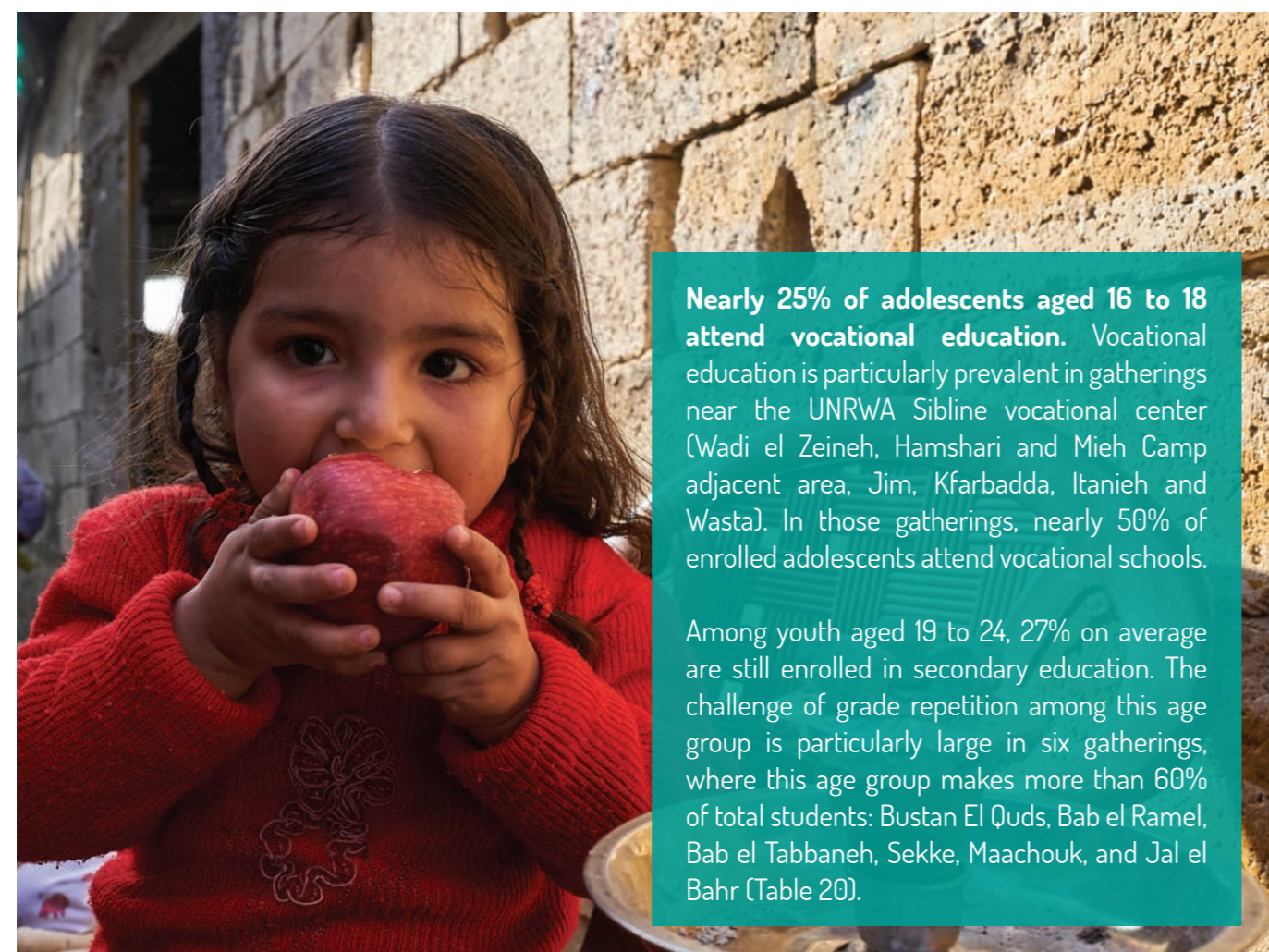


TABLE 20:
TYPE OF EDUCATION BY GATHERING

GATHERING REGION	Students age 6 to 18			Students age 19 to 24		
Daouk, Gaza Buildings & Said Gawash Beirut	81%	19%		60%	40%	
Bar Elias Bekaa	64%	27%	9%	7%	87%	
Taalabaya & Saadnayel Bekaa	50%	38%	13%	22%	11%	67%
Bab El Ramel & Bab el Tabbaneh North	100%			80%	20%	
Mina North	83%	17%		40%	60%	
Adjacent Areas of Beddawi Camp North	83%	17%				
Adjacent Area of Nahr al Bared Camp North	76%	13%	10%	35%	20%	45%
Zahrieh North	90%	10%		75%	25%	
Baraksat Saida	100%			14%	14%	71%
Bustan Al Qods Saida	100%			90%	10%	
Hamshari & Mieh Mieh Camp Adjacent Area Saida	50%	50%		25%	25%	50%
Hay el Sohun & Jabal al Halib Saida	80%	7%	13%	36%	64%	
Old Saida Saida	69%	23%	8%	29%	29%	43%
Sekke Saida	75%	25%		67%	33%	
Sirob Saida	65%	32%	3%	13%	13%	75%
Wadi el Zeineh Saida	49%	27%	23%	16%	40%	44%
Adloun & Baysarieh Tyre	83%	17%		25%	23%	52%
Shabriha Tyre	67%	33%		67%	33%	
Jal el Bahr Tyre	75%	25%		67%	33%	
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	38%	49%	13%	39%	11%	50%
Maachouk Tyre	67%	33%		64%	36%	
Qasmieh Tyre	100%			17%	33%	50%
Total by region:						
Beirut	81%	19%		60%	40%	
Bekaa	58%	32%	11%	12%	8%	79%
North	79%	13%	8%	31%	24%	44%
Saida	67%	29%	5%	23%	19%	59%
Tyre	75%	24%	1%	38%	18%	44%
Total	72%	23%	5%	27%	19%	54%

Secondary school Vocational center University

Reasons for not attending school

Among primary school-age children (6 - 12), lack of affordability is the main reason behind not attending school. Among the 11% of primary school age children and 25% of all school children who are out of school, the main reason for not attending classes is their family's lack of affordability. Given that most students attend either UNRWA or public schools providing education for free, the lack of affordability might be related to the cost of transportation, books, and supplies. A further 16% of households with primary school age children highlighted the lack of available seats in nearby schools or a school's refusal to enroll their children as main reasons. Affordability and availability combined represent the main supply constraints and add up to more than 50% of the known causes behind the lack of school enrollment among children aged 6 to 12 years old. On the other hand, the most common demand-side constraints on education among primary school age children are their poor health conditions or disability (10% of total children out of school) and a family's unwillingness to enroll their children (8%). Finally, 5% of out-of-school children from 6 to 12 years old (making 0.6% of all the gatherings children of this age group) are not enrolled in school, due to the need to provide their households with financial support.

BOX 1: DEFINITION OF SUPPLY AND DEMAND MOTIVATIONS AND CONSTRAINTS TO NOT ATTEND SCHOOL

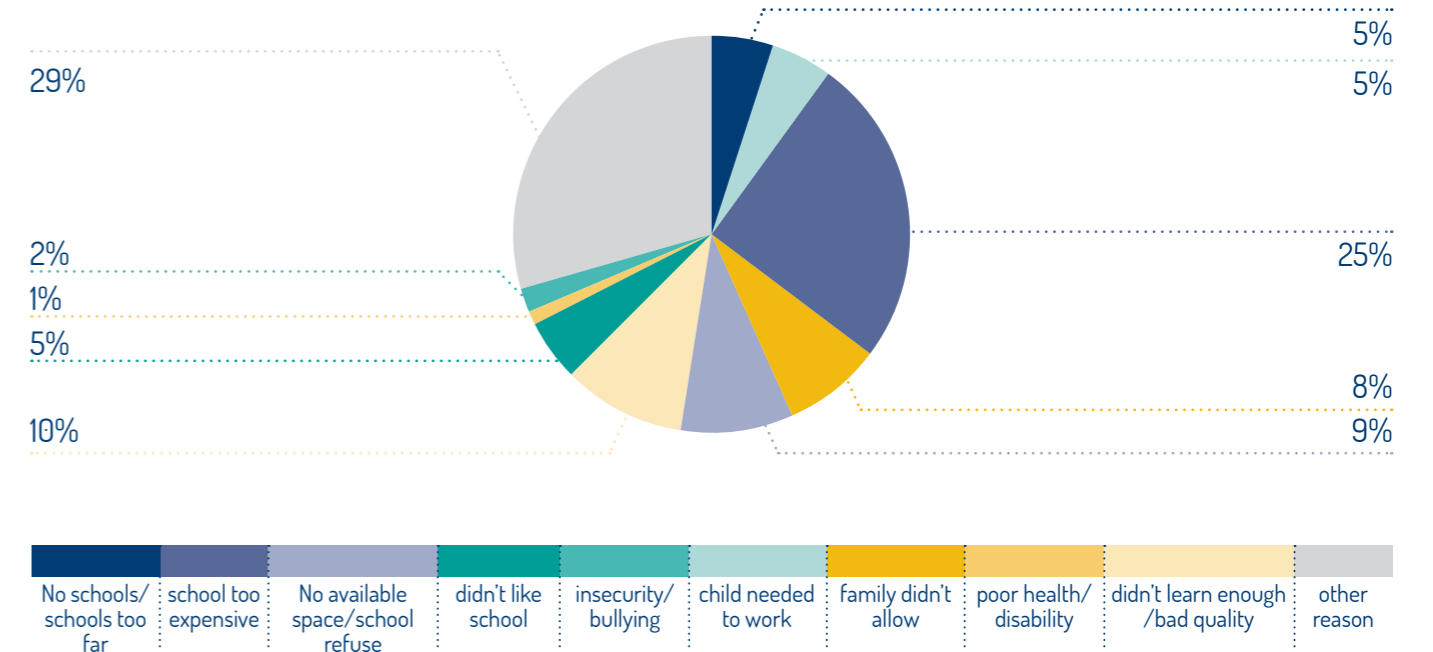
Supply constraints: All barriers and difficulties associated with education suppliers (UNRWA, public or private education centers) that hinder the capacity of children to attend school. The most prevalent are the lack of schools or space in schools in a given area, the high cost of schooling (either in relation to tuition, transportation, or the purchase of school books and supplies), or a refusal by a school to accept a child.

Demand constraints: All preferences and difficulties associated with children and their families that hinder their capacity to attend school. These include a lack of interest or insufficient grades of children, the need to work to financially support family, disability or long-term sickness of child, marriage, or preferences of the family not to enrol their children.

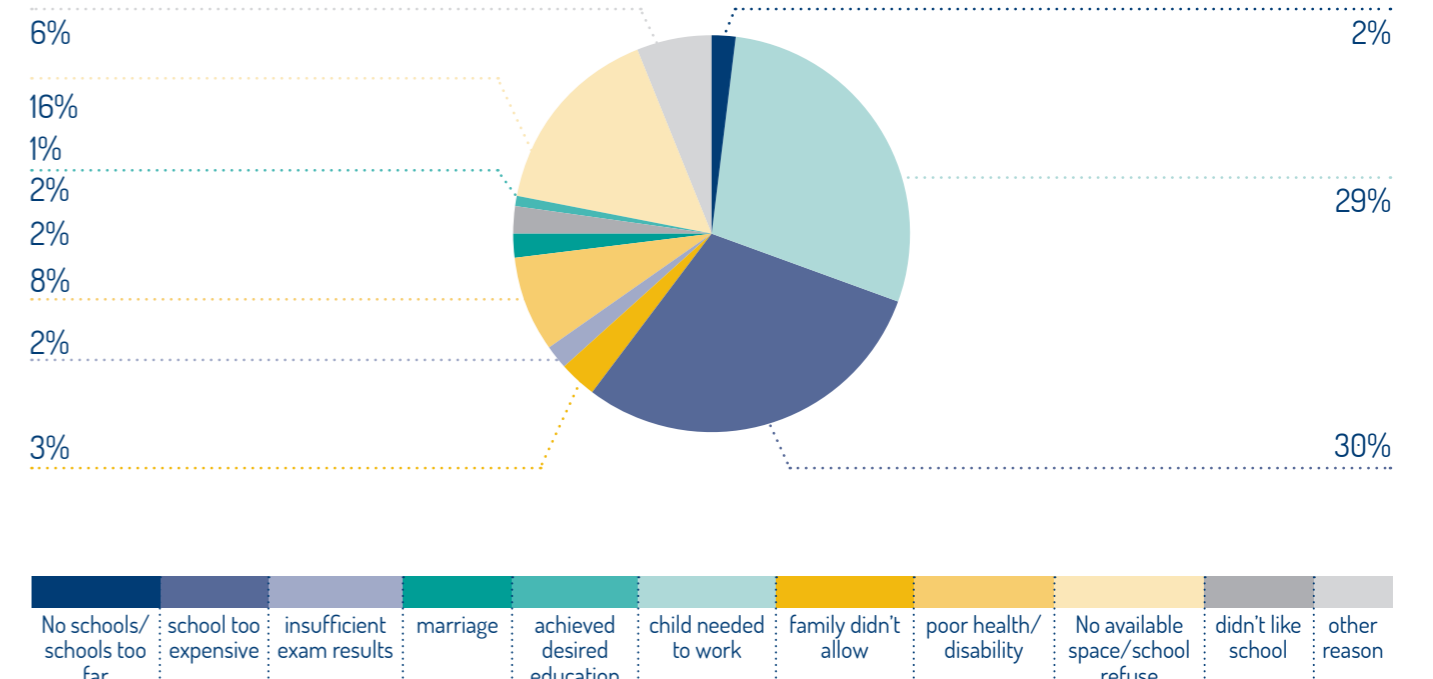


Among preparatory school children (ages 13 to 15), lack of affordability and need to work are the main reasons behind not attending schools. Among the 23% who are not attending school, 40% cite supply-side constraints as reasons for not attending school, the most frequent being the high cost of education (30% of total dropouts). However, demand-side restrictions appear to be slightly more important for this age group, with nearly 30% citing the need for children to work and 16% the lack of children's interest in studying.

FIGURE 11: REASONS FOR NOT ATTENDING SCHOOL
PRIMARY SCHOOL AGE CHILDREN (6-12)



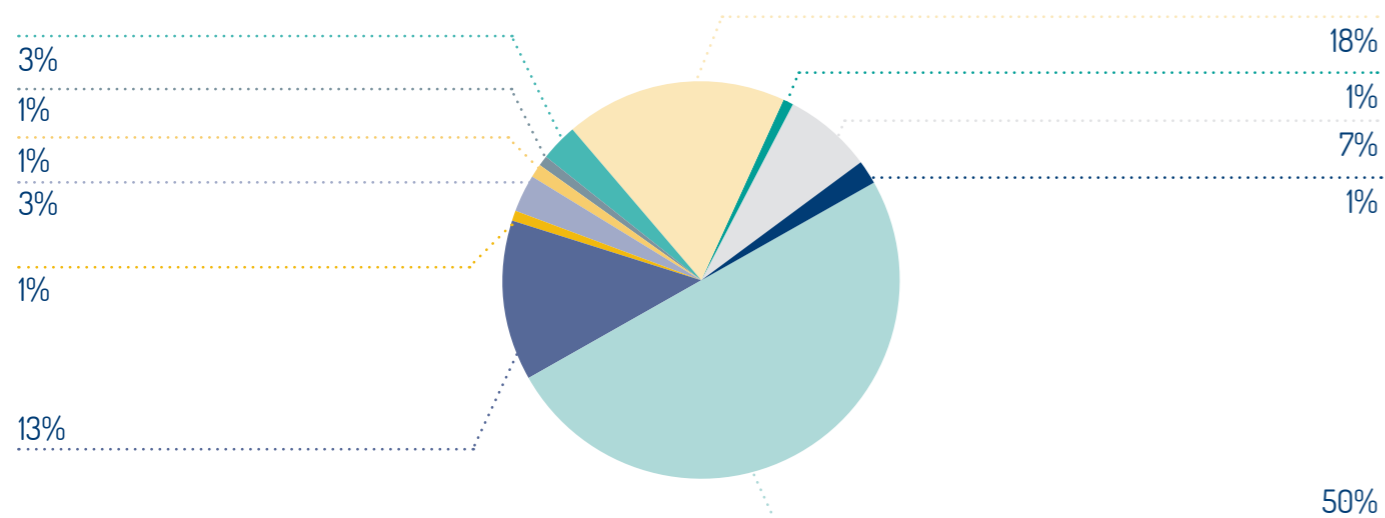
PREPARATORY SCHOOL AGE CHILDREN (13-15)



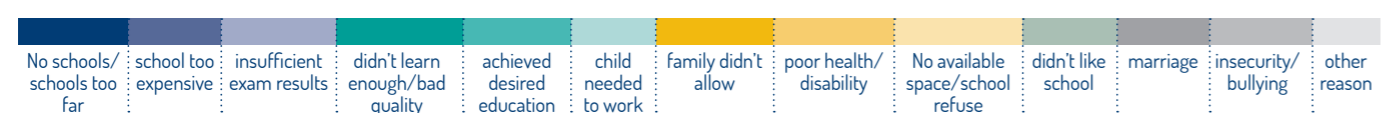
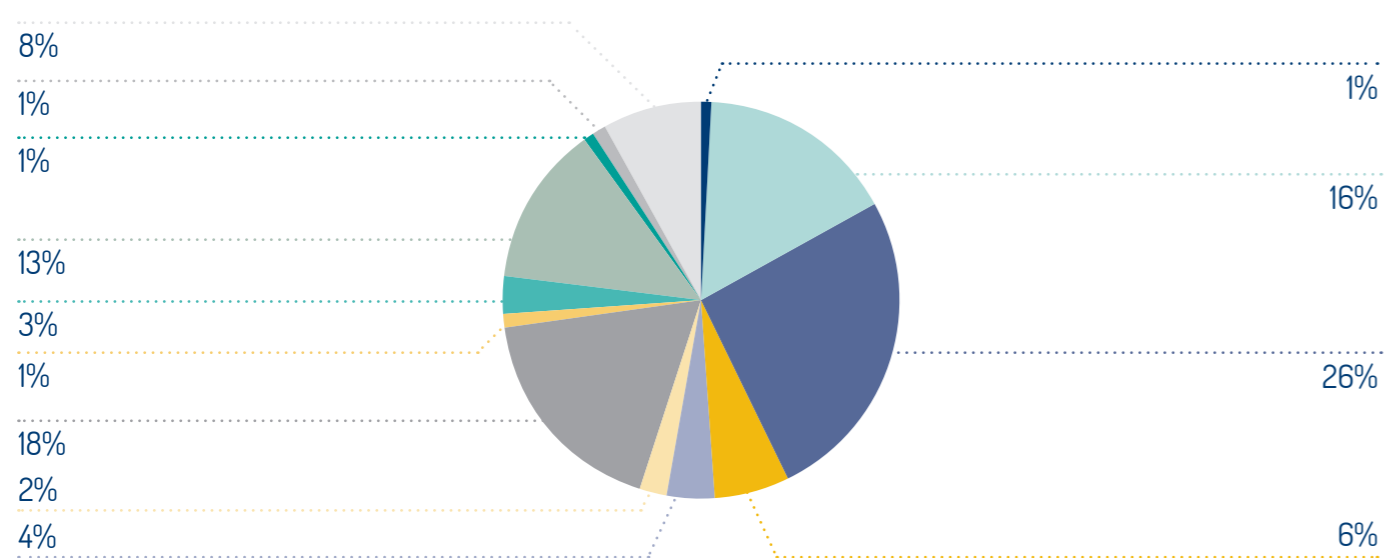
Among adolescents (ages 16 to 18), demand-related drivers (mainly need to work) are the main reasons behind school drop-outs. As previously shown, only half of adolescents of secondary school age (16 to 18 years old) actually attend school in Palestinian gatherings, with females attending at a slightly higher rate than males (52% vs. 47%). Supply constraints are less prevalent as the main driver of dropouts for 28% of female teenagers and 17% of male teenagers. There are also significant gender differences in relation to reasons behind dropping out. 50% of male adolescents (16-18) who drop out of school decide to do so primarily due to the need to work, while a further 18% does so due to a lack of interest in further education. The most cited supply constraint among male teenagers is the high cost of education (13% of the dropouts). Meanwhile, female teenagers more often cite the lack of affordable education (26%) along with three other main demand factors: marriage (18%), the need to work (16%), and a lack of interest in pursuing further studies (13%). Therefore, females' higher enrollment rates during this age period may be partly due to the fact that they have less societal pressures to find a job and contribute to household finances.

FIGURE 12:
REASONS FOR NOT ATTENDING SCHOOL AMONG SECONDARY SCHOOL AGE TEENAGERS (16 TO 18 YEARS OLD)

MALES



FEMALES



Overall, demand-side constraints are the most prevalent reasons for children dropouts (Figure 12). Over different school age years, supply constraints are relatively more prevalent in earlier stages of education, while demand becomes significantly more important in adolescence, when dropout rates are higher.

By region, supply constraints are higher in Palestinian gatherings located in the Bekaa (Bar Elias, Taalabaya, and Saadnayel), which is also the region with the highest number of students enrolled in private schools (31%, compared to 13% in all Palestinian gatherings). Those two facts combined suggest that the highest prevalence of private schooling is not only a preference but rather a substitute when there is limited availability of free education (UNRWA or public), which also translates into higher costs and a reduction of affordable schooling in the area. Contrasting this, demand constraints are most prevalent in the North and Saida, where there are more gatherings adjacent to main camps such as Ain el Hilweh, Mieh Mieh, Nahr el Bared, and Beddawi Camps.

TABLE 21:
REASONS FOR NOT ATTENDING SCHOOL BY REGION

REGION	Children 6-15 years old			Teenagers 16-18 years old		
	Supply	Demand	No categorized	Supply	Demand	No categorized
Beirut	31%	31%	38%	0%	0%	36%
Bekaa	62%	34%	3%	44%	44%	0%
North	34%	46%	20%	23%	23%	2%
Saida	38%	42%	20%	19%	19%	7%
Tyre	45%	36%	18%	29%	29%	10%
Total	40%	41%	19%	22%	22%	7%

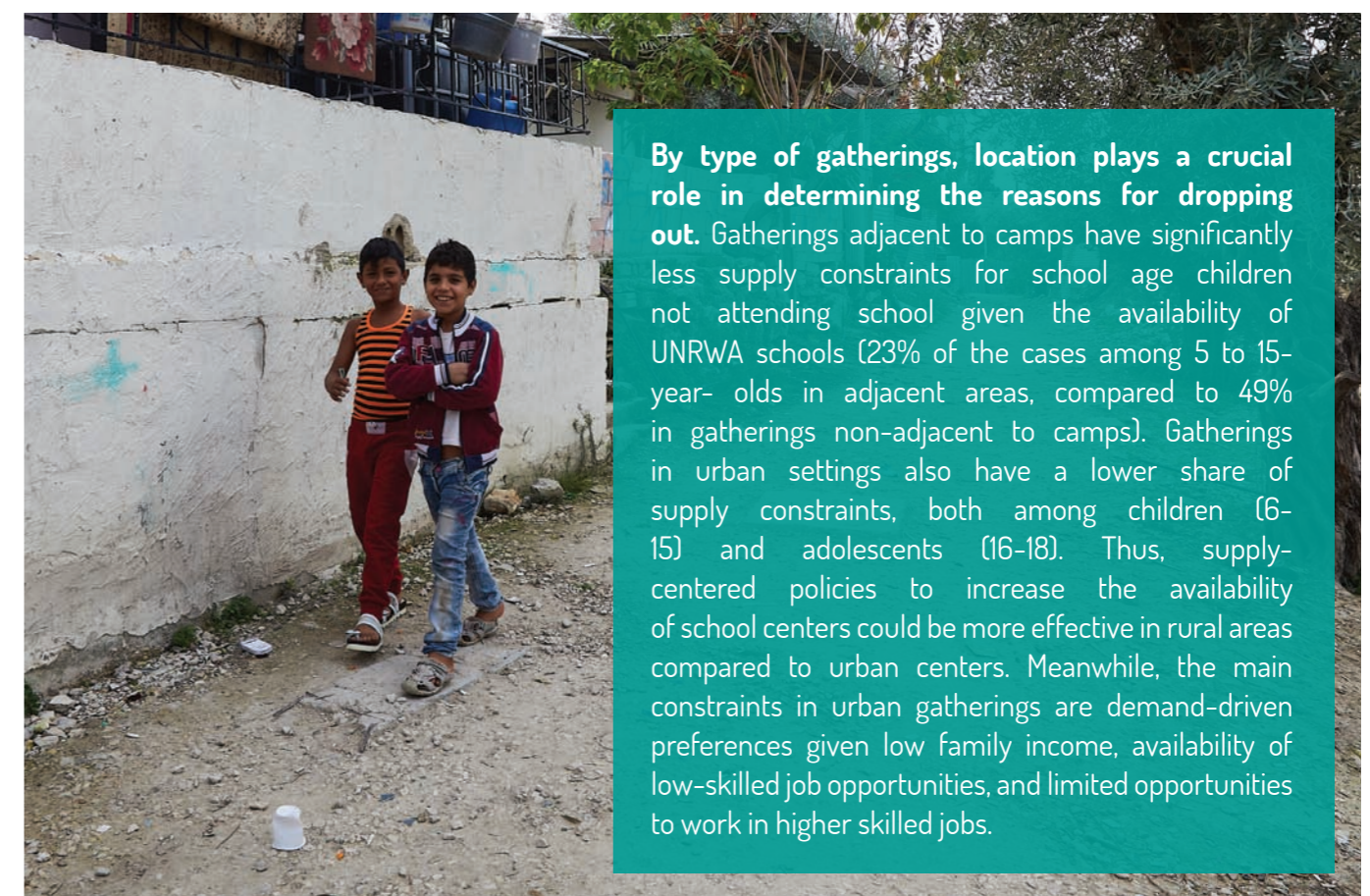


TABLE 22:
PREVALENCE OF SUPPLY CONSTRAINTS AMONG SCHOOL DROPOUTS
BY TYPE OF GATHERING

TYPE OF GATHERING	6-15 years old			16-18 years old		
	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings						
Adjacent to camp?	23%	49%	-26% ***	16%	26%	-10% **
Armed conflict?	20%	46%	-26% ***	16%	25%	-9% *
Urban?	36%	54%	-18% ***	19%	35%	-17% ***
Size of arrival of Syrian refugees in the surroundings						
Syrian refugees >50% of population in municipality?	37%	42%	-5%	24%	21%	3%
Governance & relations with municipality						
Good relations with municipality?	38%	41%	-2%	25%	21%	4%
Municipal services in the gathering?	43%	35%	8% *	26%	16%	10% **
Municipal tax collection in the gathering?	56%	32%	24% ***	27%	20%	6%
Secterian composition of municipality						
Municipality sunni?	33%	48%	-15% ***	22%	23%	-1%
Municipality shia?	52%	36%	16% ***	32%	19%	13% **
Municipality christian?	43%	39%	3%	16%	23%	-7%
Municipality mixed?	44%	39%	4%	11%	24%	-13% *

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.



Drivers of enrollment rates in Palestinian Gatherings: A Multivariate Regression Analysis

The previous sections provide a descriptive analysis of school enrollment rates of children in Palestinian gatherings and how they differ by age, gender, and different characteristics of gatherings. In order to analyze the relative importance of different factors at the individual, family, and gathering level, which determine the chances that children are enrolled in school, we use multivariate econometric analysis. This approach allows for analyzing each potential factor separately.

INDIVIDUAL LEVEL FACTORS

Individual level factors refer to all characteristics specific to each child. They include:



AGE: The older children are, the less likely they are to be enrolled in formal education, as youth progressively transition from school to the labor market. Compared to children aged 6 to 14, secondary school age youth (15 to 17) and college age youth (18 to 24) are 40% and 60% less likely to attend school respectively.



GENDER: Compared to females, males are 10% less likely to be enrolled in formal education at any given age. From previous sections we know that these differences significantly appear starting the age of 12. As previously mentioned, lower enrollment rates among males, in particular during adolescence, are due to their societal role as contributors to household finances through work from a very young age.



MARITAL STATUS: Compared to youth who are single, students who are married are more likely to drop out of school. While married males are 24% less likely to attend school compared to single males, the marital status gap for females is much higher (married females are 58% less likely to be in school).



HEALTH CONDITIONS: School age children with long term sicknesses and/or disabilities are 20% less likely to attend school compared to those with no health conditions. This broad definition of long-term sickness includes children with disabilities.



NATIONALITY: Lebanese, PRL, and PRS children in Palestinian gatherings are equally likely to be enrolled in school. However, Syrian children are 27% less likely be enrolled compared to the other nationalities.



EMPLOYMENT STATUS: Youth who are employed (even when it is only part time) are only half as likely to be enrolled in school. This points again at demand-side factors as key to education enrollment, in particular after the age of 13.

²¹ A probit model is used to capture the likelihood of being enrolled in formal education based on individual, family, and gathering-level characteristics.

FAMILY LEVEL FACTORS:



PARENTS' EDUCATION: The more educated both a father and mother are, the more likely their children are to attend school and prolong their education to higher levels. For every additional year of education the father (or mother) has completed, his (her) children are 2.4% more likely to be enrolled in school. For example, children whose parents have finished the baccalaureate (grade 12) degree are more than 50% more likely to be enrolled compared to children with parents with no education. This effect captures factors such as the assistance and motivation that more educated parents offer to their children, or the higher preferences and value they place on their children's achievements



INCOME LEVEL OF THE FAMILY: Children from higher income households have higher schooling rates. For every additional dollar the family earns, they spend 7.5 cents more in the education of their children. This factor is more related to the financial capacity of households to keep their children in school, not only in terms of capacity to pay tuition fee or material costs, but also reducing the need for children to engage in employment to financially support family.



FATHER'S EMPLOYMENT STATUS: Compared to children with unemployed fathers, those whose fathers are employed are 10% more likely to be at school.

GATHERING LEVEL FACTORS:



THE AVAILABILITY OF FREE SCHOOLS IN GATHERINGS or in their direct vicinity increases the chances of children's enrollment. In gatherings that have a nearby UNRWA school, enrollment rates increase by 5%, while in those with public schools, it rises by 10%. Contrasting this, having a private school nearby does not increase the chances that children will attend school. This points to some supply constraints, in particular to issues of affordability of education centers, although other demand-side factors at the individual and family levels seem to be more important.

3.3.3. Household spending on education

Distance to school and household spending on education

Students in Palestinian gatherings commute, on average, 15 minutes in public or private vehicles from home to school. While the distance per se is not long, securing affordable transportation might still be challenging for certain households.

The average family in a Palestinian gathering spends \$236 per year (\$20 per month) on education cost per child. However, this spending varies drastically from gathering to gathering as shown in the table below.

TABLE 23:

DISTANCE TO SCHOOL (IN MINUTES) AND FAMILY SPENDING IN EDUCATION PER CHILD (IN USD)

GATHERING REGION	Distance to school	Spending in education per student per year
Daouk, Gaza Buildings & Said Gawash Beirut	12	433
Bar Elias Bekaa	12	308
Taalabaya & Saadnayel Bekaa	14	609
Bab El Ramel & Bab el Tabbaneh North	15	305
Mina North	15	232
Adjacent Areas of Beddawi Camp North	12	106
Adjacent Area of Nahr al Bared Camp North	13	196
Zahrieh North	18	556
Baraksat Saida	10	52
Bustan Al Qods Saida	10	60
Hamshari & Mieh Mieh Camp Adjacent Area Saida	19	333
Hay el Sohun & Jabal al Halib Saida	18	91
Old Saida Saida	12	143
Sekke Saida	17	40
Sirob Saida	16	297
Wadi el Zeineh Saida	15	265
Adloun & Baysarieh Tyre	18	472
Shabriha Tyre	13	142
Jal el Bahr Tyre	12	125
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	18	369
Maachouk Tyre	12	198
Qasmieh Tyre	13	66
Total	14	236

Determinants of household spending on education: a multivariate regression analysis

Households in Palestinian gatherings spend different amounts of money on education depending on a wide array of socio-economic characteristics as well as the type of education that they choose for their children.

Households spend \$333 (LBP 500,000) per year on education when they have one child in school. When they have additional children in school, households spend proportionately less per child (90% instead of the full 100% increase) given the reduction in costs of transportation and the reuse of some school books and supplies. Furthermore, the farther the family lives from the school, the more they spend on education, which can be related to the additional cost of transportation for longer distances. Given the number of children, the type of school(s) they attend, and distance to a given school, households with higher income or more educated parents spend more on their children's education (for example, \$360 more per year for households with fathers who have 12 years of schooling—higher secondary education—compared to fathers with no schooling at all).

However, the most important characteristic that determines spending on education is the type of school that students attend. Compared to children enrolled in UNRWA schools, those attending a private school spend \$720 more per year (\$60 per month), for any given number of children enrolled in school per family. The difference is even higher when comparing with students enrolled in private universities (\$1,200 per year). Meanwhile, households with students attending public schools or public universities, as well as any type of vocational training, spend similar amounts to those attending UNRWA schools. In general, higher-income households are more likely to send their children to private schools. However, even after controlling for differences in income, households who send their children to public or UNRWA schools still spend a lower share of their income on education compared to those who send their children to private schools (4% of the total income compared to 15%).



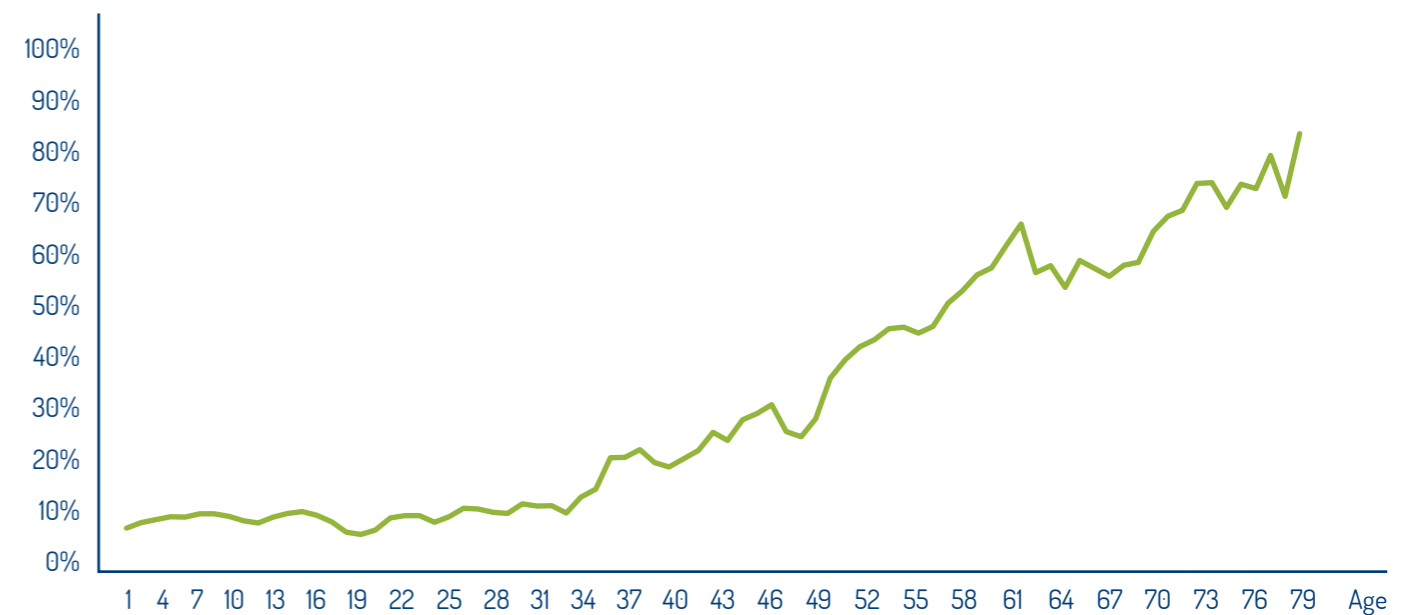
3.4. Health

This section focuses on self-reported health conditions of dwellers of Palestinian gatherings and the main barriers that they face to access health care. UNRWA represents the main health care provider for the Palestinian population in gatherings. The main reason for using UNRWA health facilities is the unaffordability of private health centers and ineligibility to access the public health system.²² UNRWA provides primary health care services, both preventive and curative, to Palestinian refugees through its 27 health centers that are located in areas densely populated with Palestinians, primarily in camps. However, health facilities in Palestinian gatherings are more limited, with only 16 out of 42 having centers inside or near them (UNDP and UN-Habitat 2014).²³ UNRWA also helps Palestinian refugees access secondary and tertiary health care services through contracting with the Palestine Red Crescent Society as well as governmental and private hospitals (AUB and UNRWA 2015). However, UNRWA only partially covers this secondary and tertiary hospital care.²⁴ In many of these cases, residents in gatherings are unable to finance such types of health care given high prices in Lebanon, limited income, and the low prevalence of private or public insurance. This might result in indebtedness or lack of treatment. This section assesses the difficulties of accessing health services and examines the role of affordability in the context of selecting different types of health care providers.

3.4.1. Incidence of illnesses of prolonged nature

20% of residents in Palestinian gatherings report suffering from a long-term health problem. These include illnesses of a prolonged nature (more than six months since the time of the survey), be it a physical or psychological illness, or any afflictions due to an injury, accident, or congenital condition. These types of health problems are highly correlated with age. While no more than 10% of youth under 30 were reported to face long-term illnesses, this percentage progressively rises in adulthood and reaches 60% to 80% of all retiree inhabitants (above 64).

FIGURE 13:
PERCENTAGE OF POPULATION WITH LONG-TERM ILLNESS BY AGE



²² UNRWA website, 2018: <https://www.unrwa.org/activity/health-lebanon>.

²³ Bar Elias, Taalabaya and Saadnayel, Al Mina, Nahr el Bared adjacent area, Chabriha, Jal el Bahr, Jim Jim, Kfarbadda, Qasmieh, Wasta, Burghliyah, Maachouk, Bustan el Quds, Hamshari, Wadi el Zeineh, and Old Saida.

²⁴ According to the latest update in June 2016, UNRWA covers 90% for government hospitals, 90% for private hospitals and 100% for Palestine Red Crescent hospitals in the cases of secondary care. For tertiary care, it covers 60% of the health expenditures with a ceiling of \$5,000.

Across gatherings, the prevalence of self-reported long-term illnesses has a range of 8% to 29%. While this measure of health vulnerability is subject to respondents biases, it highlights poor health conditions of a significant number of the population. The gatherings with the highest percentage of long-term health conditions are Beddawi Camp adjacent areas and Zahrieh in the North (29%), Old Saida and Sekke in Saida (27%) and Jal el Bahr in Tyre (26%).

TABLE 24:
LONG-TERM ILLNESS PREVALENCE PER GATHERING

GATHERING REGION	% of inhabitants with long-term illness
Daouk, Gaza Buildings & Said Gawash Beirut	23%
Bar Elias Bekaa	20%
Taalabaya & Saadnayel Bekaa	16%
Bab El Ramel & Bab el Tabbaneh North	21%
Mina North	22%
Adjacent Areas of Beddawi Camp North	29%
Adjacent Area of Nahr al Bared Camp North	22%
Zahrieh North	29%
Baraksat Saida	25%
Bustan Al Qods Saida	16%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	15%
Hay el Sohun & Jabal al Halib Saida	13%
Old Saida Saida	27%
Sekke Saida	27%
Sirob Saida	13%
Wadi el Zeineh Saida	16%
Adloun & Baysarieh Tyre	24%
Shabriha Tyre	8%
Jal el Bahr Tyre	26%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	18%
Maachouk Tyre	18%
Qasmieh Tyre	23%
Total	20%

* In green those gatherings with numbers one standard deviation above the average

3.4.2. Health needs, access to health and distance to health centers

Access to health services is a multi-dimensional concept. It not only relates to the physical distance to health facilities or the travel time involved, but also involves the costs of travel and services, as well as opportunity costs, cultural responsiveness to clients' needs, and even the "value" attached to the health and survival of specific household members, such as children and women (constituting the demand-side barriers to accessing health services).

57% of households reported having a family member who needed health treatment during the three months

prior to the survey being conducted. Table 25 shows the percentage of households who required treatment in gatherings.

Among those who needed health treatment, 11% were not able to obtain it, pointing to supply constraints. Across gatherings, the highest vulnerabilities are observed in Sekke, with about 33% of people who needed treatment not receiving it, or nearly 20% in the Beirut gatherings of Daouk, Gaza Buildings, and Said Ghawash.

However, distance to health care centers is not a key factor in the lack of access to health care. About 12% of the population in Palestinian gatherings must travel more than half an hour to the nearest health facility by any means of transportation available, and 1% do so for more than one hour (see Table 25). Not only are travel distances relatively low for the majority of the population, but also a clear correlation cannot be observed between the prevalence of untreated patients and the distance to health centers in each gathering. For example, Beirut gatherings had the second-highest number of untreated patients while the distance to health care facilities is about average. Contrasting this, Qasmieh, Adloun, and Baysarieh have one of the highest shares of the population living more than 30 or 60 minutes away from the nearest center, while they also display a below average ratio of untreated patients.

TABLE 25:
ACCESS TO HEALTH CARE PER GATHERING

GATHERING REGION	% of HH with a member that needed treatment	% who needed treatment and did not get it	% HH with a distance to health center >30 min	% HH with a distance to health center >60 min
Daouk, Gaza Buildings & Said Gawash Beirut	37%	20%	13%	1%
Bar Elias Bekaa	58%	15%	7%	1%
Taalabaya & Saadnayel Bekaa	39%	5%	25%	2%
Bab El Ramel & Bab el Tabbaneh North	64%	13%	30%	0%
Mina North	67%	8%	12%	0%
Adjacent Areas of Beddawi Camp North	65%	3%	15%	0%
Adjacent Area of Nahr al Bared Camp North	60%	6%	10%	1%
Zahrieh North	58%	10%	14%	2%
Baraksat Saida	63%	4%	1%	0%
Bustan Al Qods Saida	26%	8%	2%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	70%	17%	2%	0%
Hay el Sohun & Jabal al Halib Saida	22%	8%	7%	0%
Old Saida Saida	63%	10%	18%	3%
Sekke Saida	49%	32%	35%	2%
Sirob Saida	59%	15%	6%	0%
Wadi el Zeineh Saida	64%	15%	9%	1%
Adloun & Baysarieh Tyre	54%	4%	30%	8%
Shabriha Tyre	62%	11%	10%	2%
Jal el Bahr Tyre	50%	12%	2%	0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	60%	10%	24%	6%
Maachouk Tyre	65%	15%	7%	2%
Qasmieh Tyre	66%	6%	28%	6%
Total	57%	11%	12%	1%

* In green those gatherings with numbers one standard deviation above the average

²⁵ As the survey was implemented during the months of July and August 2017, the period refers to the months of April, May and June 2017.

²⁶ Supply constraints in accessing health care include a lack of available health care facilities in the nearby area, denial of access to those services and lack of affordability.

Per type of gathering, gatherings adjacent to Palestinian camps are significantly less likely to have untreated patients (8% vs. 13%). This could be explained by the availability of UNRWA and NGOs health facilities in the immediate vicinity. Comparing urban and rural gatherings, there is a similar ratio of untreated patients, even though urban dwellers usually have shorter distances to commute to the nearest hospital or health care center.

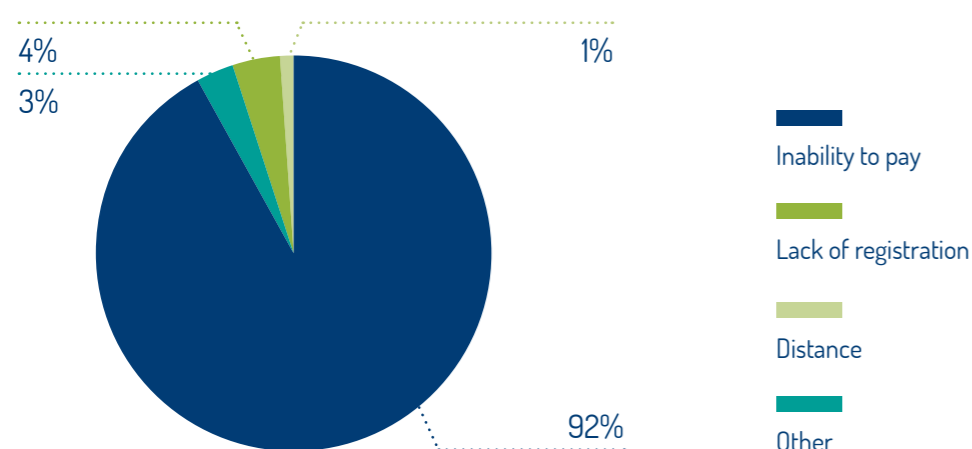
TABLE 26:
ACCESS TO HEALTH CARE BY TYPE OF GATHERING

TYPE OF GATHERING	% of households with a member that needed treatment			% who needed treatment and did not get it			% HH with a distance to health center >30 min			% HH with a distance to health center >60 min		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings												
Adjacent to camp?	54%	58%	-4% **	8%	13%	-5% ***	11%	13%	-2% *	1%	2%	-1%
Armed conflict?	58%	57%	1%	7%	13%	-6% ***	10%	13%	-3% **	1%	1%	0%
Urban?	57%	57%	0%	11%	11%	0%	11%	15%	-4% ***	1%	3%	-2% ***
Land owned mostly by												
Palestinian	59%	55%	4% **	10%	12%	-2% *	10%	13%	-3% **	1%	1%	0%
Lebanese private	57%	57%	0%	13%	10%	3% **	12%	12%	0%	1%	2%	-1% *
Lebanese government	55%	57%	-2%	12%	11%	1%	13%	11%	2% *	2%	1%	1% *
Religious institution	71%	57%	15%	0%	11%	-11%	-	-	-	-	-	-
Mix	43%	58%	-14%	7%	11%	-5%	17%	12%	6% **	3%	1%	2% *

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

Residents overwhelmingly cite lack of affordability as a main reason for not being able to obtain necessary treatment. 92% cite the inability to pay for treatment, compared to only 4% highlighting ineligibility due to a lack of registration with UNRWA, and only 1% cite distance to the nearest health care center.

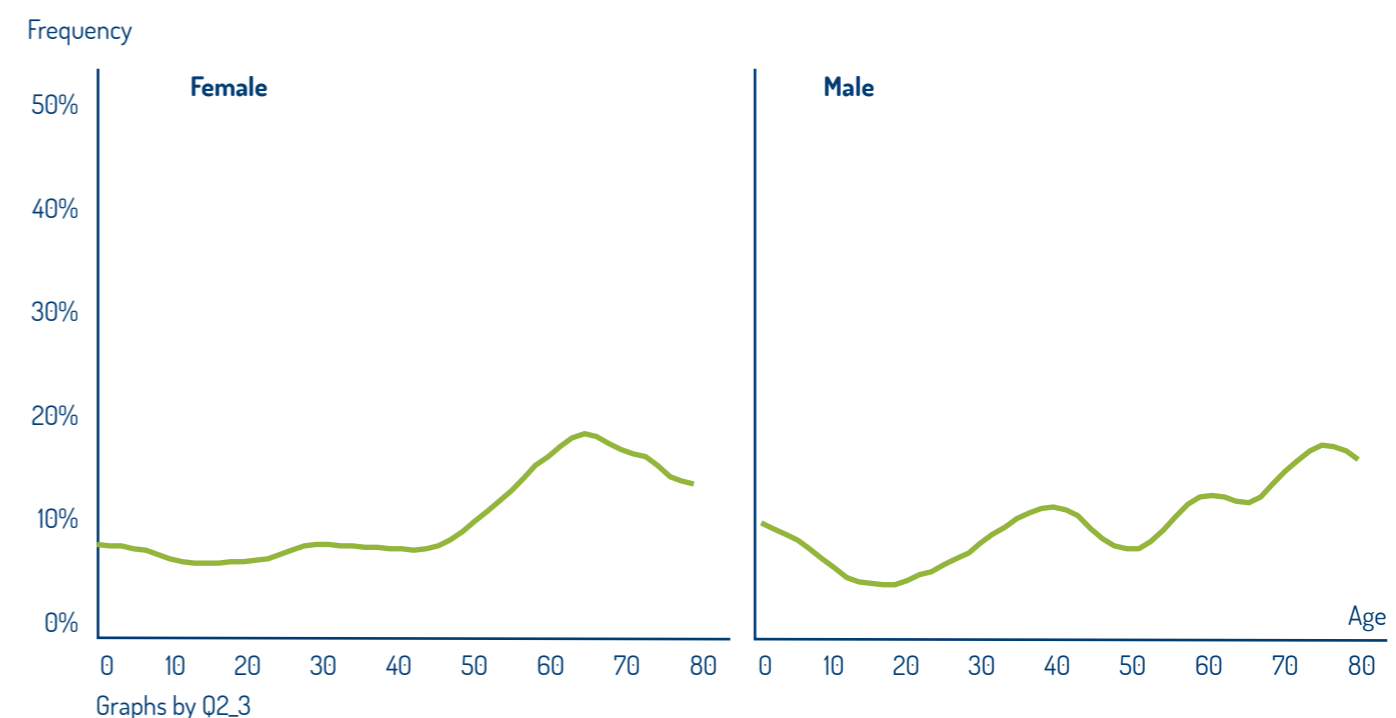
FIGURE 14:
REASONS FOR LACK OF NEEDED TREATMENT



3.4.3. Health coverage

On average, less than 10% of the population in gatherings have access to health insurance. Although all Palestinian refugees registered with UNRWA have access to basic health services, complementary private insurance still provides flexibility in selecting health care providers and provides financial support for services not covered by UNRWA. However, only 7% of the population in gatherings has private insurance. Public insurance, limited to Lebanese residents, plays a residual role, as less than 1% of households in gatherings benefit from it.²⁷ Given that the main constraint to accessing health care in Palestinian gatherings is a lack of affordability—in particular when patients are unable to obtain specific treatments through the UNRWA system—households with health insurance are more likely to be able to afford health treatments. In gatherings, the prevalence of health insurance is very similar between males and females and, in both cases, the older a resident is, the higher the chances she/he is covered. While only 7% of 20-year-olds have any formal or informal external insurance, this ratio increases to more than 15% among retired gathering residents.

FIGURE 15:
HEALTH INSURANCE PREVALENCE BY GENDER AND AGE



²⁷ This shows the high level of job informality among residents of Palestinian gatherings. Also, although formally employed Palestinian refugees and their employers are required to pay monthly contributions to the National Social Security Fund (NSSF), they are excluded from the health care coverage that the NSSF provides. Therefore, the few residents that have access to public insurance are Lebanese.

TABLE 27:
ACCESS TO HEALTH INSURANCE BY GATHERING

GATHERING REGION	% of inhabitants with health insurance
Daouk, Gaza Buildings & Said Gawash Beirut	13%
Bar Elias Bekaa	10%
Taalabaya & Saadnayel Bekaa	9%
Bab El Ramel & Bab el Tabbaneh North	9%
Mina North	13%
Adjacent Areas of Beddawi Camp North	6%
Adjacent Area of Nahr al Bared Camp North	5%
Zahrieh North	6%
Baraksat Saida	7%
Bustan Al Qods Saida	1%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	19%
Hay el Sohun & Jabal al Halib Saida	2%
Old Saida Saida	7%
Sekke Saida	6%
Sirob Saida	10%
Wadi el Zeineh Saida	13%
Adloun & Baysarieh Tyre	15%
Shabriha Tyre	9%
Jal el Bahr Tyre	3%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	13%
Maachouk Tyre	10%
Qasmieh Tyre	7%
Total	8%

*In green those gatherings with numbers one standard deviation above the average



3.4.4. Type of health care center used

65% of residents of Palestinian gatherings use UNRWA clinics to attend to their health needs. 18% use private facilities, 13% use public hospitals and only 3% mostly rely on NGO clinics. Palestinian in gatherings adjacent to camps tend to rely more on UNRWA clinics compared to non-adjacent areas, with variance in the usage of these facilities between 94% and 42%.

TABLE 28:
TYPE OF HEALTH CARE CENTER USED PER GATHERING

GATHERING REGION	UNRWA	Private	Public	NGO
Daouk, Gaza Buildings & Said Gawash Beirut	44%	21%	33%	2%
Bar Elias Bekaa	67%	10%	22%	1%
Taalabaya & Saadnayel Bekaa	44%	51%	4%	2%
Bab El Ramel & Bab el Tabbaneh North	56%	14%	28%	2%
Mina North	50%	31%	19%	0%
Adjacent Areas of Beddawi Camp North	46%	22%	26%	6%
Adjacent Area of Nahr al Bared Camp North	85%	10%	4%	1%
Zahrieh North	56%	29%	13%	2%
Baraksat Saida	84%	15%	0%	1%
Bustan Al Qods Saida	90%	8%	2%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	44%	13%	31%	13%
Hay el Sohun & Jabal al Halib Saida	90%	6%	2%	2%
Old Saida Saida	50%	24%	21%	5%
Sekke Saida	65%	27%	2%	6%
Sirob Saida	62%	18%	16%	3%
Wadi el Zeineh Saida	59%	15%	18%	8%
Adloun & Baysarieh Tyre	42%	34%	18%	6%
Shabriha Tyre	61%	22%	7%	10%
Jal el Bahr Tyre	94%	2%	4%	0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	52%	34%	14%	0%
Maachouk Tyre	51%	25%	20%	4%
Qasmieh Tyre	54%	32%	10%	4%
Total	65%	18%	49%	3%

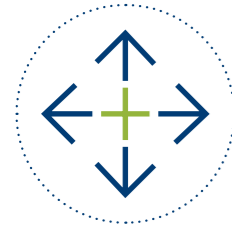
*Green color indicates a higher prevalence.

3.4.5. Determinants of access to health care and health-related expenditures: A multivariate regression analysis

A probit model was applied to predict chances of having access to health treatment depending on characteristics at the individual, family and gathering levels. Results are as follows:



FAMILY INCOME AND EMPLOYMENT STATUS: The better-off a household is and the higher the number of household members employed, the more likely they are to obtain needed health treatment.



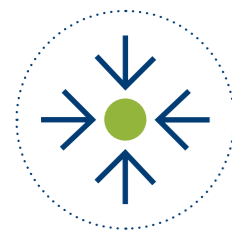
HEALTH COVERAGE: Having health insurance (mostly private) reduces the chances of not being treated from 13% to 5%. In line with previous sections, this factor, as well as the relevance of family income levels, point at an affordability challenge among those who do not have access to health.



DISTANCE TO A HEALTH CARE CENTER: This factor does not seem to affect the likelihood of accessing health care, given the general short distances to any health facility (either private, public or UNRWA). However, the presence of UNRWA centers increases the chances of being treated. More than the overall availability of centers, results point to an issue of affordability.



SOCIAL NETWORKS: Informal networks of households also shape the likelihood of obtaining health treatment. In particular, having closer access to UNRWA or Palestinian or Lebanese family members and acquaintances increases the chances of obtaining treatment by 4%.

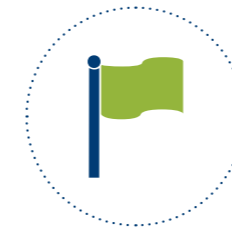


GATHERINGS ADJACENT TO CAMPS: Living in one of those gatherings increases the chances of obtaining health treatment by 6%, given that UNRWA health services are primarily centered in and around Palestinian camps.

Given the main challenge of affordability, factors determining household spending on health are also analyzed:



TYPE OF HEALTH CENTER: The selection of the type of center impacts the cost of health, with an increase in spending of \$150 to \$200 for those using private or public facilities instead of UNRWA centers.



NATIONALITY: Controlling for other characteristics such as income, type of health center used, or needed treatment, refugee households from Syria (Syrians or PRS) spend from \$180 to \$200 less on health compared to Lebanese and PRL. This result is indicative of their particularly limited income and the fact that refugees receive varying amounts of financial assistance from aid agencies such as UNHCR.



SOCIAL NETWORKS: Households who have easier access to NGOs might spend up to \$150 less on health care, compared to those who do not, pointing to the role of monetary relief in helping finance the cost of health. However, a point of concern is that those with more social networks are, on average, from higher economic status, which can cause unequal access to humanitarian aid for some of the most vulnerable. Households with a member linked to the popular committee in a given gathering also spend about \$100 less.



3.5 Labor Market

One of the main challenges Palestinian refugees face today is the difficulty of accessing the formal labor market. Not only do they face physical and social isolation, but also legal restrictions in terms of the type of work they can engage in (see box 2). This difficulty directly translates to the low participation rate and the prevalence of precarious daily-labor jobs (AUB-UNRWA 2015, UNDP and UN-Habitat 2014, NRC 2009), leading to higher vulnerabilities and worsening living conditions.

This section updates and quantifies previous studies on labor market conditions in gatherings by conducting a thorough study of the sectoral and skill-level composition of the labor force. Beyond the indicators of unemployment and inactivity, it also assesses the prevalence of under-employment, as many inhabitants have low-skill daily jobs. This section also evaluates the earning levels of the population and the capacity for self-sustainability. Throughout the analysis, comparisons are provided across different groups such as gender, nationality, or type of gathering where residents live.

BOX 2: DEFINING LABOR MARKET MEASURES

WORKING AGE POPULATION: All persons aged 15 to 64.

EMPLOYED: All persons aged 15 and older who, during the reference period of one month, were in paid employment or self-employed and who worked at least eight hours daily. It also includes those who were not working because they were on holidays, or those who were in apprenticeships or military service

UNDEREMPLOYED: All persons aged 15 and older who, during the reference period of one week, were working less than 40 hours per week

GAINFULLY EMPLOYED: Employed people who are not underemployed

UNEMPLOYED: All persons aged 15 and older who, during the reference period of one month, were: (a) without any work or working less than eight hours, and (b) seeking work. It also includes those who were waiting for the high season to look for jobs

ECONOMICALLY ACTIVE: All persons part of the working age population who, during the reference period of one month, were either (a) employed or (b) looking for employment

ECONOMICALLY INACTIVE: All persons part of the working age population who, during the reference period of one month, were: (a) not working, and (b) not seeking work. This group includes students, homemakers, people with health problems preventing them to work, etc.

EMPLOYMENT RATE: Total number of people employed / working age population

LABOR FORCE PARTICIPATION RATE: Total number of economically active people / working age population

INACTIVITY RATE: Total number of economically inactive people / working age population

UNEMPLOYMENT RATE: Total number of people unemployed / total number of active people

UNDEREMPLOYMENT RATE: Total number of people underemployed / total number of people employed

VULNERABLE EMPLOYMENT: The ILO defines vulnerable employment as employment that lacks formal work arrangements, and is therefore less likely to provide decent working conditions and adequate social security.

BOX 3: BANNED PROFESSIONS FOR PALESTINIAN REFUGEES

39 professions, mostly liberal and syndicated occupations, remain prohibited to Palestinian refugees, according to the Lebanese labor law:

HEALTHCARE: 22 professions, including medicine, dentistry, physiotherapy, psychology

ENGINEERING: 3 professions, including agricultural engineering and typography

PUBLIC SECTOR AND LAW: 2 professions, including law and public service

TRANSPORT AND FISHING: 5 professions, including teaching car driving and coastal navigation and fishing

SERVICES AND DAY-CARE: 3 professions, including opening or managing a nursery

OTHER FIELDS: 4 professions, including public accountant and tourist guide

Source: Employment of Palestine Refugees in Lebanon: An Overview, UNRWA (2018)



3.5.1. Employment, unemployment and underemployment

42% of the working age population (15–64) in Palestinian gatherings is economically active,²⁹ with a large gender gap. This compares to 47% rate among the Lebanese population (World Bank 2017). While 30% of males in Palestinian Gatherings were inactive, up to 86% of females were not engaged in the labor market, which is considered a very large gender gap by national standards (Table 29). This pattern is largely affected by different expectations faced by men and women regarding work outside the home and the low participation rate of women in the labor force (ILO 2011). The participation rate is similarly high for household heads, among whom the vast majority are men, with about 30% being inactive. By nationality, labor force participation rates are similarly low for all inhabitants, although it is slightly lower for Lebanese living in the gatherings.

TABLE 29:
LABOR MARKET INDICATORS IN PALESTINIAN GATHERINGS

	Employment rate	Unemployment rate	Labor force participation	Underemployment rate
Male	59%	17%	71%	35%
Female	8%	40%	14%	39%
Lebanese	29%	19%	36%	26%
PRL	34%	21%	43%	34%
PRS	32%	25%	43%	57%
Syrian	32%	21%	40%	45%
Other	28%	43%	50%	39%
Total	33%	21%	42%	35%

21% among those who are economically active in gatherings are unemployed. This figure is significantly higher than the estimated 9% unemployment rate for Lebanon as a whole (Living Conditions Survey, CAS 2007), demonstrating the difficulty that inhabitants of Palestinian gatherings have in securing employment. Again, there are wide differences by gender, with women experiencing more than double the rate of unemployment than men (40% to 17% respectively). Females do not only participate significantly less in the labor force, but also face more difficulties finding jobs. By nationality, unemployment rates are high for all nationalities but somewhat higher for PRS (25% of the active population).

33% of adults in Palestinian gatherings are employed, given low participation rates and high unemployment. According to CAS figures for 2011, this rate is significantly lower than that of Lebanon as a whole (44%). There are also large gender gaps in employment, with 8% of adult women working compared to 59% of men. By nationality, the highest employment rates are observed for PRL (34%) compared to 29% among Lebanese. Therefore, low employment opportunities in gatherings are not just circumscribed to Palestinian and Syrian refugees, but also to Lebanese.

The low employment figures mask a further problem of underemployment, informality, and vulnerability. Among the employed, a significant 35% work less than the equivalent of full time work (40 hours per week). As a result, only half of those who are economically active (and 22% of the total working age population) are “gainfully employed”, that is, working the equivalent of a full-time position (40 hours per week) or do not want or cannot work further hours. The other half is either unemployed or working less than what they would like. Underemployment is a particular challenge for newcomers in the gatherings, affecting 57% of PRS and 45%

²⁹ AUB-UNRWA (2015) and ILO (2011) also estimate a labor force participation rate of 42%.

of Syrian workers. Furthermore, only 45% of the working population in the gatherings are monthly paid employees (which is associated with higher degree of earning security) compared to 52% of Lebanese workers (ILO 2011). Also, 31% of workers in gatherings are daily laborers, with greater job instability and more volatile income, compared to only 10% among Lebanese workers. Given the limited job opportunities for residents in gatherings, there is also a significant portion of the working population that is self-employed (15%), while a further 6% are employers.³⁰

TABLE 30:
LABOR MARKET INDICATORS BY GATHERING

GATHERING REGION	Total			Male			Female		
	Emp Rate	Underemp	Unemp	Emp Rate	Underemp	Unemp	Emp Rate	Underemp	Unemp
Daouk, Gaza Buildings & Said Gawash Beirut	38%	20%	27%	61%	21%	22%	14%	14%	36%
Bar Elias Bekaa	28%	43%	22%	55%	43%	16%	5%	38%	53%
Taalabaya & Saadnayel Bekaa	36%	23%	21%	59%	21%	15%	8%	33%	54%
Bab El Ramel & Bab el Tabbaneh North	35%	15%	25%	63%	13%	21%	9%	29%	42%
Mina North	34%	39%	27%	59%	35%	22%	8%	71%	50%
Adjacent Areas of Beddawi Camp North	29%	40%	34%	53%	43%	25%	4%	0%	71%
Adjacent Area of Nahr al Bared Camp North	33%	40%	17%	56%	37%	15%	9%	58%	27%
Zahrieh North	29%	15%	34%	46%	17%	35%	7%	0%	33%
Baraksat Saida	31%	38%	26%	55%	40%	26%	7%	29%	22%
Bustan Al Qods Saida	31%	10%	20%	62%	10%	13%	1%	0%	80%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	42%	36%	15%	74%	38%	12%	12%	22%	31%
Hay el Sohun & Jabal al Halib Saida	28%	29%	18%	57%	28%	15%	3%	50%	50%
Old Saida Saida	35%	33%	20%	56%	30%	20%	13%	47%	18%
Sekke Saida	26%	53%	30%	54%	54%	24%	1%	0%	80%
Sirob Saida	35%	27%	20%	63%	27%	16%	9%	26%	39%
Wadi el Zeineh Saida	35%	27%	15%	64%	28%	14%	8%	25%	25%
Adloun & Baysarieh Tyre	28%	45%	31%	47%	42%	22%	11%	52%	52%
Shabriha Tyre	36%	54%	21%	73%	58%	8%	8%	25%	62%
Jal el Bahr Tyre	26%	31%	27%	52%	29%	13%	3%	50%	80%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	28%	55%	34%	56%	60%	21%	10%	41%	60%
Maachouk Tyre	34%	56%	15%	61%	57%	14%	4%	50%	33%
Qasmieh Tyre	30%	71%	26%	51%	76%	26%	16%	62%	28%
Total	33%	35%	22%	59%	35%	18%	8%	39%	40%

³⁰ This includes residents who started their own businesses and employ other people.

Gatherings adjacent to camps and those in municipalities that host a higher share of Syrian refugees face worse labor outcomes. Gatherings adjacent to camps have lower male and female employment rates (56% in adjacent areas vs. 60% in non-adjacent areas for males, and 7% in adjacent areas vs. 9% in non-adjacent areas for females).³¹ Interestingly, unemployment rates are similar in gatherings adjacent and non-adjacent to camps, which implies that lower employment rates observed in adjacent areas is actually the result of a lower labor force participation rate in areas adjacent to camps for both male and female adults. This points to structural issues in those gatherings that discourage adults from trying to find jobs. The higher securitization of areas adjacent to camps—entailing extensive security procedures as well as checkpoints and fences—lead to more physical isolation from surroundings, which negatively impacts the mobility of residents and their access to economic centers where job opportunities are more prevalent. Gatherings in urban areas have similar employment rates to rural gatherings, although this result is influenced by location with respect to Palestinian camps. Gatherings in adjacent areas (which, as previously seen, have worse labor outcomes) are primarily urban. Excluding this factor, urban centers that are not adjacent to camps portray a more positive picture of employment opportunities.

Finally, residents of gatherings in municipalities that received a high influx of refugees (>50% of the local population) have lower employment rates (56% vs. 61% for men, and 7% vs. 9% for women). Although this correlation does not imply any causal impact of the arrival of Syrian refugees to host communities, it could potentially show either a higher level of competition in the area, or initially poorer economic conditions in areas where Syrian refugees have settled.

TABLE 31:
LABOR MARKET OUTCOMES BY TYPE OF GATHERING

TYPE OF GATHERING	Male Employment Rate			Female Employment Rate			Male Unemployment Rate			Female Unemployment Rate		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings												
Adjacent to camp?	56%	60%	-4% **	7%	9%	-2% **	18%	17%	0%	39%	43%	-4%
Armed conflict?	57%	59%	-2%	8%	8%	0%	17%	18%	-1%	32%	45%	-13% **
Urban?	59%	58%	0%	8%	9%	-1%	18%	16%	2%	37%	51%	-14% ***
Size of arrival of Syrian refugees in the surroundings												
Syrian refugees >50% of population in municipality?	56%	61%	-5% ***	7%	9%	-1% *	19%	17%	2%	41%	42%	-1%
Land owned mostly by												
Palestinian	58%	59%	-1%	8%	8%	0%	17%	18%	-2%	36%	45%	-9%**
Lebanese private	60%	58%	2%	8%	8%	0%	18%	18%	0%	47%	39%	8%*
Lebanese government	58%	59%	-1%	7%	8%	-1%	19%	17%	2%	46%	41%	6%
Mix	54%	59%	-5%	9%	8%	1%	20%	18%	2%	32%	42%	-11%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

³¹ In both cases the differences were statistically significant.

3.5.2. Household level vulnerability in employment

24% of households in Palestinian gatherings have no family member working. The previous section highlighted that access to job opportunities is scarce for inhabitants of Palestinian gatherings, with two out of three individuals not employed. For households who did not have a single member of the household employed (during the month previous to the survey in July–August 2017), household livelihood and spending capacity completely relies on other sources of income such as remittances, aid, loans, or savings. This vulnerability is particularly high for PRS, for whom about 33% of households have no labor earnings, although it is also high for other nationalities, including Lebanese (see Table 32). By gathering, the highest prevalence of lack of employment for any single member in a family is observed in the Adjacent Areas to Ain el Hilweh Camp in Saida (Sekke Hay el Sohun, Jabal al Halib, and Baraksat) and the gatherings of Jim Jim, Kfarbadda, Itanieh, and Wasta in Tyre.

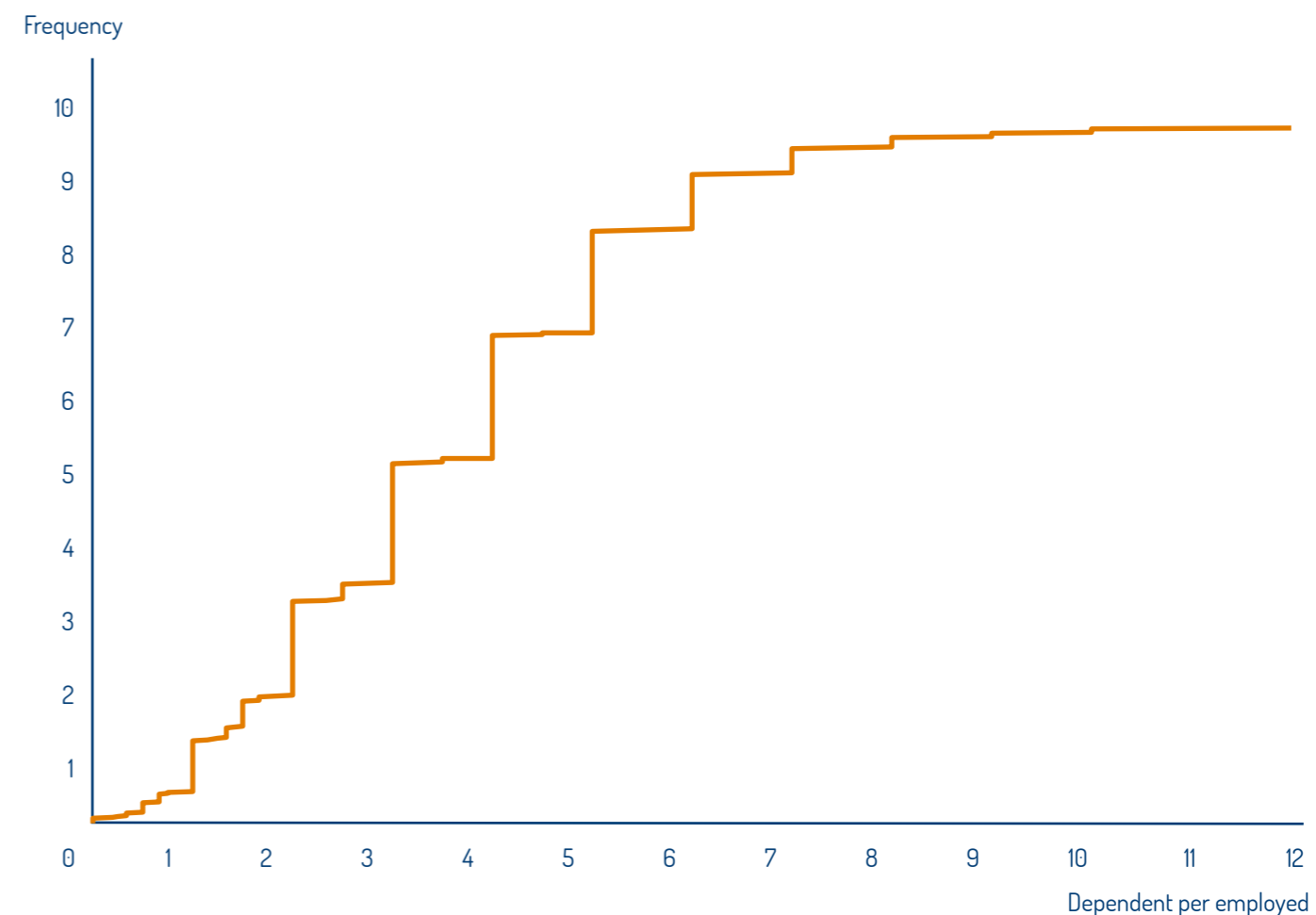


TABLE 32:
PERCENTAGE OF HOUSEHOLDS WITH NO MEMBER EMPLOYED

BY NATIONALITY	% of households with no member employed
Lebanese	29%
PRL	24%
PRS	33%
Syrian	17%
Other	13%
BY CLUSTER OF GATHERING	% of households with no member employed
Daouk, Gaza Buildings & Said Gawash Beirut	20%
Bar Elias Bekaa	32%
Taalabaya & Saadnayel Bekaa	14%
Bab El Ramel & Bab el Tabbaneh North	16%
Mina North	21%
Adjacent Areas of Beddawi Camp North	24%
Adjacent Area of Nahr al Bared Camp North	24%
Zahrieh North	30%
Baraksat Saida	36%
Bustan Al Qods Saida	29%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	20%
Hay el Sohun & Jabal al Halib Saida	38%
Old Saida Saida	30%
Sekke Saida	45%
Sirob Saida	16%
Wadi el Zeineh Saida	19%
Adloun & Baysarieh Tyre	28%
Shabriha Tyre	20%
Jal el Bahr Tyre	32%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	35%
Maachouk Tyre	20%
Qasmieh Tyre	24%
Total	24%

For households who have at least one member employed, the ratio of dependents to persons employed is very high (3 to 5 dependents), placing a heavy burden on few breadwinners. While only 5% have at least one worker for each dependent, and 30% have at least one worker for each two dependents, the vast majority (more than 50%) have from three to five dependents for every member employed.

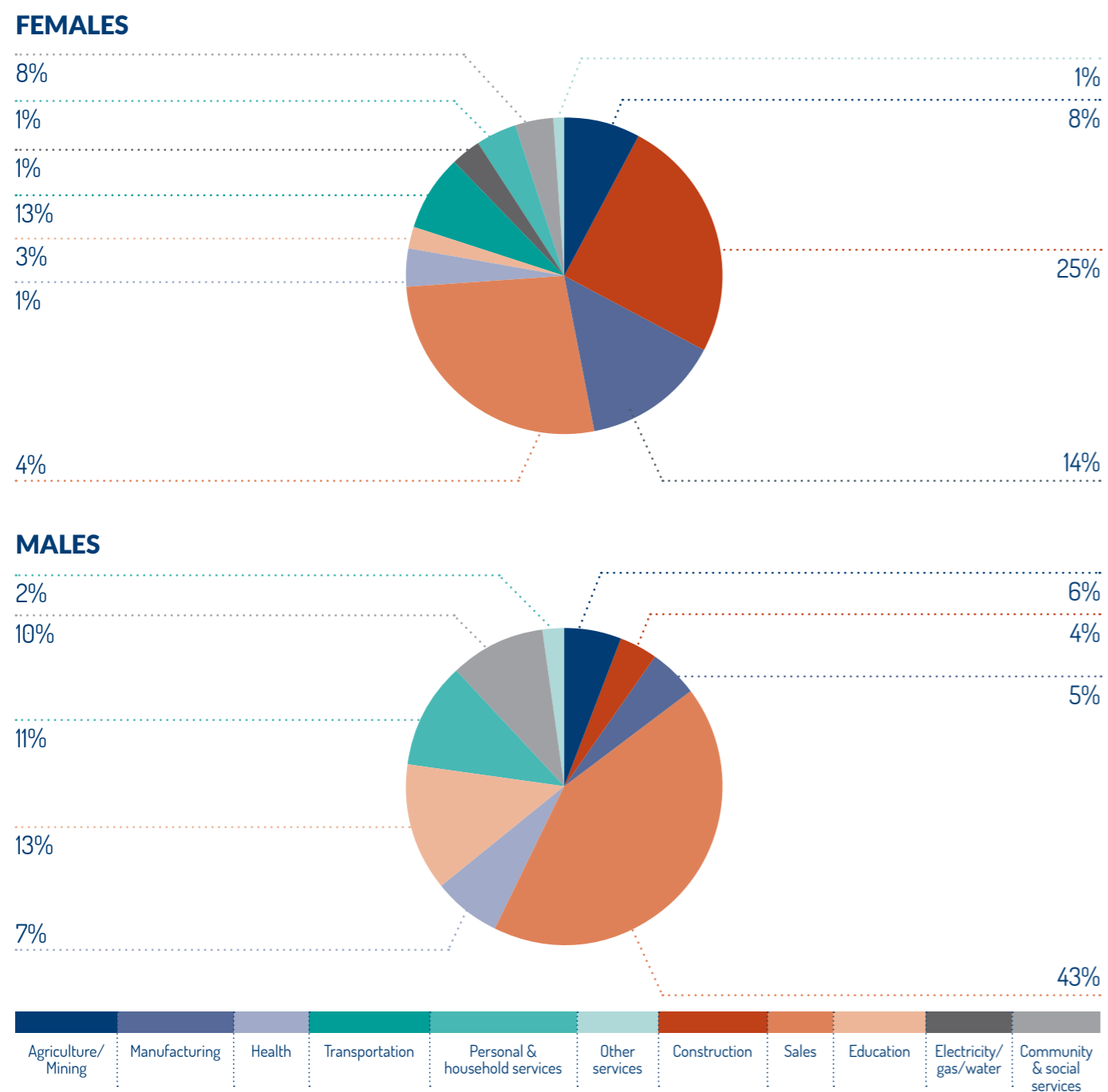
FIGURE 16:
NUMBER OF DEPENDENTS PER PERSON EMPLOYED



3.5.3. Sector of employment

Jobs for residents in Palestinian gatherings are concentrated in few sectors, with 67% of workers having jobs in sales, construction, and manufacturing. Given the nature of the Lebanese economy and the legal restrictions that Palestinians face in terms of the type of work they are allowed to be employed in, the majority of residents in gatherings primarily work in the private sector (90%). Retail sales is the main sector of employment, embracing nearly 30% of the total employed population, followed by construction (22%) and manufacturing (13%). However, there are wide gender variations in the sectoral composition of the workforce (Figure 17). Women work primarily in retail sales (43%), with the other significant sectors being education (13%), personal and household services (11%), and community and social services (10%). Employment opportunities for men are somewhat more diverse, with 27% working in sales as the main sector of employment, followed by 25% in construction, 14% in manufacturing, and 10% in agriculture. Therefore, men are more likely to be employed in seasonal and daily work activities.

FIGURE 17:
SECTOR OF EMPLOYMENT BY GENDER



By gathering, the share of retail sales employment is highest in urban areas, such as in Old Saida in Saida, Mina, Bab el Ramel, and Bab el Tabbaneh in Tripoli, and Daouk, Gaza Buildings, and Said Ghawash in Beirut. All of them have from 33% to 50% of employment opportunities concentrated in sales. Manufacturing employment is highest in the Bekaa gatherings of Taalabaya and Saadnayel and Bar Elias, as well as in Sekke, Bab el Ramel, and Bab el Tabbaneh. In turn, agriculture is more focalized in the southern gatherings of Tyre (Qasmieh, Chabriha, Jim, Kfarbadda, Itanieh, and Wasta) and Sekke in Saida. Finally, construction employs the highest share of workers in Bustan El Quds, Beddawi Camp adjacent areas, and Maachouk (above 40% of the total employment in all).

TABLE 33:
SECTOR OF EMPLOYMENT

GATHERING REGION	Sales	Construct.	Manufact.	Agricult.	Transport	HH services	Social serv.	Health	Education	Elec./water
Daouk, Gaza Buildings & Said Gawash Beirut	36%	13%	17%	6%	7%	7%	7%	3%	3%	2%
Bar Elias Bekaa	19%	26%	23%	4%	10%	11%	1%	4%	1%	1%
Taalabaya & Saadnayel Bekaa	26%	9%	35%	2%	2%	9%	2%	8%	5%	2%
Bab El Ramel & Bab el Tabbaneh North	42%	13%	25%	0%	10%	2%	2%	2%	0%	2%
Mina North	44%	15%	14%	10%	3%	7%	3%	3%	0%	0%
Adjacent Areas of Beddawi Camp North	18%	41%	16%	7%	2%	11%	2%	0%	0%	0%
Adjacent Area of Nahr al Bared Camp North	30%	28%	10%	2%	5%	5%	8%	5%	5%	2%
Zahrieh North	33%	25%	15%	3%	0%	5%	5%	10%	3%	0%
Baraksat Saida	25%	27%	13%	5%	3%	5%	7%	7%	2%	5%
Bustan Al Qods Saida	15%	51%	5%	2%	7%	0%	12%	0%	0%	7%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	26%	36%	3%	2%	5%	13%	7%	0%	3%	3%
Hay el Sohun & Jabal al Halib Saida	31%	12%	10%	0%	7%	7%	14%	5%	5%	7%
Old Saida Saida	48%	18%	16%	2%	4%	5%	2%	5%	0%	0%
Sekke Saida	8%	11%	29%	32%	0%	0%	5%	11%	0%	5%
Sirob Saida	30%	17%	15%	2%	13%	3%	6%	7%	3%	2%
Wadi el Zeineh Saida	33%	25%	10%	4%	9%	5%	5%	3%	3%	4%
Adloun & Baysarieh Tyre	26%	11%	4%	23%	9%	0%	6%	6%	11%	0%
Shabriha Tyre	18%	25%	7%	35%	7%	0%	1%	3%	1%	1%
Jal el Bahr Tyre	36%	11%	6%	22%	14%	0%	0%	3%	6%	3%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	16%	21%	3%	29%	8%	5%	8%	5%	5%	0%
Maachouk Tyre	11%	40%	18%	15%	5%	5%	0%	3%	1%	3%
Qasmieh Tyre	17%	19%	0%	38%	0%	7%	7%	0%	2%	10%
Total	15%	23%	13%	8%	7%	5%	5%	4%	3%	2%

By type of gathering, urban and rural gatherings show different patterns for prevalent employment sectors. Residents in urban centers find more employment in some labor-intensive sectors such as retail trade (30% compared to 22% in rural gatherings), construction (24% vs. 21%), and other services. Only 5% of the working

population in urban gatherings is employed in agriculture, compared to 17% of residents in rural gatherings. In gatherings adjacent to camps, which tend to be more urbanized, low agricultural activity is always observed. However, compared to the average urban gathering, those adjacent to camps offer fewer job opportunities in retail sales and more in construction. Therefore, beyond their more urbanized characteristics, areas adjacent to Palestinian camps have particular features in their labor markets, characterized by limited services and more reliance on construction.

TABLE 34:
SECTORAL EMPLOYMENT BY TYPE OF GATHERING

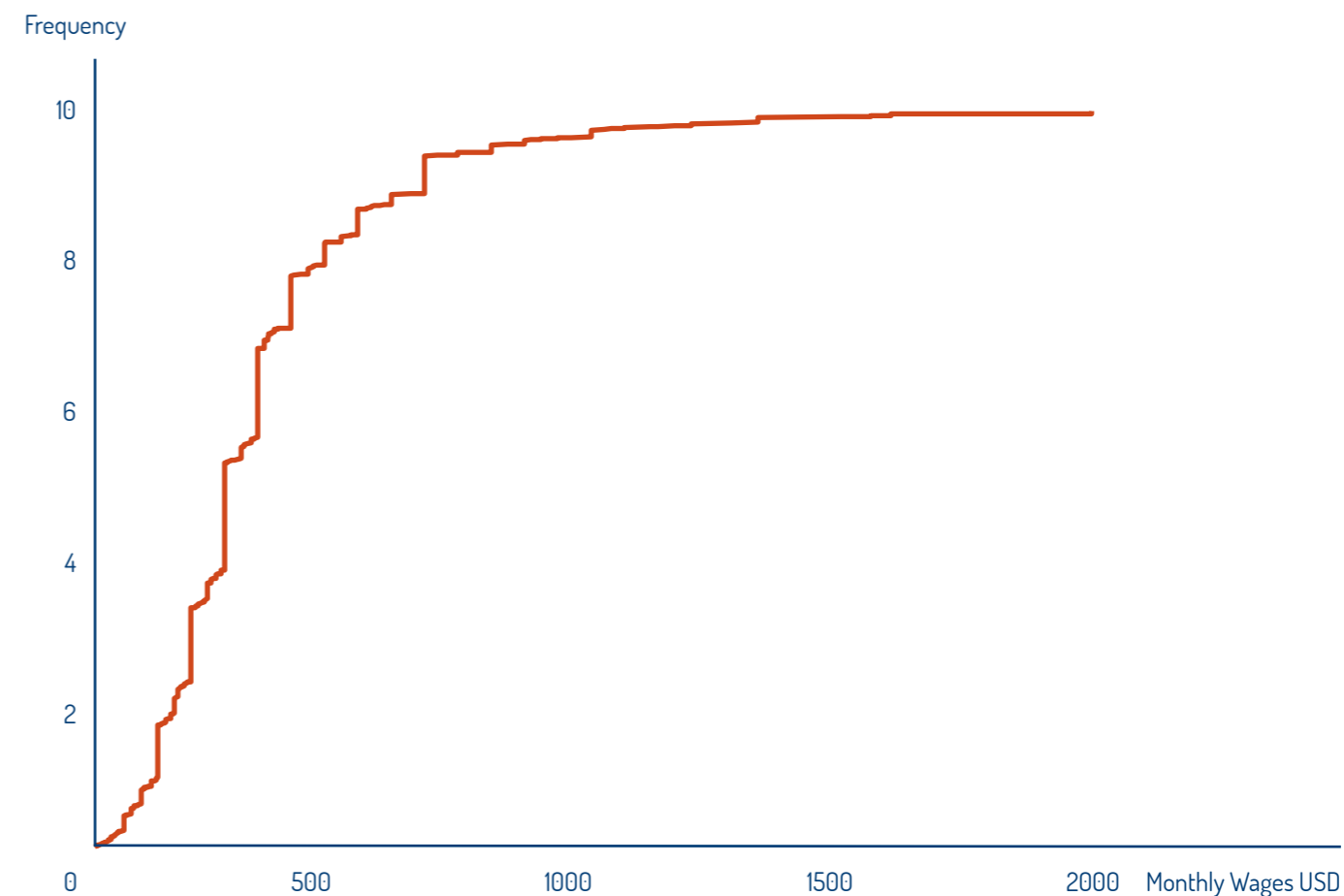
TYPE OF GATHERING	% work in agriculture			% work in construction			% work in manufacturing			% work in retail sales		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings												
Adjacent to camp?	5%	9%	-4% ***	28%	21%	7% ***	12%	14%	-2% *	26%	29%	-3% *
Armed conflict?	3%	10%	-7% ***	28%	21%	7% ***	12%	14%	-2% *	30%	28%	2%
Urban?	5%	17%	-13% ***	24%	21%	3% *	14%	12%	2%	30%	22%	8% ***
Size of arrival of Syrian refugees in the surroundings												
Syrian refugees >50% of population in municipality?	5%	10%	-5% ***	25%	22%	3% *	16%	11%	4% ***	29%	28%	1%
Land owned mostly by												
Palestinian	4%	10%	-6% ***	22%	23%	-1%	14%	13%	1%	30%	28%	2%
Lebanese private	4%	9%	-5% ***	25%	22%	2%	14%	13%	1%	31%	27%	3% *
Lebanese government	16%	5%	11% ***	23%	23%	1%	14%	13%	0%	25%	30%	-5% ***
Mix	19%	7%	12% ***	15%	23%	-8%	5%	14%	-9% ***	24%	29%	-5%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

3.5.4. Wages and labor earnings

Wages of residents in gatherings are drastically low (\$365 per month on average), and about 80% of workers earn less than the official minimum wage (of \$450). This figure is similar to the average wage of Palestinians in Lebanon at \$360 observed by the ILO (2011). In gatherings, only 4% earn a salary of \$1,000 or above. Historically, salaries of Palestinian households have increased at a very low rate and are unable to keep pace with inflation, which reduces their real purchasing power (ILO, 2011). The Lebanese Code of Labor includes an official minimum wage that “has to be rectified whenever economic circumstances render such review necessary”. The latest recorded increases of the minimum wage were from \$200 to \$333 in 2008 and to \$450 in 2011. However, the minimum wage applies to only formally employed workers, meaning those with formally registered contracts. As most of the residents of Palestinian gatherings work in the informal sector, this regulation rarely applies. The combination of low employment rates, high dependency ratio, and significantly low wages, hinders the ability of residents in Palestinian gatherings to self-sustain their livelihoods.

FIGURE 18:
AVERAGE MONTHLY WAGES IN PALESTINIAN GATHERINGS (CUMULATIVE)



Wages in Palestinian gatherings vary by gender and nationality. Not only do females have significantly lower employment rates, but when they attain employment, they earn less than men. On average, while men earn an average monthly income of \$370, women earn \$330 for jobs requiring similar efforts (11% less, see Figure 19). Higher variations are observed by nationality, with Lebanese earning the highest average monthly income at \$415, compared to \$370 among PRL, and about \$300 for PRS and Syrians. While employment rates are similar across nationalities, the type of work and fewer hours worked leads to lower wages being paid to recent refugees. Nevertheless, earnings are still very low for all inhabitants of gatherings.

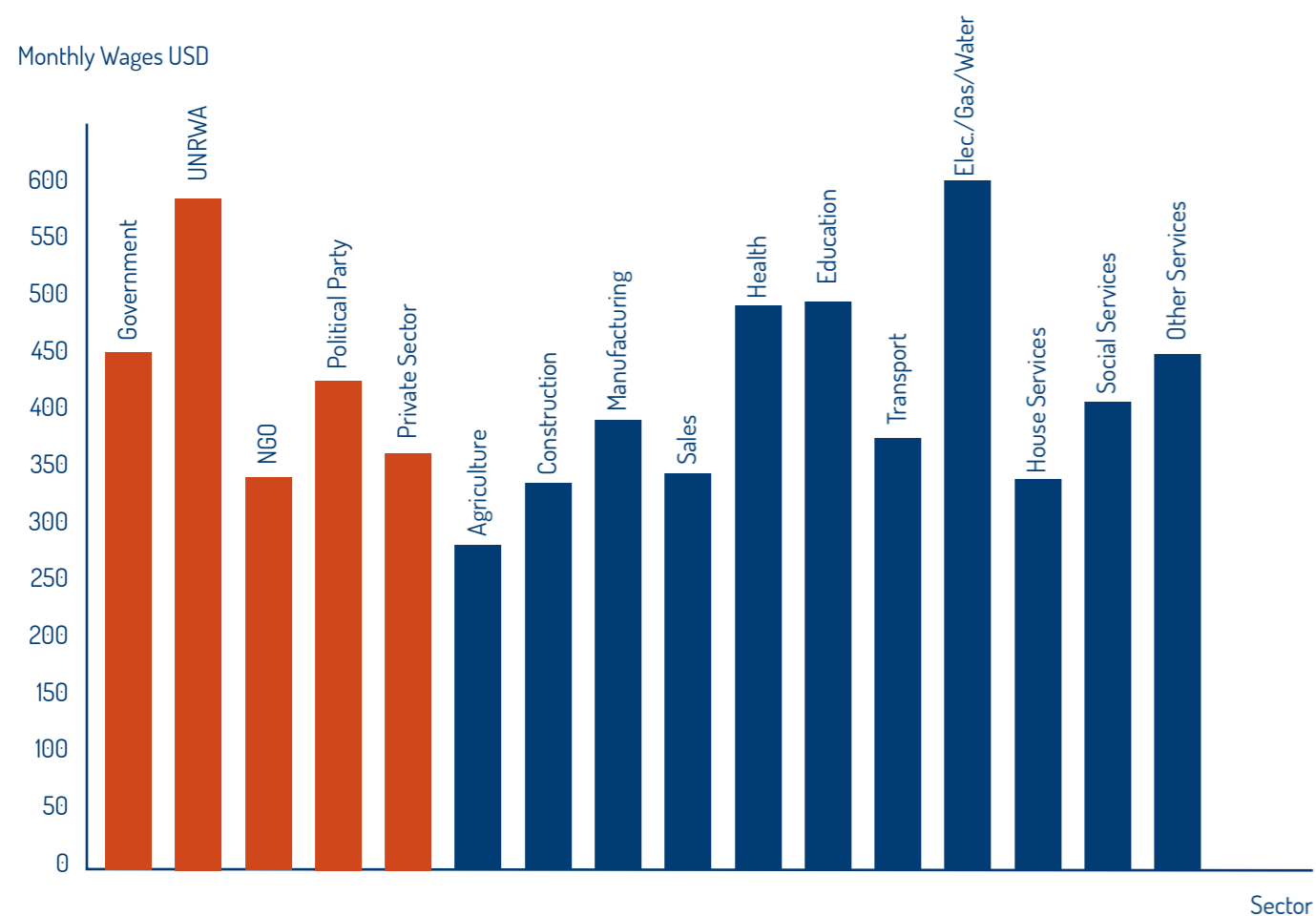
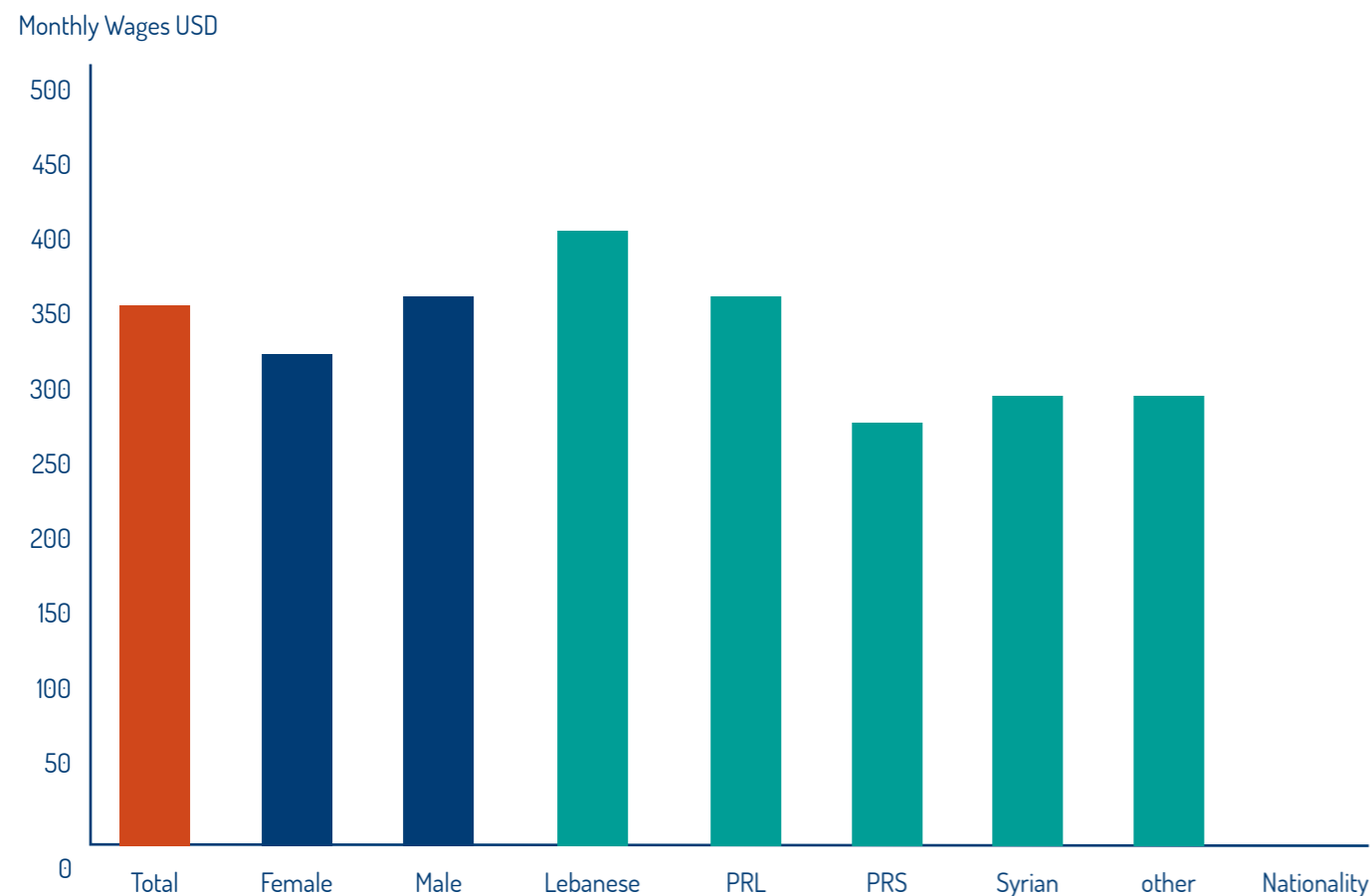
Public and UNRWA jobs pay more than average earnings in the private sector, although they are barely observed in gatherings. 5% of Lebanese workers who reside in gatherings are employed in the public sector. Their remuneration is 25% higher than residents of Palestinian gatherings who work in the private sector (Figure 19). More significantly, among the 3% of PRL in gatherings who work for UNRWA, salaries rise by 62% to \$585 per month. Therefore, the earning potential improves for those who are able to secure a job with the government (in the case of the Lebanese) or UNRWA (for PRL).

By sector of employment, wages are higher in lower prevalence sectors, such as electricity/gas/water,³² health and education,³³ doubling income of agricultural jobs. Among the top three sectors of employment (sales, construction, and manufacturing), manufacturing offers the highest earnings (\$400 compared to less than \$350 in the other two). The lowest monthly earnings in agriculture (\$280) are driven by the lower amount of hours worked, making three-quarters of workers in this field are underemployed and with less stable incomes. Similarly, earnings in the construction sector stand below average, given the higher prevalence of underemployment (about 50%). Therefore, daily laborers and farmers who work less hours per week are those who have particularly lower and less stable earnings in Palestinian gatherings, and show a higher vulnerability in the labor market.

³² The survey combines these three sectors in one, following the official classification of the International Labour Organization

³³ Less than 10% of workers in gatherings are employed in all of these sectors combined

FIGURE 19:
AVERAGE MONTHLY WAGE BY GENDER, NATIONALITY AND SECTOR



Wages vary across gatherings, gatherings that have the highest monthly wages also exhibit high discrepancy in wages. Per gathering, the highest monthly wages are observed in Beirut (Daouk, Gaza Buildings, and Said Ghawash) with an average of \$624. The average wage is also above the minimum salary (\$450) in the gatherings of Qasmieh, Taalabaya, and Saadnayel. Interestingly, the Gini inequality in wages (a measure of the dispersion of wages in a population group) is higher in Beirut gatherings and Qasmieh, compared to other gatherings with higher-than-average income (Taalabaya, Saadnayel, and Zahrieh). This results in a higher number of workers earning salaries below the minimum wage in spite of the higher average wages.³⁴ Sekke stands out as the gathering with more vulnerabilities in wages, with the working population earning an average wage of only \$185. Other gatherings with monthly wages below \$300 are the Beddawi Camp adjacent areas, Baraksat, and Shabriha.

TABLE 35:
MONTHLY WAGES AND PERCENTAGE OF WORKERS WHO EARN A SALARY BELOW THE MINIMUM WAGE

GATHERING REGION	Average Monthly Wage in USD	Gini Inequality	% < minimum wage
Daouk, Gaza Buildings & Said Gawash Beirut	624	0.52	70%
Bar Elias Bekaa	330	0.25	81%
Taalabaya & Saadnayel Bekaa	528	0.32	52%
Bab El Ramel & Bab el Tabbaneh North	322	0.30	85%
Mina North	410	0.41	72%
Adjacent Areas of Beddawi Camp North	263	0.32	88%
Adjacent Area of Nahr al Bared Camp North	338	0.40	83%
Zahrieh North	432	0.28	58%
Baraksat Saida	276	0.25	90%
Bustan Al Qods Saida	404	0.33	87%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	336	0.34	83%
Hay el Sohun & Jabal al Halib Saida	433	0.34	69%
Old Saida Saida	325	0.30	78%
Sekke Saida	185	0.32	100%
Sirob Saida	344	0.28	77%
Wadi el Zeineh Saida	377	0.37	72%
Adloun & Baysarieh Tyre	448	0.37	74%
Shabriha Tyre	289	0.32	89%
Jal el Bahr Tyre	323	0.33	83%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	311	0.33	83%
Maachouk Tyre	346	0.42	81%
Qasmieh Tyre	608	0.61	69%
Total	365	0.37	78%

Note: Wages are presented in United States Dollars

³⁴ 70% with earnings below minimum wage in Beirut and Qasmieh, compared to 52% in Taalabaya and Saadnayel and 58% in Zahrieh

By type of gathering, gatherings adjacent to camps have 16% lower wages. This large gap suggests more limited economic opportunities in these areas. When considering only urban gatherings that are less isolated with surroundings, earnings are actually higher than in rural gatherings. By type of land characteristics, in gatherings with land mostly privately owned by Lebanese citizens, earnings are significantly higher than in gatherings on land primarily owned by the Lebanese government or with a higher tenure of Palestinians.³⁵ These differences suggest that the type of land structure could be associated with different degrees of economic development in an area.

There are also lower wages in municipalities with a higher presence of Syrian refugees. Results suggest that the impact of refugees from Syria could potentially be larger for low-skill workers in Palestinian gatherings who compete for similar jobs. Table 36 shows that in gatherings located in areas with a more than a 50% increase of the population due to the arrival of refugees, monthly wages are 10% lower than in gatherings with a lower presence of newcomers.³⁶

TABLE 36:
PERCENTAGE OF WORKERS EARNING BELOW THE MINIMUM WAGE (BELOW \$450)

TYPE OF GATHERING	Average monthly wages		
	Yes	No	Difference
Location & integration with surroundings			
Adjacent to camp?	328	390	-62 ***
Armed conflict?	334	384	-50 ***
Urban?	365	389	-25
Size of arrival of Syrian refugees in the surroundings			
Syrian refugees >50% of population in municipality?	348	388	-40 **
Land owned mostly by			
Religious institution	347	370	-24
Mix	512	364	149 ***

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

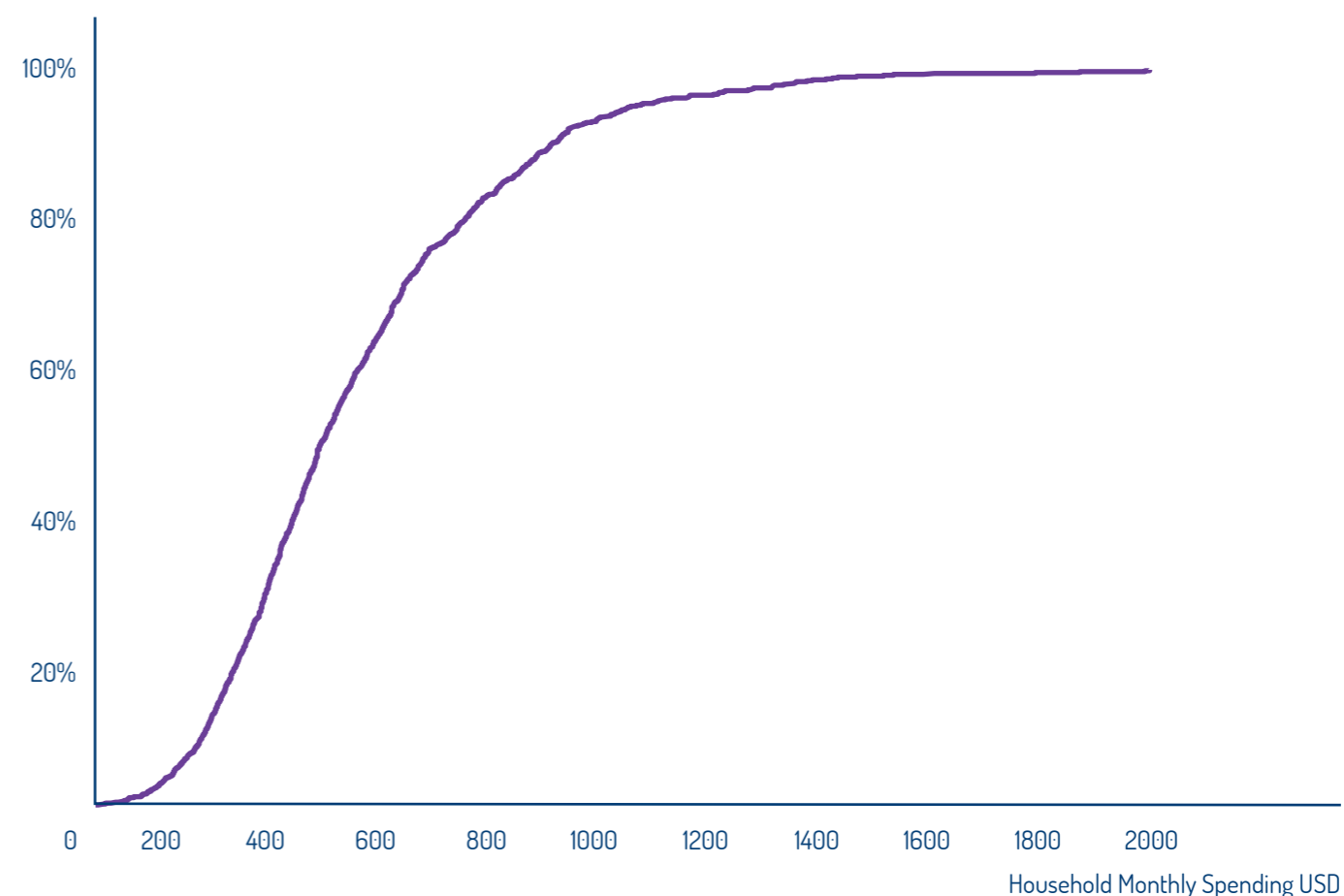
³⁵ For a more in depth analysis of housing tenure in the gatherings, see section 3.1.2.

³⁶ While this shows only correlations and does not imply any causal effect, further analysis in Chapter 4 points at this negative effect of wages among low skilled workers in Palestinian gatherings

3.6. Household Income and Spending

The average monthly spending of a household in Palestinian gatherings is \$538,³⁷ which is less than one-third of the average for the whole Lebanese population (\$1,738 according to the CAS Household Budget Survey of 2012). When measured in per capita terms, monthly spending in Palestinian gatherings is as low as \$146 compared to the average of \$431 in Lebanon. Figure 20 shows the cumulative distribution of monthly spending across the population in Palestinian gatherings, that is, the percentage of the population that has at least a certain level of spending. 40% of households spend \$400 or less per month, while only 10% spend more than \$800.

FIGURE 20:
CUMULATIVE DISTRIBUTION OF HOUSEHOLD SPENDING

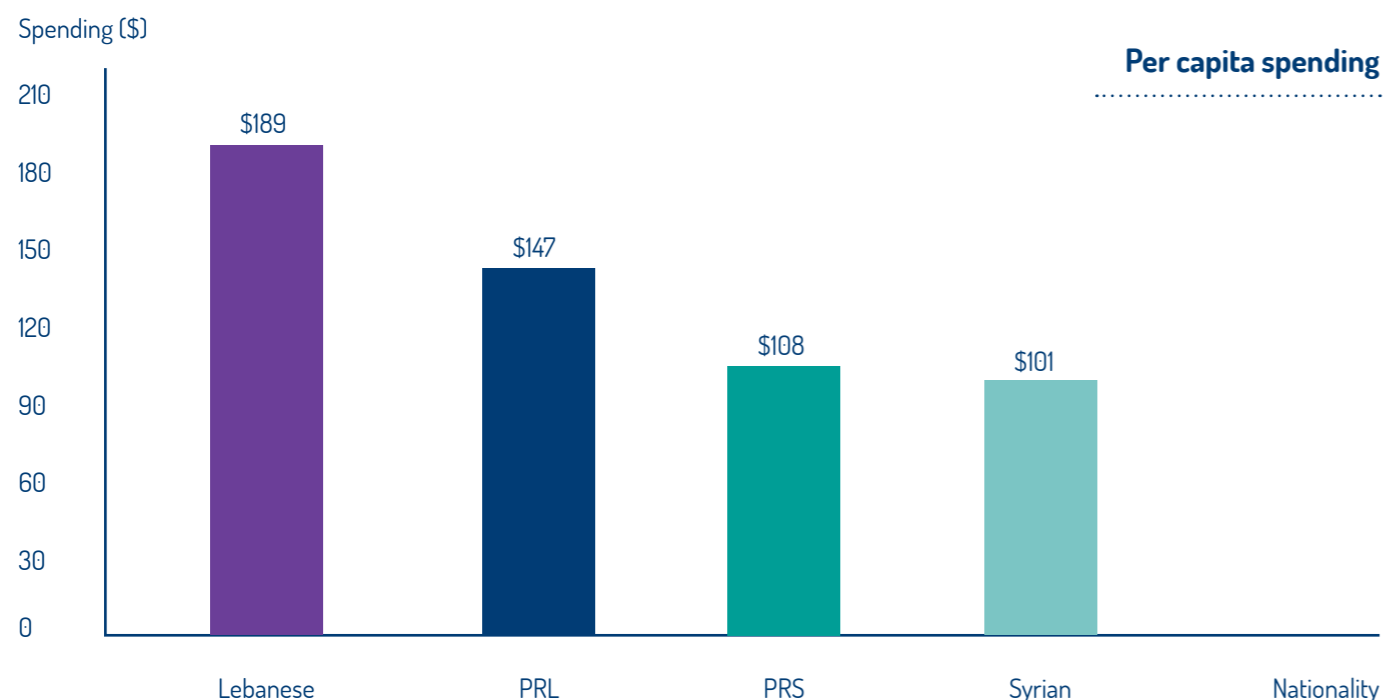
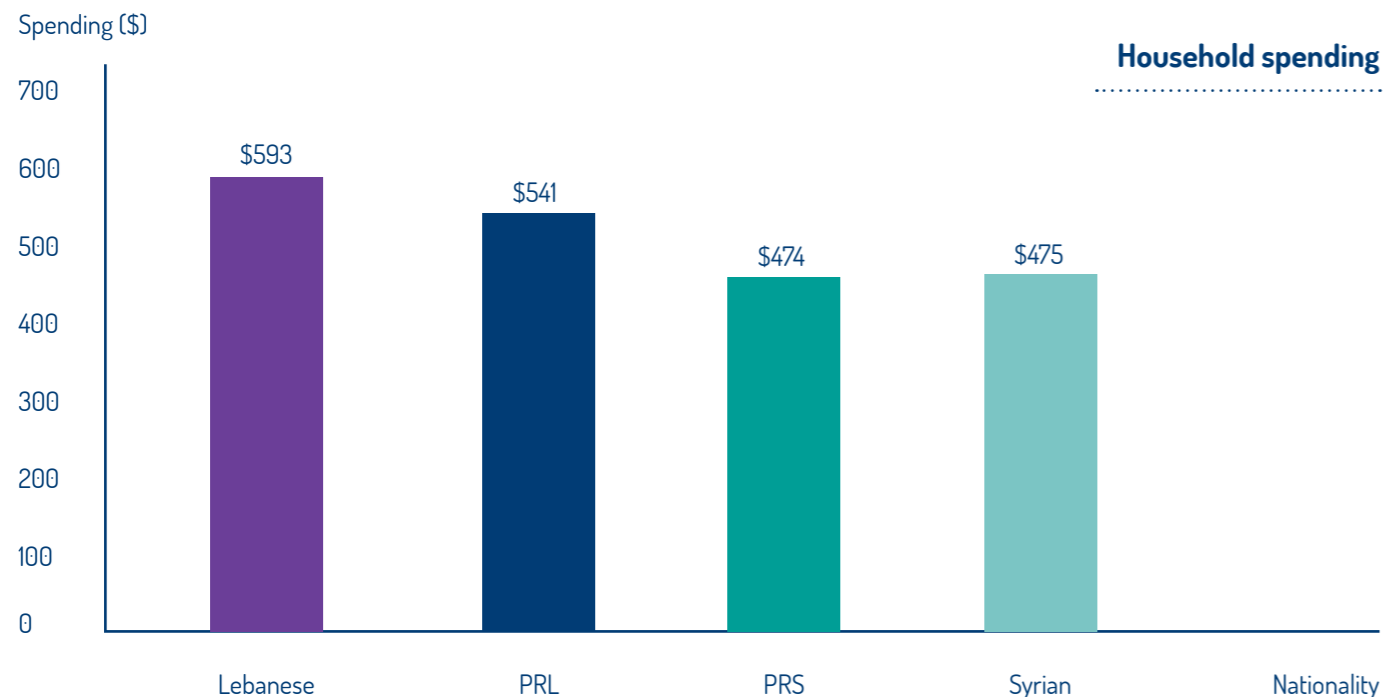


Spending levels are low across all nationalities living in gatherings, in particular among refugees from Syria. Lebanese households spend \$593 on average, followed by PRL with \$541 on average, SRS with \$475 on average, and PRS with \$474 on average. Given the larger household size among Palestinian and Syrian refugee households,³⁸ the differences in per capita expenditures are more pronounced. While Lebanese households spend \$190 per member, refugee households spend less (\$147 for PRL, \$108 for PRS, and \$101 for Syrians).

³⁷ Since the majority of residents of Palestinian gatherings do not pay rent for the houses they live in (60%), a rental value for these houses was imputed for the entire sample based on a hedonic regression on the sample of households who paid rent. Therefore, spending levels take into consideration the imputed rents from housing. However, our measure of spending does not include a "rental equivalent" for durables, given the lack of available data.

³⁸ According to the Household Survey on Living Condition in Palestinian Gatherings in Lebanon (2017), while Lebanese households have an average of 4 members, this number is 4.4 for PRL, 4.9 for PRS, and 5.4 for Syrians.

FIGURE 21:
AVERAGE MONTHLY SPENDING PER NATIONALITY



Household expenditure levels vary across different Palestinian gatherings, although they remain low even in the better-off gatherings. In general, gatherings with more labor income generating opportunities (higher employment rates and wages) show higher levels of household spending.

TABLE 37:
HOUSEHOLD MONTHLY SPENDING PER GATHERING

GATHERING REGION	Monthly spending (USD)	
	Household spending	Per capita
Daouk, Gaza Buildings & Said Gawash Beirut	524	158
Bar Elias Bekaa	537	141
Taalabaya & Saadnayel Bekaa	788	222
Bab El Ramel & Bab el Tabbaneh North	520	123
Mina North	582	167
Adjacent Areas of Beddawi Camp North	456	146
Adjacent Area of Nahr al Bared Camp North	460	126
Zahrieh North	642	203
Baraksat Saida	463	154
Bustan Al Qods Saida	542	131
Hamshari & Mieh Mieh Camp Adjacent Area Saida	587	154
Hay el Sohun & Jabal al Halib Saida	464	131
Old Saida Saida	491	149
Sekke Saida	455	138
Sirob Saida	610	156
Wadi el Zeineh Saida	664	158
Adloun & Baysarieh Tyre	703	159
Shabriha Tyre	521	122
Jal el Bahr Tyre	406	111
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	534	146
Maachouk Tyre	522	131
Qasmieh Tyre	506	148
Total	538	146

Food accounts for almost half of the total household expenditures in gatherings. With low income levels prevalent in Palestinian gatherings, food represents by far the largest share in total family spending, at about 45%. The second main household expenditure is housing and utilities (electricity, water, and gas), which accounts for 12% of spending each. Other main spending items are transportation (8%) and health (7%), while only 3% of spending is allocated to education. Households in gatherings allocate only 1% of their expenditures to leisure and entertainment activities, and spend 4% on tobacco.

TABLE 38:
PERCENTAGE OF SPENDING BY ITEM AND GATHERING

GATHERING REGION	Food	Housing	Transport	Health	Electricity	Communication	Tobacco	Clothes	Education	Gas	Water	Entertainment
Daouk, Gaza Buildings & Said Gawash Beirut	52%	10%	5%	8%	3%	5%	5%	3%	3%	3%	3%	1%
Bar Elias Bekaa	49%	11%	8%	7%	5%	5%	4%	4%	3%	2%	1%	1%
Taalabaya & Saadnayel Bekaa	37%	13%	9%	8%	7%	7%	3%	3%	8%	2%	2%	2%
Bab El Ramel & Bab el Tabbaneh North	45%	9%	8%	6%	4%	5%	5%	4%	5%	2%	3%	3%
Mina North	42%	19%	4%	9%	6%	5%	3%	3%	3%	2%	2%	0%
Adjacent Areas of Beddawi Camp North	51%	8%	5%	7%	5%	4%	6%	4%	2%	2%	4%	1%
Adjacent Area of Nahr al Bared Camp North	50%	8%	7%	7%	6%	4%	4%	4%	3%	3%	4%	1%
Zahrieh North	41%	11%	6%	14%	7%	5%	2%	3%	4%	2%	2%	3%
Baraksat Saida	51%	7%	8%	3%	10%	7%	5%	4%	1%	2%	0%	1%
Bustan Al Qods Saida	43%	11%	7%	4%	7%	5%	11%	5%	1%	3%	0%	1%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	44%	14%	11%	6%	7%	5%	4%	3%	3%	2%	1%	1%
Hay el Sohun & Jabal al Halib Saida	41%	13%	8%	5%	9%	7%	5%	4%	3%	3%	1%	2%
Old Saida Saida	41%	16%	4%	11%	7%	5%	4%	3%	2%	3%	2%	2%
Sekke Saida	44%	10%	9%	3%	10%	5%	9%	2%	2%	4%	3%	0%
Sirob Saida	40%	18%	10%	6%	6%	4%	4%	2%	3%	2%	2%	1%
Wadi el Zeineh Saida	36%	24%	9%	8%	5%	4%	3%	2%	4%	2%	3%	1%
Adloun & Baysarieh Tyre	48%	3%	11%	8%	6%	6%	3%	3%	5%	2%	2%	3%
Shabriha Tyre	44%	11%	9%	10%	7%	4%	4%	3%	2%	3%	3%	0%
Jal el Bahr Tyre	56%	0%	6%	7%	11%	5%	3%	5%	3%	3%	2%	1%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	49%	5%	10%	10%	7%	4%	5%	3%	3%	3%	2%	1%
Maachouk Tyre	41%	11%	7%	10%	7%	4%	4%	3%	5%	3%	4%	0%
Qasmieh Tyre	51%	2%	8%	11%	7%	5%	5%	3%	2%	3%	2%	1%
Total	45%	12%	8%	7%	7%	5%	4%	3%	3%	3%	3%	1%

60% of households do not spend money on rent. Among the remaining 40%, rent accounts for 29% of total expenditures. It is also significant to note that 58% of total residents reported not having spent any income on education and 87% stated not having spent any income on entertainment.

TABLE 39:
PERCENTAGE OF HOUSEHOLDS THAT DO NOT SPEND ANY MONEY SELECTED EXPENSES

GATHERING REGION	Food	Housing	Transport	Health	Electricity	Communication	Tobacco	Clothes	Education	Gas	Water	Entertainment
Daouk, Gaza Buildings & Said Gawash Beirut	0%	69%	34%	20%	20%	6%	31%	3%	49%	0%	17%	74%
Bar Elias Bekaa	0%	67%	13%	30%	33%	5%	49%	13%	67%	0%	55%	82%
Taalabaya & Saadnayel Bekaa	0%	50%	2%	14%	11%	5%	55%	23%	50%	0%	30%	68%
Bab El Ramel & Bab el Tabbaneh North	0%	67%	30%	42%	23%	5%	53%	7%	44%	0%	28%	74%
Mina North	0%	29%	36%	12%	7%	0%	40%	5%	60%	0%	38%	90%
Adjacent Areas of Beddawi Camp North	0%	71%	26%	36%	12%	4%	36%	15%	69%	0%	10%	95%
Adjacent Area of Nahr al Bared Camp North	0%	66%	27%	26%	19%	7%	46%	12%	61%	0%	3%	90%
Zahrieh North	0%	59%	29%	20%	0%	7%	51%	10%	59%	0%	12%	68%
Baraksat Saida	0%	76%	21%	36%	0%	9%	27%	6%	45%	0%	89%	89%
Bustan Al Qods Saida	0%	51%	18%	15%	0%	5%	18%	5%	41%	0%	95%	87%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	0%	61%	15%	24%	21%	0%	27%	18%	58%	0%	48%	91%
Hay el Sohun & Jabal al Halib Saida	0%	60%	17%	33%	8%	0%	50%	10%	54%	0%	75%	92%
Old Saida Saida	0%	35%	29%	5%	0%	5%	42%	8%	74%	0%	35%	85%
Sekke Saida	0%	61%	18%	43%	0%	0%	18%	21%	54%	0%	18%	96%
Sirob Saida	0%	43%	18%	25%	17%	2%	33%	20%	62%	0%	23%	89%
Wadi el Zeineh Saida	0%	30%	17%	18%	5%	1%	33%	20%	52%	0%	5%	84%
Adloun & Baysarieh Tyre	0%	89%	5%	12%	8%	3%	38%	12%	57%	0%	29%	67%
Shabriha Tyre	0%	54%	20%	9%	0%	0%	23%	26%	49%	0%	17%	97%
Jal el Bahr Tyre	0%	100%	22%	33%	7%	13%	63%	7%	63%	0%	43%	93%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	0%	85%	13%	21%	21%	6%	47%	28%	63%	0%	48%	91%
Maachouk Tyre	0%	61%	16%	18%	0%	5%	28%	14%	46%	0%	4%	96%
Qasmieh Tyre	0%	86%	16%	14%	9%	5%	39%	16%	64%	0%	2%	86%
Total	0%	59%	21%	23%	12%	4%	39%	14%	58%	0%	25%	87%

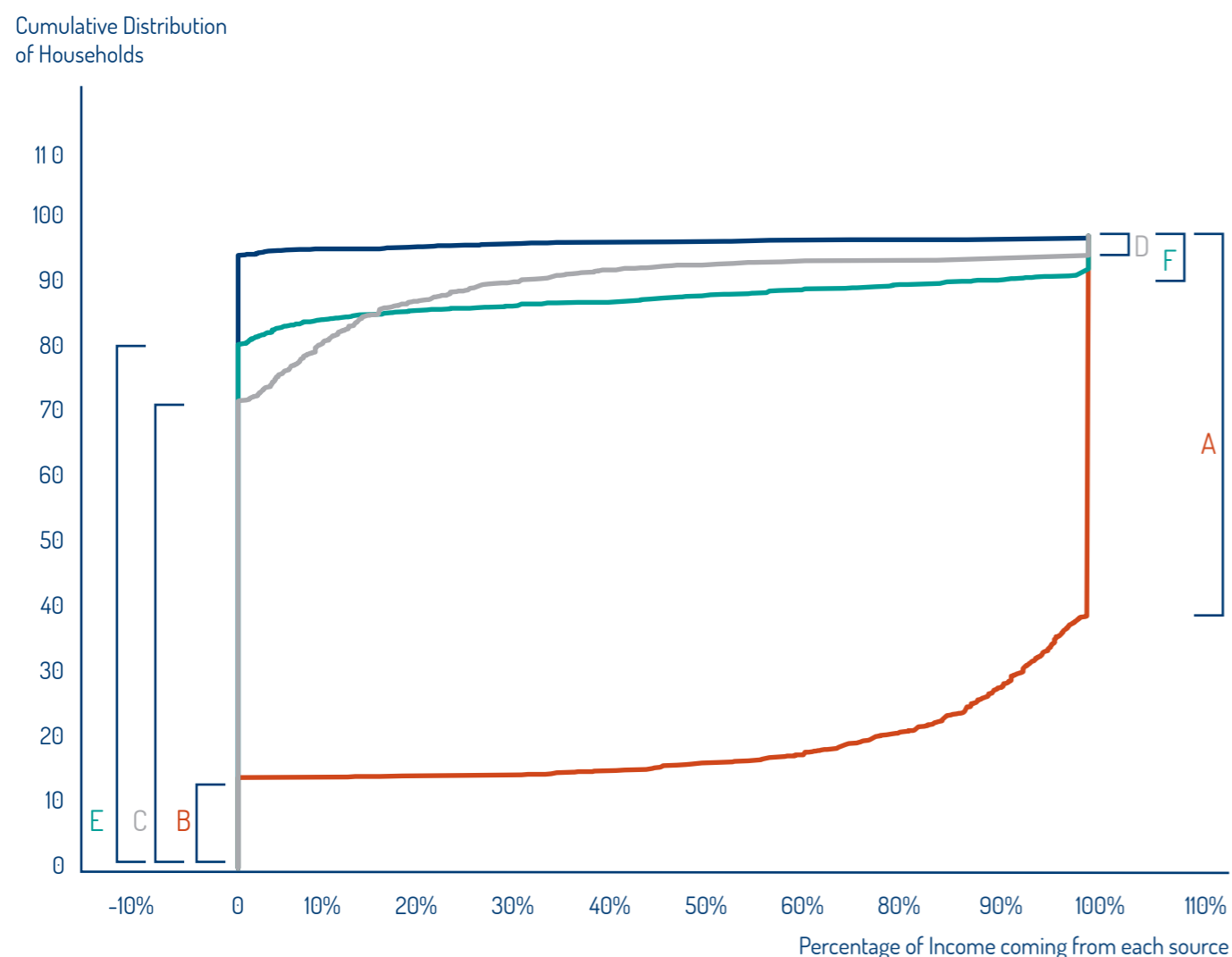
Labor earnings represent 77% of the source of income in gatherings, although both cash aid and remittances contribute to supplement them. Remittances from relatives or friends represent 12% and aid in the form of cash transfers from NGOs or international organizations represent 10% of the source of income.³⁹ Housing rentals provide a further 1% of income.⁴⁰

³⁹ The relevance of aid is higher when considering not only cash transfers but all in-kind transfers, such as food cards, health care coverage, etc. However, for the purpose of this report, in-kind transfers help reduce spending, while cash transfers increase income. As a result, only the latter are used to compute total income.

⁴⁰ Income coming from housing rents represents 1.7% of total income for Lebanese and 1.1% for PRL, while it is almost non-existent for PRS and Syrians.

Remittances and humanitarian aid are a key source of income for a smaller number of most vulnerable households. Figure 22 shows the cumulative distribution of all households in Palestinian gatherings and the percentage of their income originating from each source. The orange line represents the importance of labor earnings in total income. As point (A) shows, 60% of households fully rely on their wages. On the other end of the spectrum, there are 15% of households that do not have any family member employed (point B) and thus obtain all their income from remittances and aid. Regarding aid cash transfers, 74% of households do not receive this type of funds (point C); while for another 16%, it only represents less than 20% of total income. However, 3% of households are completely dependent on humanitarian aid to sustain their livelihoods (point D). In the same vein, the vast majority of households do not receive remittances (83%, point E), but for another 10%, remittances represent more than half of their total income and, in particular, 5% receive all their income from this source.

FIGURE 22:
SOURCES OF INCOME FOR RESIDENTS OF PALESTINIAN GATHERINGS



- A:** 60% of households fully rely on labor income
- B:** 15% have no single earning coming from labor.
- C:** 74% of households do not receive any cash aid.
- D:** 3% obtain all their income from aid.
- E:** 83% of household do not receive remittances
- F:** 5% of families obtain all their income from remittances

- Rent Housing
- Labor Earnings
- Remittances
- Aid

Per gathering, all gatherings have labor earnings as the main source of income, although in some of them reliance on remittances and aid is particularly high, as shown in Table 40. Remittances are most prevalent in Zahrieh (23% of total income), Jal el Bahr (19%), and Bar Elias (18%). Regarding cash transfers from humanitarian organizations, the most dependent gatherings are Qasmieh (31% of total income) and Sekke (26%).

TABLE 40:
PERCENTAGE OF INCOME ORIGINATING FROM DIFFERENT SOURCES

GATHERING REGION	Remittances	Housing Rent	Aid	Labour Earnings
Daouk, Gaza Buildings & Said Gawash Beirut	8%	1%	2%	89%
Bar Elias Bekaa	18%	3%	7%	73%
Taalabaya & Saadnayel Bekaa	6%	0%	7%	86%
Bab El Ramel & Bab el Tabbaneh North	13%	0%	2%	85%
Mina North	15%	0%	4%	81%
Adjacent Areas of Beddawi Camp North	5%	0%	7%	88%
Adjacent Area of Nahr al Bared Camp North	13%	0%	11%	76%
Zahrieh North	23%	0%	4%	73%
Baraksat Saida	7%	0%	11%	81%
Bustan Al Qods Saida	0%	3%	12%	85%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	10%	3%	7%	80%
Hay el Sohun & Jabal al Halib Saida	9%	5%	12%	73%
Old Saida Saida	17%	2%	10%	72%
Sekke Saida	1%	9%	26%	64%
Sirob Saida	12%	1%	5%	82%
Wadi el Zeineh Saida	10%	2%	10%	78%
Adloun & Baysarieh Tyre	13%	10%	3%	74%
Shabriha Tyre	7%	0%	15%	78%
Jal el Bahr Tyre	19%	0%	14%	67%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	17%	1%	16%	65%
Maachouk Tyre	9%	1%	13%	78%
Qasmieh Tyre	8%	0%	31%	62%
Total	12%	1%	10%	77%

3.7 Safety and Mobility

Safety and mobility are two main enablers for refugees to access basic needs. The aim of this section is to assess threats facing Palestinians to their safety, impacting their livelihoods and their access to work and social services, as well as difficulties facing Palestinians in moving across space. Examining safety and mobility allows for expanding understanding of service provision processes and formulating recommendations at the policy level and humanitarian response level. For the purpose of this analysis, safety is measured by reported incidents and subjective feelings of insecurity. Previous studies have shown that perceptions of insecurity correlate with crime rates in a given area, although not only objective measures but also subjective feelings generate perceptions of danger.⁴¹ Beyond crime rates, fear appears to be also associated with conditions in a physical environment⁴² and social factors. This suggests that fear and perceptions of crime and insecurity may have an impact on the wellbeing of the population, independent of the direct impact of crime rates on victims.⁴³ In turn, mobility is defined as the subjective perception of respondents in accessing means of transportation.

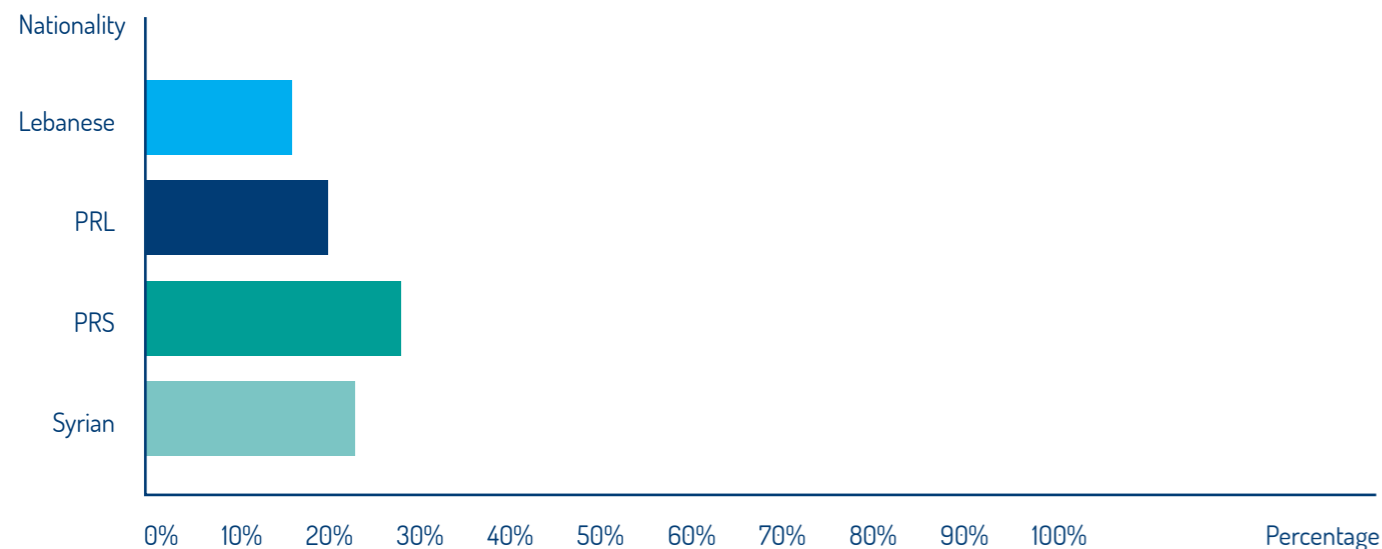
3.7.1. Safety

Safety is a key dimension to analyze in order to assess the overall level of vulnerability of different Palestinian gatherings. This should be taken into account given the historical divide and segregation in the country and the burdening policies that have targeted Palestinian refugees and their places of residence in recent decades. Previous studies such as the one published by UNRWA and AUB (2015) observe high insecurity rates in Palestinian camps (affecting more than half of its population), which frequently spillover to nearby adjacent gatherings. In this report both safety perceptions and reported incidents are analyzed.

Self-reported perceptions of safety

20% of households in Palestinian gatherings self-report being concerned about their safety. By nationality, the highest levels of perceived insecurity are observed among the PRS population (28%), followed by Syrians (23%), and PRL (21%), and Lebanese (16%) (Figure 23).

FIGURE 23:
PERCENTAGE OF HOUSEHOLDS THAT FEEL UNSAFE BY NATIONALITY



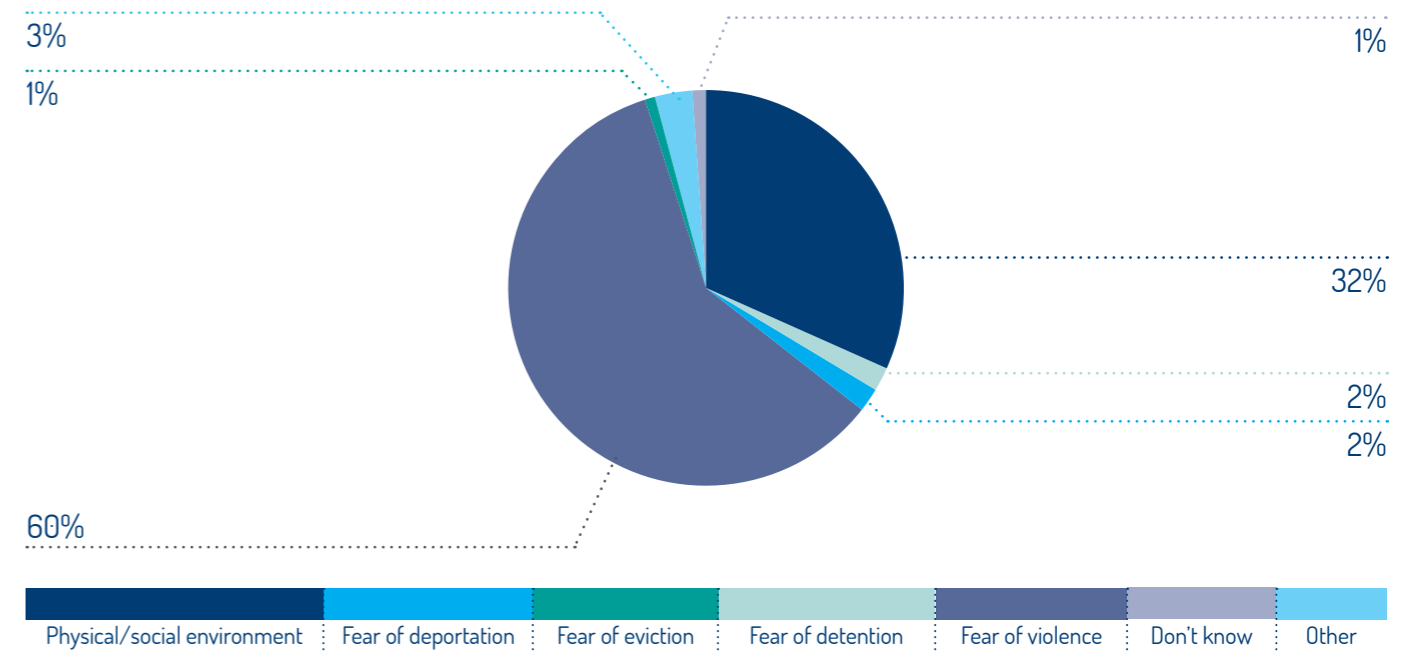
⁴¹ Reviews of the literature, such as Hale (1996) show that fear is only weakly correlated with crime rates

⁴² See, for example, Lorenc et al. (2012)

⁴³ Lorenc et al. (2013)

The most cited reason for feeling unsafe is fear of violence (60%), while 30% attribute it to physical and social environments (Figure 24). Insecurity related to physical environment is related to signs of neglect in neighborhoods such as litter, drug use, or lack of common safe spaces, while insecurity related to social environment is more closely related to social cohesion in an area. Fear of being detained, deported, or evicted are significantly less mentioned as main reasons to feel unsafe (less than 3% for each threat). However, for specific nationalities, the reasons are somewhat different. For example, up to 9% of PRS cite fearing detention, while 8% of Syrians fear deportation, in both cases significantly above the prevalence among other nationalities.

FIGURE 24:
REASONS CITED FOR NOT FEELING SAFE



There are wide variations in terms of safety perceptions across gatherings, with higher concerns in gatherings adjacent to Ain el Hilweh Camp in Saida. Three gatherings adjacent to the Ain el Hilweh Camp have rates of perceived insecurity above 80% of the population (Table 41). In Bustan El Quds, Hay el Sohun, and Jabal al Halib, fear was mostly related to violence around the Ain el Hilweh camp. In Sekke, more than half of its inhabitants also report safety concerns, in this case mostly related to the challenging physical environment, but also due to fear of potential violent clashes. In the North, the gatherings of the Beddawi Camp adjacent areas, Bab el Ramel, and Bab el Tabbaneh display higher perceptions of insecurity (42% and 32%) associated with a fear of violence.

TABLE 41:
SAFETY PERCEPTIONS AND REASONS BY GATHERING

GATHERING REGION	Safety perception	(due to fear of violence)	(due to physical / social env.)	(Other causes)
Daouk, Gaza Buildings & Said Gawash Beirut	25%	6%	18%	1%
Bar Elias Bekaa	11%	9%	0%	2%
Taalabaya & Saadnayel Bekaa	10%	2%	0%	8%
Bab El Ramel & Bab el Tabbaneh North	32%	18%	10%	4%
Mina North	12%	5%	7%	0%
Adjacent Areas of Beddawi Camp North	42%	32%	8%	1%
Adjacent Area of Nahr al Bared Camp North	18%	8%	10%	1%
Zahrieh North	18%	16%	2%	0%
Baraksat Saida	29%	24%	0%	5%
Bustan Al Qods Saida	88%	85%	2%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	12%	2%	4%	6%
Hay el Sohun & Jabal al Halib Saida	84%	74%	10%	0%
Old Saida Saida	24%	13%	11%	0%
Sekke Saida	58%	25%	25%	9%
Sirob Saida	13%	9%	3%	1%
Wadi el Zeineh Saida	8%	4%	2%	2%
Adloun & Baysarieh Tyre	16%	4%	7%	5%
Shabriha Tyre	5%	0%	5%	0%
Jal el Bahr Tyre	16%	10%	4%	2%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	2%	0%	0%	2%
Maachouk Tyre	14%	8%	5%	1%
Qasmieh Tyre	13%	9%	2%	2%
Total by region:				
Beirut	25%	6%	18%	1%
Bekaa	11%	7%	0%	4%
North	20%	10%	9%	1%
Saida	26%	18%	5%	2%
Tyre	11%	6%	4%	2%
Total	20%	12%	7%	2%

Perceptions of safety and drivers of insecurities are tied to conditions in gatherings. Residents in gatherings adjacent to camps are more than twice as likely to feel unsafe as those in non-adjacent areas (34% vs. 14%). Higher insecurity in adjacent areas is mainly driven by higher perceptions or fear of potential violent clashes (Table 42). This phenomenon is explained by recent outbursts of armed conflicts in areas around the Palestinian camps of Beddawi and Ain el Hilweh. Urban gatherings also show higher levels of insecurity compared to rural areas. While this in part can be associated with the fact that most adjacent gatherings are located in urban areas, it is also indicative of a higher frequency of crimes compared to rural areas (see next section). With respect to the type of interactions between gatherings and municipalities, residents of gatherings that exhibit relationships with municipalities (could be in form of service provision) report significantly lower rates of insecurity. Behind this correlation lay several potential factors, including higher income levels in more integrated gatherings (which usually lead to lower crime rates) or the provision of policing services by municipalities in surrounding areas (which could prevent more crimes).

TABLE 42:
SAFETY PERCEPTIONS AND MAIN REASON BY GATHERING

TYPE OF GATHERING	% of households that feel unsafe			Fear of violence (% of total reasons for feeling unsafe)		
	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings						
Adjacent to camp?	34%	14%	20% ***	68%	51%	17% ***
Armed conflict?	27%	18%	8% ***	65%	59%	6% *
Urban?	24%	10%	14% ***	63%	47%	16% **
Size of arrival of Syrian refugees in the surroundings						
Syrian refugees >50% of population in municipality?	26%	17%	9% ***	60%	62%	-1%
Governance & relations with municipality						
Good relations with municipality?	17%	24%	-7% ***	50%	67%	-17% ***
Municipal services in the gathering?	15%	32%	-17% ***	52%	69%	-17% ***
Municipal tax collection in the gathering?	13%	24%	-11% ***	57%	62%	-5%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

Reported safety incidents

While 20% of households live in a perceived status characterized by lack of safety, the number of reported cases of safety incidents and crimes stands at 4% of the population. The most frequently reported crime suffered in gatherings are theft, robbery, or looting, affecting 2.4% of residents, followed by harassment and threats (1.4%), shooting incidents (1.2%), and physical aggressions (1%). More infrequently reported are sexual aggressions (0.3%) or kidnapping (0.2%). Some of these numbers must be taken with a high degree of caution as under-reporting can create biases in some instances such as in the case of sexual aggressions that are associated with social stigmas in the community.

The highest prevalence of reported safety incidents is observed in some gatherings in the North and Beirut, such as Bab el Ramel and Bab el Tabbaneh (16% of households have reported some incident) and Beddawi Camp adjacent areas (10.6%), as well as in Daouk, Said Ghawash and Gaza Buildings (12.2%). Per type of incidents, theft is more

prevalent in Beirut gatherings, Bab el Ramel and Bab el Tabbaneh, Jal el Bahr, and Sekke (all between 5% and 10%). Residents of Bab el Ramel and Bab el Tabbaneh, Baraksat and Hay el Sohun, and Jabal al Halib also report higher shooting incidents (4% to 6% of the households compared to an average of about 1%) due to conflicts in the Ain el Hilweh Camp and adjacent areas as well as in the Tabbaneh-Jabal Mohsen area in Tripoli.

TABLE 43:
PERCENTAGE OF HOUSEHOLDS REPORTING SAFETY INCIDENTS

GATHERING REGION	Any incident	Harassment	Physical aggr.	Theft	Sexual aggr.	Kidnapping	Shooting
Daouk, Gaza Buildings & Said Gawash Beirut	12.2%	2.2%	2.2%	9.4%	14%	0.7%	15%
Bar Elias Bekaa	2.0%	1.0%	1.0%	1.0%	0.0%	0.0%	0.0%
Taalabaya & Saadnayel Bekaa	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	0.0%
Bab El Ramel & Bab el Tabbaneh North	16.0%	2.0%	6.0%	8.0%	0.0%	0.0%	6.0%
Mina North	8.6%	18%	18%	18%	0.0%	3.5%	0.0%
Adjacent Areas of Beddawi Camp North	10.6%	7.0%	5.5%	2.9%	0.0%	0.0%	0.0%
Adjacent Area of Nahr al Bared Camp North	3.9%	0.7%	1.2%	2.2%	0.0%	0.0%	1.2%
Zahrieh North	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	0.0%
Baraksat Saida	6.2%	2.1%	0.0%	2.1%	0.0%	0.0%	5.2%
Bustan Al Qods Saida	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	4.0%	2.0%	2.0%	0.0%	0.0%	0.0%	0.0%
Hay el Sohun & Jabal al Halib Saida	3.7%	2.0%	0.0%	2.0%	0.0%	0.0%	4.0%
Old Saida Saida	7.6%	2.5%	3.8%	1.3%	0.0%	0.0%	1.3%
Sekke Saida	8.8%	0.0%	0.0%	5.7%	1.9%	0.0%	1.9%
Sirob Saida	3.3%	0.5%	0.0%	1.9%	0.0%	0.0%	0.9%
Wadi el Zeineh Saida	7.6%	2.9%	0.6%	1.8%	0.6%	0.6%	2.4%
Adloun & Baysarieh Tyre	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Shabriha Tyre	3.3%	1.7%	1.7%	1.7%	3.4%	0.0%	0.0%
Jal el Bahr Tyre	6.0%	2.0%	0.0%	6.1%	0.0%	0.0%	0.0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Maachouk Tyre	3.7%	1.3%	0.0%	2.5%	0.0%	0.0%	0.0%
Qasmieh Tyre	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total by region:							
Beirut	12.2%	2.2%	2.2%	9.4%	14%	0.7%	15%
Bekaa	2.0%	0.7%	0.7%	1.4%	0.0%	0.0%	0.0%
North	5.2%	1.4%	1.7%	2.4%	0.0%	0.3%	1.0%
Saida	5.5%	1.6%	0.6%	1.9%	0.3%	0.1%	2.0%
Tyre	2.5%	0.9%	0.3%	1.9%	0.6%	0.0%	0.0%
Total	5.0%	1.4%	1.0%	2.4%	0.3%	0.2%	1.2%

By type of gatherings, urban areas have significantly higher reported crime rates than rural gatherings, in particular shootings, theft, kidnapping, and harassment (Tables 44 - 45). Gatherings adjacent to camps have statistically significantly higher levels of insecurity related to shootings and kidnappings compared to non-adjacent areas. Interestingly, while gatherings in municipalities that hosted a higher share of Syrian refugees (above 50% of the total population) have greater safety concerns than those with lower share of Syrian refugees, they report significantly lower crime rates in general with the exception of physical aggressions. Finally, gatherings which have stronger ties with neighboring municipalities exhibit lower reported crime rates, in line with higher safety perceptions. In particular, theft and sexual aggression are significantly lower.

TABLE 44:
SAFETY INCIDENTS BY TYPE OF GATHERING (I)

TYPE OF GATHERING	Harassment			Physical Aggression			Theft		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings									
Adjacent to camp?	1.1%	1.4%	-0.3%	0.8%	1.1%	-0.2%	2.4%	2.5%	-0.1%
Armed conflict?	1.0%	1.4%	-0.5%	1.3%	0.9%	0.5%	2.5%	2.5%	0.0%
Urban?	1.5%	0.9%	0.6% *	1.1%	0.6%	0.5%	2.8%	1.3%	1.6% **
Size of arrival of Syrian refugees in the surroundings									
Syrian refugees >50 of population in municipality?	1.0%	1.6%	-0.6% *	1.4%	0.7%	0.8% **	2.4%	2.5%	-0.1% *
Governance & relations with municipality									
Good relations with municipality?	0.9%	1.7%	-0.8% *	1.4%	0.6%	0.8% **	1.9%	2.9%	-1.1% *
Municipal services in the gathering?	1.1%	1.6%	-0.5%	1.1%	0.9%	0.2%	2.1%	3.1%	-1.0%
Municipal tax collection in the gathering?	1.6%	1.2%	0.4%	1.2%	0.9%	0.2%	2.2%	2.6%	-0.4%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.



TABLE 45:
SAFETY INCIDENTS BY TYPE OF GATHERING (II)

TYPE OF GATHERING	Sexual Aggression			Kidnapping			Shooting		
	Yes	No	Difference	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings									
Adjacent to camp?	0.1%	0.4%	-0.2%	0.0%	0.3%	-0.3% *	1.8%	0.9%	0.9% **
Armed conflict?	0.0%	0.4%	-0.4% *	0.0%	0.3%	-0.3% *	2.1%	0.9%	1.3% ***
Urban?	0.3%	0.4%	-0.2%	0.3%	0.0%	0.3% *	1.6%	0.0%	1.6% ***
Size of arrival of Syrian refugees in the surroundings									
Syrian refugees >50% of population in municipality?	0.1%	0.5%	-0.4% *	0.0%	0.4%	-0.4% **	1.1%	1.4%	-0.3%
Governance & relations with municipality									
Good relations with municipality?	0.0%	0.6%	-0.6% **	0.2%	0.2%	0.0%	1.0%	1.5%	-0.5%
Municipal services in the gathering?	0.1%	0.7%	-0.7% ***	0.2%	0.1%	0.1%	1.1%	1.5%	-0.3%
Municipal tax collection in the gathering?	0.2%	0.3%	-0.1%	0.6%	0.1%	0.5%	1.4%	1.2%	0.2%
Secterian composition of municipality									
Municipality sunni?	0.2%	0.4%	-0.2%	0.1%	0.3%	-0.2%	1.9%	0.6%	1.3% ***
Municipality shia?	0.4%	0.3%	0.1%	0.0%	0.3%	-0.3% *	0.0%	1.7%	-1.7% ***
Municipality christian?	0.0%	0.4%	-0.4%	0.0%	0.2%	-0.2%	1.3%	1.3%	0.0%
Municipality mixed?	1.2%	0.2%	1.0% **	1.8%	0.1%	1.7% ***	1.2%	1.3%	-0.1%

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.



3.7.2. Mobility

The population in Palestinian gatherings does not self-report high levels of difficulty in accessing means of transportation. This subjective measure of vulnerability takes into consideration not only the availability of transport in an area, but also its affordability for the resident population. Only 5% of households consider it difficult or very difficult to access affordable transportation, while another 13% report medium level difficulties.

Behind the general assessment of limited restrictions in mobility, some gatherings suffer from larger restrictions. While in the vast majority of gatherings, less than 5% of the population face severe difficulties in finding transportation, this rate rises to more than 10% in Hay el Sohun, Jabal al Halib, and to a striking 74% in Sekke. It is worth noting that these gatherings are adjacent to the Ain el Hilweh Camp.

TABLE 46:
PERCENTAGE OF HOUSEHOLDS THAT FIND IT EASY, MEDIUM AND DIFFICULT TO SECURE ANY MEANS OF TRANSPORT

GATHERING REGION	Difficult	Medium	Easy
Daouk, Gaza Buildings & Said Gawash Beirut	9%	23%	68%
Bar Elias Bekaa	0%	20%	80%
Taalabaya & Saadnayel Bekaa	6%	6%	88%
Bab El Ramel & Bab el Tabbaneh North	0%	18%	82%
Mina North	0%	14%	86%
Adjacent Areas of Beddawi Camp North	1%	20%	79%
Adjacent Area of Nahr al Bared Camp North	1%	11%	87%
Zahrieh North	0%	2%	98%
Baraksat Saida	0%	6%	94%
Bustan Al Qods Saida	0%	12%	88%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	0%	6%	94%
Hay el Sohun & Jabal al Halib Saida	13%	11%	76%
Old Saida Saida	3%	22%	76%
Sekke Saida	74%	18%	9%
Sirob Saida	3%	17%	80%
Wadi el Zeineh Saida	2%	4%	94%
Adloun & Baysarieh Tyre	0%	10%	90%
Shabriha Tyre	13%	22%	65%
Jal el Bahr Tyre	0%	0%	100%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	0%	18%	82%
Maachouk Tyre	2%	6%	91%
Qasmieh Tyre	2%	4%	94%
Total	5%	13%	83%

By type of gathering, residents living in gatherings adjacent to camps are more likely to face difficulties in finding transportation, although in all cases this difficulty remains moderate. Interestingly, gatherings in urban areas host a higher number of residents facing mobility difficulties (5%) compared to those in rural areas (3%).

TABLE 47:
ACCESS TO TRANSPORTATION BY TYPE OF GATHERING

TYPE OF GATHERING	% who find it difficult			% who find no easy time (hard or medium) to secure transportation		
	Yes	No	Difference	Yes	No	Difference
Location & integration with surroundings						
Adjacent to camp?	7%	3%	4% ***	19%	16%	3% *
Armed conflict?	1%	6%	-5% ***	12%	19%	-7% ***
Urban?	5%	3%	2% **	17%	15%	3% *
Size of arrival of Syrian refugees in the surroundings						
Syrian refugees >%50 of population in municipality?	5%	3%	2% **	19%	15%	4% **
Governance & relations with municipality						
Good relations with municipality?	1%	7%	-6% ***	14%	19%	-5% ***
Municipal services in the gathering?	2%	10%	-8% ***	14%	22%	-9% ***

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.



Chapter 4:

Factors Shaping the Ability
of Palestinians to Sustain
Their Livelihoods

Given the central role that job opportunities and labor income play in self-reliance and sustainability of livelihoods, this chapter aims to identify and analyze in detail the mechanisms that Palestinian refugees use to access and secure income. Labor earnings constitute more than 75% of total household income in Palestinian gatherings, compared to slightly above 10% from humanitarian aid cash transfers and remittances from family members or friends.

However, the previous chapter demonstrates that employment opportunities are sparse for residents of gatherings: about 33% of the working age population (15–64) are currently employed and most of the jobs available are of an informal nature, with a high prevalence of low-paid jobs and limited working hours. Not only is there a high level of vulnerability in the labor market, but it has been on the rise in the past years. According to a survey on the socioeconomic status of Palestine refugees in 2015 (AUB–UNRWA 2015), unemployment among PRL (in Palestinian camps and gatherings) increased from below 10% in 2010 to more than 23% in 2015. This finding is similar to the results observed in this survey for the PRL population in the gatherings (21%).

Throughout this chapter, the analysis relies on several statistical regressions that include a broad range of individual, household, and gathering level characteristics that can potentially explain the labor market performance of different community groups in Palestinian gatherings. This methodology analyzes the impact of each factor separately after equalizing all other factors that can affect the outcome of interest at the same time.⁴⁴

4.1 Potential determinants of labor earnings

VARIATIONS AT THE INDIVIDUAL LEVEL: There are different individual socio-economic characteristics that can potentially explain how likely a resident is to find employment and his/her level of wage income. For example, large variations in labor market outcomes were observed across gender in the previous section, with only 8% of adult women working compared to 59% of men. Other relevant characteristics that shape how well a person performs in the labor market (in terms of finding a job, the quality of that job and the attached salary and working conditions) are his/her age, nationality, marital status, education level, and social networks and connections.

Education: Education affects the capacity of individuals to participate in economic activities as well as their productivity. As such, more educated populations have, on average, better access to higher skilled jobs that have better work conditions and provide higher wages. In the economic literature, returns on education have been widely used to analyze the increase in wages associated with studying an additional year. Psacharopoulos, G. and H. Patrinos (2004) show that returns on education in the world are about 10%, which means that for every year of schooling, people earn 10% higher wages on average. In the case of the Middle East, returns on education are somewhat lower (about 7%), although still very significant. In the context of Palestinian gatherings in Lebanon, the ability to reap the benefits of obtaining higher education is limited with low returns per year of education (3–4%). This is mostly driven by the ban on Palestinians working in several professional activities. At the same time, education levels of the adult population in Palestinian gatherings is significantly lower than in Lebanon as a whole, with only 17% having completed upper secondary school, compared to 33% at the national level. Therefore, it is important to assess returns on education for this vulnerable population.

Social networks: Social networks can be defined as social ties and connections with other members of the community such as relatives, neighbors, or friends. In the Middle East, social networks play a very important role throughout the region when seeking employment (World Bank 2015). In general, social networks are more prevalent among low-skill labor activities and more informal economies. Given that these particular characteristics

⁴⁴ For example, gender wage gaps can be partially explained due to differences in other characteristics between men and women (e.g. education levels). In order to assess the pure effect of gender, the model calculates expected differences in earnings among gender assuming all other individual, family, and gathering characteristics equal. The first model is a Probit that predicts the probability of being employed among the working age population in gatherings, while the second is an Ordinary Least Squares model that predicts the labor earnings of a person given that (s)he is employed. Reviewing potential drivers in section 4.2, section 4.3 provides the main results for drivers of access to employment (4.3.1) and the determinants of higher labor earnings among the employed population (4.3.2).

are prevalent in Palestinian gatherings, it is important to assess its role in this setting. More interestingly, we assess what types of networks are more important. One of the ways in which refugees gain social capital and increase their social assimilation in a country is marrying a Lebanese person. The literature has found that this is an effective way for migrants to integrate and positively impact their employment and wage potential (Furtado and Theodoropoulos 2010). In other instances, being a member of a political party, religious group, or other type of organization can significantly raise earning potential.

Integration: International literature on migration shows that the longer refugees or labor migrants remain in a country, the better they assimilate into the labor market. Many times, second generation immigrants have better education outcomes and are able to access higher-skilled and higher paid employment opportunities. The context of Palestinian refugees in Lebanon proves to be more difficult, with numerous barriers (such as legal restrictions to work, potential discrimination, etc.) that prevent them from fully integrating into a host community as economically active individuals, despite their prolonged residence in the country (in many cases since the late 1940s). As a result, it seems important to test whether the length of stay in a country among refugees has implications on labor market outcomes and, in particular between Palestinians from Lebanon (PRL) and Syrians and Palestinians who have recently arrived from Syria (PRS).

Land tenure: Land tenure can have important consequences on the ability of people to work and generate income. Previous studies have found a link between tenure insecurity and poverty (Durand-Lasserve and Selod 2007), highlighting the benefits of formalizing land tenure. Field (2007) found that the granting of a property title is associated with a 17% increase in total household working hours, a 47% decrease in the probability of working at home, and a 28% reduction in child labor. The impact can go through different channels: (i) inhabitants with secure tenure can sell or rent the house more easily, presenting a new source of income; (ii) more formal tenure allows for housing repairs to maintain buildings (although the 2001 law hinders this possibility for Palestinians in Lebanon). Substandard housing conditions can affect health and thus the ability to work and generate income. Therefore, it is important to test these dynamics in the case of Palestinian gatherings to understand whether households with more housing insecurity and risk of evictions are more prone to unemployment and face more difficulties in obtaining higher labor earnings.

VARIATIONS AT THE GATHERING LEVEL: Apart from the individual characteristics of residents in Palestinian gatherings, there are other factors of each gathering that enter into play when accessing employment and income-generating activities at different regional levels. Three main pillars are identified:

Securitization of space: Gatherings adjacent to camps usually face higher levels of securitization compared to non-adjacent gatherings. The Lebanese Army has created security zones around the eight gatherings adjacent to the Ain el Hilweh Camp and gatherings that border the Nahr el Bared Camp and Mieh Mieh Camp (UNDP and UN-Habitat 2014). This creates additional barriers to mobility and can potentially have negative repercussions on employment opportunities, income earnings, and the overall integration of these areas with their surroundings.

Governance structures in gatherings: Governance structures in Palestinian gatherings (generally formed by popular committees) differ from one another in the way they interact with key external actors such as municipalities and international or humanitarian organizations, which can have important and varying consequences on available job opportunities for those living in Palestinian gatherings.

Influx of refugees: Palestinian gatherings in Lebanon, as in the rest of the country, have experienced a high influx of refugees from Syria (PRS and SRS) since 2011. However, there are wide variations in terms of the magnitude of those arrivals in different regions. Taking into account these differences, an index of the presence of refugees from Syria can be created at the municipal level to analyze the impact of their presence on residents of Palestinian gatherings. In particular, it appears relevant to assess the extent to which inhabitants of gatherings are affected by a higher influx of refugees within the same municipality, specifically concerning difficulties in accessing jobs and labor earnings, as these two groups could potentially be competing for similar low-skill jobs.

Location and urban/ rural characteristics: Gatherings differ in their level of urbanization, where more urbanized areas tend to have or be closer to key services and higher economic concentrations and employment opportunities. Therefore, it is important to assess the impact of urbanization on the chances of obtaining employment opportunities and securing higher levels of labor income.

4.2 Drivers of labor opportunities and income in Palestinian gatherings

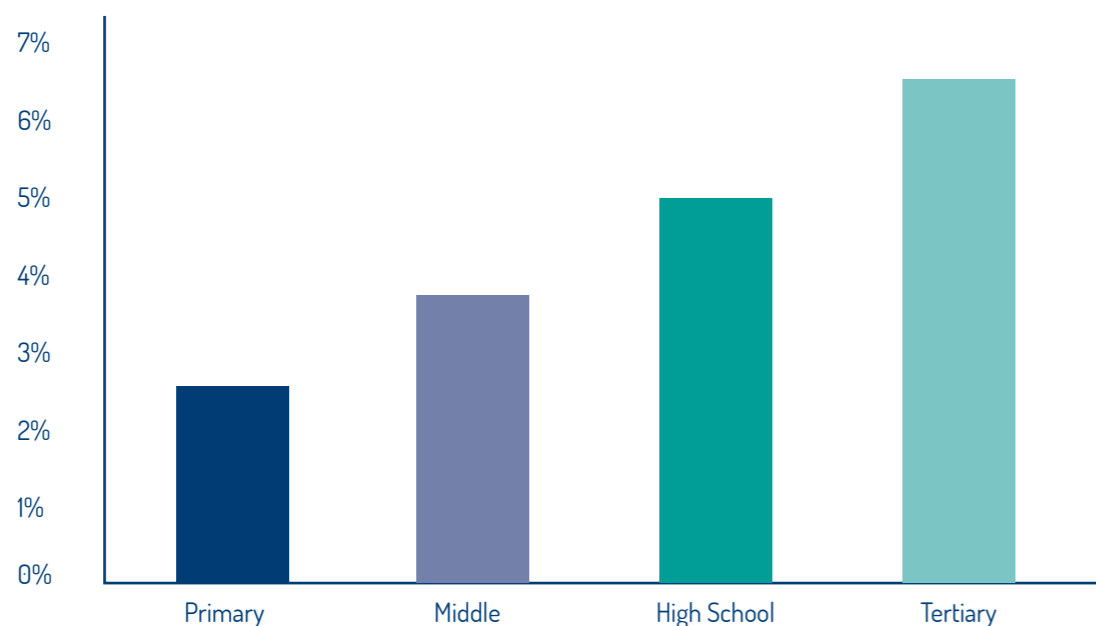
INDIVIDUAL LEVEL CHARACTERISTICS:



Education:

In Palestinian gatherings, there are small gains for individuals with more years of schooling. The marginal gain of schooling in gatherings is rather small, with only a 0.4% improvement in finding jobs per year of education. This means that a person with a college degree is only 7% more likely to be employed compared to someone who never attended school.

FIGURE 25:
INCREASE IN CHANCES OF BEING EMPLOYED BY EDUCATION LEVEL



* These figures are compared to having no education; the differences are statistically significant at the 1% level.

In terms of income, there are also very low returns on education, which reduces incentives to become educated. The return on education in Palestinian gatherings is between 3% and 4% per year, which is significantly low by international standards (10% for the world average and 7% in the Middle East). For example, compared to a person with no education, having finished secondary school increases earnings by 20%, and university by 70% worldwide (Figure 26). By comparison, the ILO (2011) finds that for the Lebanese population, having a university degree triples the income of a person compared to illiterate workers. This means that residents of gatherings do not have strong incentives to become educated as the monetary benefits are lower for the financial and time cost of investing in education. In a context where high-skilled positions (and in particular in professional sectors) are very limited for inhabitants of Palestinian gatherings, most students do not pursue higher education, primarily due to preference rather than supply constraints, perpetuating the problem of low-skilled employment and earnings.



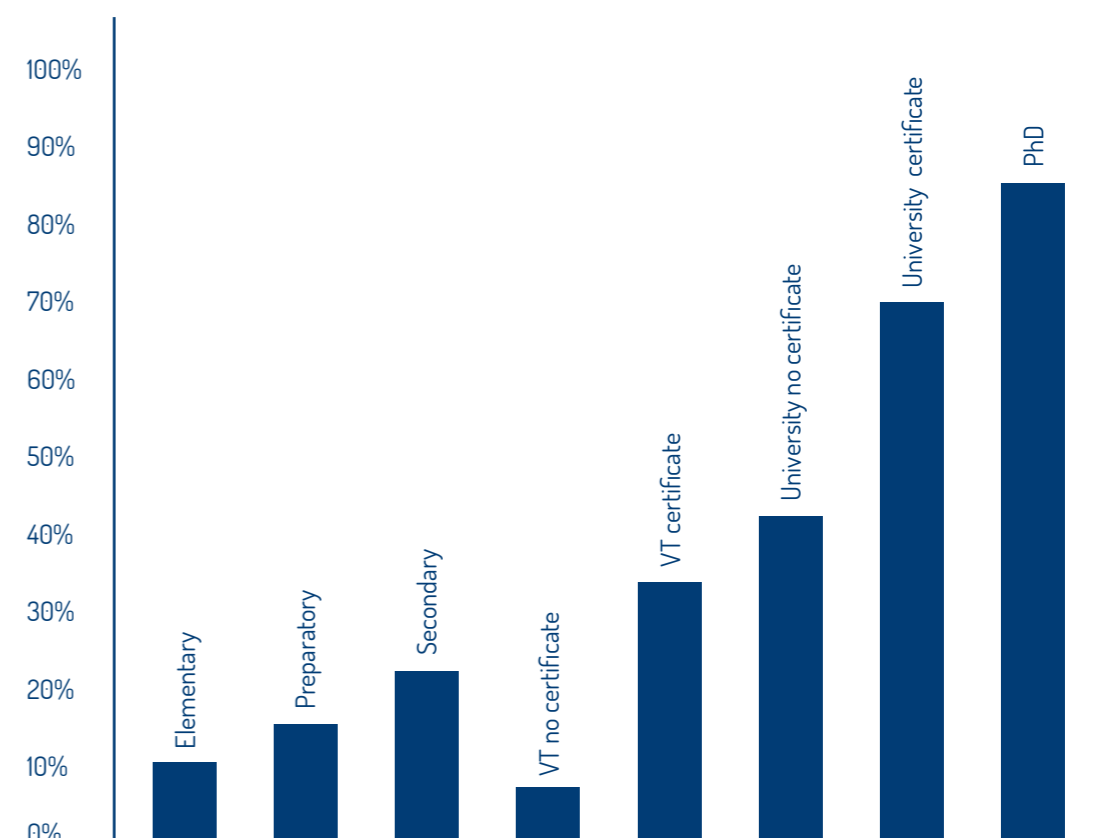
Age:

Age is one of the key determinants of the ability to find employment. **Older people in the gatherings have a higher chance of finding employment** compared to youth who have more recently entered the labor market. The coefficient is high and highly significant, which points to strong barriers to entry in the labor market for youth. Compared to youth (15 to 24), residents of gatherings in their late 30s and early 40s are 35% more likely to be employed.

Older workers also earn higher salaries, by as much as 4% per year of experience they gained in the early stages of their professional life. This factor not only is indicative of increased experience in a given job leading to higher remuneration, but also the ability of a worker with many years of experience to access a higher paid job offered by another employer.

Returns for non-formal, short-term and saturated vocational training courses are nearly zero. This means that non-formal training barely lifts residents' income, casting doubts on its suitability as a livelihood policy tool in gatherings under the current format. Previous studies highlight the limitations of these programs in providing support to PRL in the labor market. These low returns are due to different factors such as the short duration of training (less than six months), which does not allow sufficient learning; the lack of certification and the equation of certificates to those offered by the Lebanese Government (Hillenkamp 2008 and ILO 2011), or the limited match of skills learned to the job market. For example, Abdunnur, Abdunnur and Madi (2008) find that about 25% of Palestinians who have received vocational training ended up working in their field of training.

FIGURE 26:
WAGE INCREASE BY EDUCATION LEVEL COMPARED TO PEOPLE WITH NO EDUCATION





Gender:

In the gatherings, males have much higher chances of being employed than females.

Taking into consideration all other differences, gender highly correlates with status in the labor market. Male residents in Palestinian gatherings are 57% more likely than females to be employed. This is primarily driven by lower labor force participation rate of females (most of adult women are homemakers and are not looking for work) but also by the higher unemployment rate among females (compared to men, women who look for jobs are more likely not to find any).

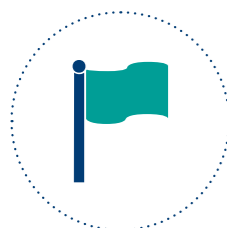
Males workers earn 10% more than females with a similar background; That is on top of lower participation in the labor force and higher unemployment rates and after controlling for other characteristics such as age, marital status, or education levels. The number of hours worked or sector of employment also does not change the gender gap in salary.



Marital status:

There is higher employability among widowed and divorced people in the gatherings, with the lowest employability among those who are single.

Compared to the majority of adults in Palestinian gatherings who are married, those widowed or divorced are nearly 20% more likely to be employed, while single adults are 8% less likely to be so, provided all other individual, family, and gathering characteristics are similar. These general dynamics, mostly driven by the decision to actively participate in the labor market (rather than changes in the unintended status of unemployment in spite of the willingness to work), imply the existence of a labor market according to which most households with less working age adults have a greater need to find job opportunities to secure their livelihoods given the weak income base of most households.



Nationality and length of stay in the country:

The nationality of residents in Palestinian gatherings does not determine their chances of finding employment.

Controlling for other differences that different nationalities in Palestinian gatherings display (for example, in terms of education levels, age structure, etc.), significant differences are not observed in terms of chances of finding employment. There is no gap in employability between Lebanese and refugee communities in Palestinian gatherings and the length of stay among refugees does not shape the likelihood of being employed.

However, refugees from Syria were found to have significantly lower wage earnings than Lebanese or PRL.

All other characteristics being equal, Lebanese and PRL have similar earnings, but PRS earn about 40% less on a monthly basis, and Syrians 25% less. This finding shows how refugees who have more recently arrived more recently from Syria obtain lower wages. This is driven by fewer hours worked since a significant number of refugees from Syria are daily laborers.



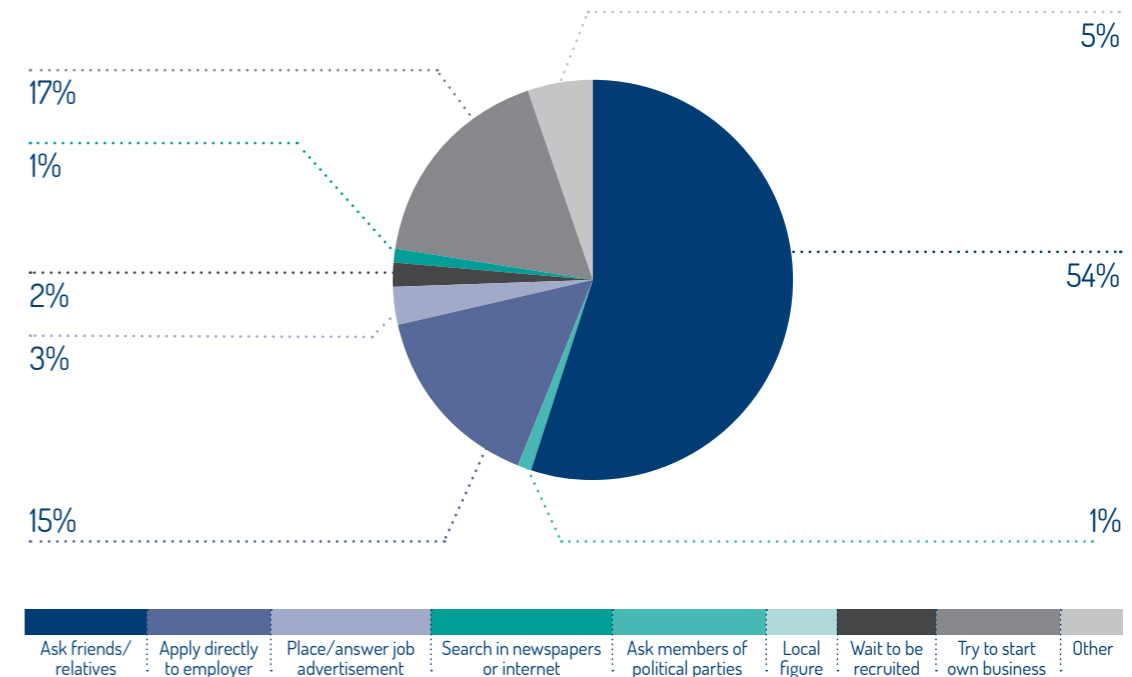
Social Networks:

Residents with better connections in the gatherings have significantly higher chances of finding employment.

This survey measures connections and networks for accessing jobs and services in different ways. One aspect is whether a person is part of a political party, religious organization, or a popular committee. A more indirect aspect is whether a person finds it easy to ask for a job from a politician, religious leader, popular committees, UNRWA, and other UN agencies or NGOs, or from a Lebanese or Palestinian friend or acquaintance.

Figure 27 shows that 54% of residents who have a job, have found it through friends and relatives, while only 15% did so through direct applications to potential employers. The results of the statistical analysis show that being a member of the popular committee increases the likelihood of being employed by 12%. Also, having connections with other influential Palestinians increases the likelihood of being employed by 4%.

FIGURE 27:
MODALITIES OF SEARCHING FOR A JOB IN PALESTINIAN GATHERINGS



Social connections not only increase the chances of being employed but also significantly raise labor earnings.

Members of popular committees in gatherings earn as much as 15% to 20% more than the rest of the population, controlling for other socio-economic characteristics. Another key factor in the social integration of refugees and an important determinant of refugees' labor wages is being married to a Lebanese: as those who do so earn on average 17% higher wages. Interactions with Lebanese population in a work environment is another example of indirect connections that can increase earning potential, with more than 10%.



Land tenure:

Land insecurity limits earning potential in Palestinian gatherings.

The lower the land tenure security that a family has, the lower the labor market outcomes this family will experience, in particular income. Compared to households that bought their houses, tenants earn 10% less, and squatters over 30% less, even while controlling for other socio-economic differences across these different groups. This result, while not providing a causal impact, highlights the complexity and interconnection between different facets of vulnerabilities and, in particular, between the housing and labor market.

GATHERING LEVEL CHARACTERISTICS:



Size of refugee influx from Syria:

Increased competition from Syrian refugees slightly reduces the chances of being employed in the gatherings. Apart from all other individual characteristics of residents, living in areas with greater arrivals of refugees from Syria has an impact on the availability of jobs, although the magnitude is small. Residents in gatherings within municipalities witnessing the doubling of their population after the arrival of refugees have a 2% lower chance of finding a job compared to those in municipalities that barely exhibited any increase in the population. While the impact is quite low on employment status, it is higher in terms of wage earnings and number of working hours.

There is also no robust evidence that wages are lower in areas that are hosting higher numbers of Syrian refugees. In those areas with more than 50% of Syrian refugees, the earnings are 5% lower but those differences are not statistically significant.



Location of the gathering:

Adjacent areas to Palestinian camps have lower employment opportunities. On average, and after controlling for all other individual level characteristics, residents of gatherings adjacent to camps have a 7% less chance of being employed compared to those living in non-adjacent areas, showing particular vulnerability in the labor market in these areas. This might be associated with higher securitization and isolation from the surroundings that they experience, limiting the mobility of its residents and access to the economic centers where job opportunities are more prevalent.

In terms of income, workers living in gatherings adjacent to Palestinian camps have 10% lower earnings. When taking into consideration the type of land on which a gathering was created, there are significant variations, with areas where land is mostly owned by Lebanese providing higher earnings compared to land that was historically associated with the PLO or the Lebanese government. These findings might be related to the relation of a gathering with its surroundings and in particular how close and integrated they are to main hubs of economic activity.



Chapter 5:
Assessing Youth
Vulnerabilities and Needs

The social, economic, and political conditions of youth in Palestinian gatherings in Lebanon have a major impact on their aspirations and expectations for a better future. However, looking at different age groups in gatherings, youth suffer from high levels of socio-economic vulnerabilities, insecurity concerning their legal status, and restrictions on their mobility.⁴⁵ In these segregated environments, and in spite of higher education achievements, youth have limited opportunities to engage in the productive economy. This situation is exacerbated by violence and presence of armed conflict (CLS and UNICEF 2017). This chapter analyzes the conditions of youth in gatherings and, in particular, their transition to adulthood and the main barriers that they face. Youth can be defined within different age brackets but, for the purpose of this chapter, we are considering youth to comprise all residents from the ages of 15 to 29.

5.1 Youth transition to adulthood: from education to work

The population in Palestinian gatherings is very young, with 60% of inhabitants below 30 years. Within the young category, 11% of the population are children below 5 years and a further 18% are children of 5 to 14 years old. Youth (15 – 29 years old) represent 30% of the population and 46% of the total working age population.

TABLE 48:
DEMOGRAPHIC STRUCTURE PER GATHERING

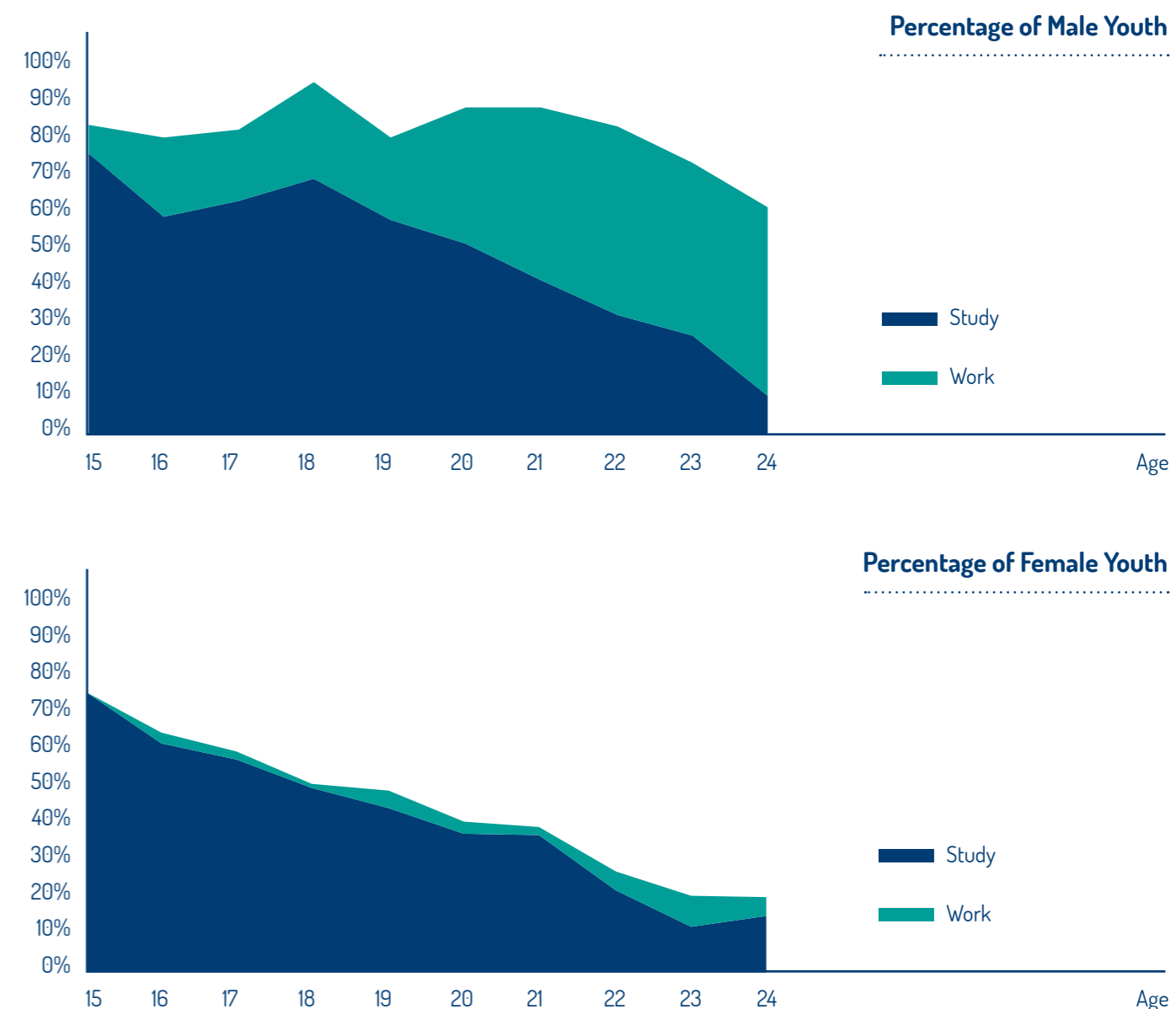
GATHERING REGION	Baby (<5)	Child (6-14)	Youth (15-29)	Adult (30-64)	Elder (+65)
Daouk, Gaza Buildings & Said Gawash Beirut	11%	17%	29%	40%	3%
Bar Elias Bekaa	13%	16%	31%	35%	5%
Taalabaya & Saadnayel Bekaa	9%	13%	28%	44%	5%
Bab El Ramel & Bab el Tabbaneh North	12%	21%	30%	33%	4%
Mina North	7%	19%	30%	36%	8%
Adjacent Areas of Beddawi Camp North	15%	15%	37%	31%	2%
Adjacent Area of Nahr al Bared Camp North	14%	20%	28%	34%	4%
Zahrieh North	7%	12%	28%	39%	14%
Baraksat Saida	14%	20%	27%	35%	4%
Bustan Al Qods Saida	13%	23%	30%	30%	3%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	12%	13%	32%	36%	7%
Hay el Sohun & Jabal al Halib Saida	10%	17%	38%	30%	5%
Old Saida Saida	7%	13%	34%	36%	9%
Sekke Saida	10%	17%	37%	33%	3%
Sirob Saida	9%	20%	28%	38%	4%
Wadi el Zeineh Saida	14%	21%	30%	32%	4%
Adloun & Baysarieh Tyre	5%	16%	30%	35%	14%
Shabriha Tyre	11%	18%	30%	35%	5%
Jal el Bahr Tyre	9%	16%	35%	36%	6%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	11%	15%	25%	39%	10%
Maachouk Tyre	14%	20%	28%	34%	3%
Qasmieh Tyre	5%	17%	28%	40%	9%
Total	11%	18%	30%	35%	5%

⁴⁵ Restrictions to mobility, although lower than in camps, are sometimes a challenge in gatherings as well. This is particularly the case in gatherings adjacent to camps.

Most Palestinian gatherings have similar demographics in terms of a highly young population. The range of prevalence of youth in gatherings varies from 25% to 38%.

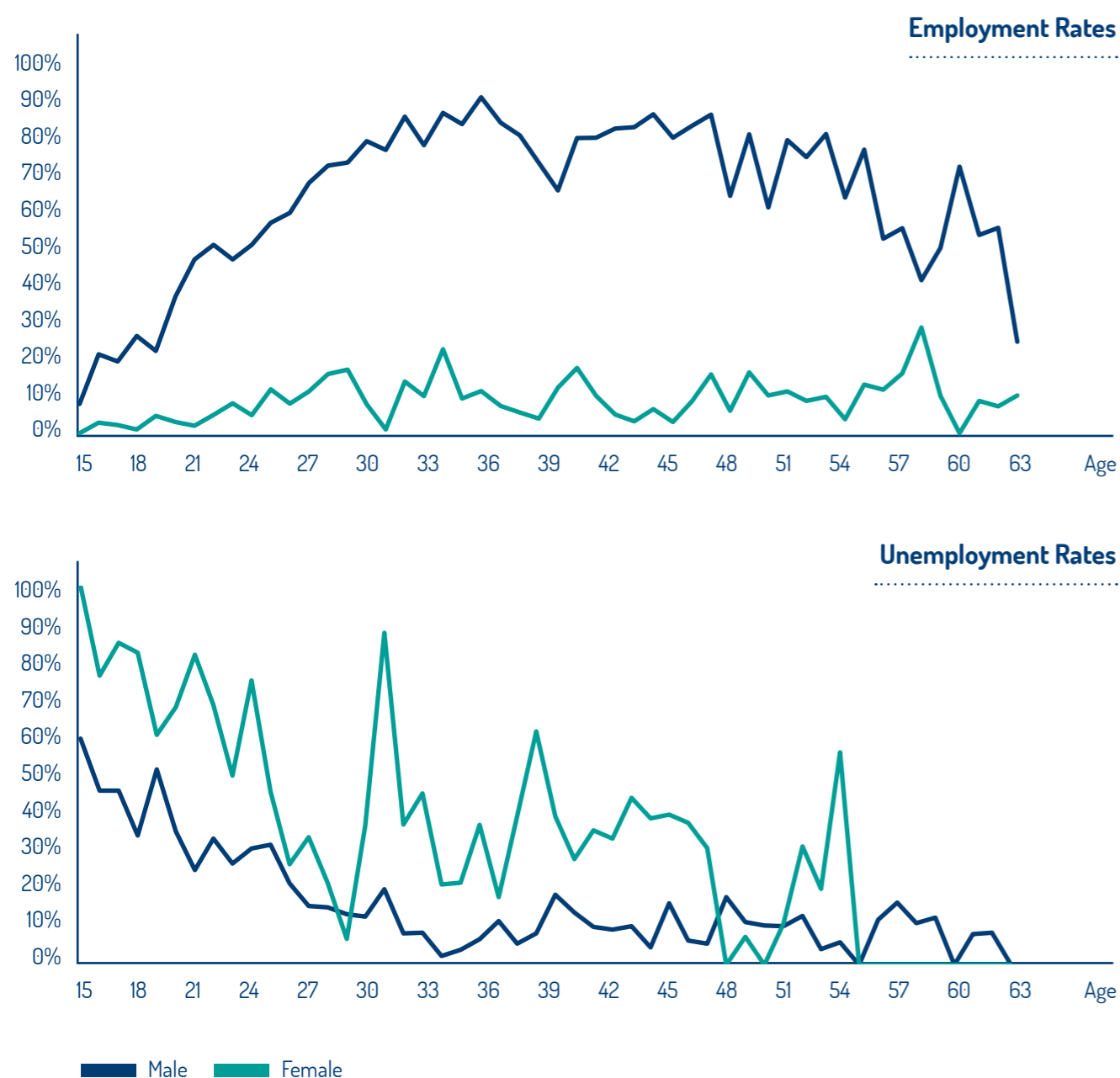
In spite of large improvements in education in Palestinian gatherings, youth suffer from a hard transition to becoming active members of the economy. Figure 28 shows the percentage of youth (aged 15 to 29) studying or working. Over 70% of 15-year-old adolescents are enrolled in school—both males and females. By contrast, barely 7% of 15-year-old males and almost no 15-year-old females are engaged in gainful employment. Throughout their adolescence years and early twenties, more youth are completing their education, and about 10% continue their studies at the age of 24. While schooling rates drop rapidly during these years, employment rates do not increase at the same pace. As a result, the percentage of youth who neither study nor work nor pursue training (NEET) increases from 30% among 18-year-old adolescents to about 60% among 24-year-olds. While this hard transition is observed in all cases, there is a strong gender component, as female youth are particularly secluded from the labor market. While half of 24-year-old males are employed, less than 10% of females of the same age are, similarly to the pattern from previous generations. As such, young women from 18 to 24 face a significantly higher chance of being classified as NEET (67%) than young men (20%).

FIGURE 28:
TRANSITION FROM EDUCATION TO WORK AMONG YOUTH



Not only are employment rates among youth low, but also unemployment is prevalent, suggesting barriers to entering the labor market.⁴⁶ Employment opportunities, in spite of increasing among youth in their twenties, are still more limited for youth compared to the adult population. Among men, the peak of employment rates (about 80%) occur when they are 30 to 45 years old. Female employment remains low throughout their whole life cycle—below 20%—but is particularly minimal among female youth. Youth employment rates are low, partially due to lower participation rates in the labor market, as many are still engaged in pursuing further education. However, even among those that want to participate in the labor market, many find it hard to find a job. As such, unemployment rates among youth are significantly higher than among the adult population, with rates starting at 60% among males and 90% for females aged 15, and slowly decreasing to about 10% for adult males and 20–30% for adult females.

FIGURE 29:
LABOR MARKET OUTCOMES BY AGE



⁴⁶ For example, gender wage gaps can be partially explained due to differences in other characteristics between men and women (e.g. education levels). In order to assess the pure effect of gender, the model calculates expected differences in earnings among gender assuming all other individual, family, and gathering characteristics equal. The first model is a Probit that predicts the probability of being employed among the working age population in gatherings, while the second is an Ordinary Least Squares model that predicts the labor earnings of a person given that (s)he is employed. Reviewing potential drivers in section 4.2, section provides the main results for drivers of access to employment and the determinants of higher labor earnings among the employed population.

Table 49 shows the average differences between the youth and the adult population for key labor market indicators. **Youth suffer from significantly worse labor market outcomes across both genders.** For males, employment rates of youth aged 15 to 29 years old is 42%, compared to 74% among the adult population. About two-thirds of this gap is explained by the lower participation rate of youth. This means their active decision not to engage in the labor market is primarily due to their decision to pursue an education. However, the other 33% of the large gap in employment is can considered “involuntary”, driven by greater challenges youth face in finding jobs. Furthermore, when employed, youth have significantly lower wages, reducing their earnings capacity to self-sustain. In this regard, while workers aged 15 to 29 earn \$312 per month on average, adults (30–64) earn 25% more (\$390).

TABLE 49:
LABOR MARKET OUTCOMES: YOUTH VS. ADULTS

	Males			Females		
	Youth (15–29)	Not youth (30–64)	Difference	Youth (15–29)	Not youth (30–64)	Difference
Labor Force Participation	59%	82%	-23% ***	14%	14%	0% ***
Unemployment rate	30%	10%	20% ***	58%	29%	29% ***
Employment rate	42%	74%	-32% ***	6%	10%	-4% ***
Underemployment rate	32%	36%	-4% *	24%	45%	-21% ***
Neither Studying nor Working (NEET)	38%	27%	11% ***	69%	90%	-21% ***

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

The main barriers that youth face in the labor market are associated with their lower social capital, information, and some skill mismatches. Without previous work experience of their own, young people often do not have enough information about where or how to search for jobs. More importantly, whereas adults frequently leverage existing social networks to access job opportunities and obtain references, young people are less likely to have access to such networks.

This knowledge gap tends to be especially pronounced with respect to private sector employment, the type in which inhabitants of Palestinian gatherings mostly work (around 90%). These informal networks are particularly important in a context of high informality and low-skill and shorter-term job opportunities, where formal credentials are less relevant or accessible. Another challenge that takes a higher toll among youth is skill mismatches.

As we observe, education among youth in gatherings is on the rise; however, job opportunities are still limited by legal restrictions that ban Palestinians from working in certain high-skill jobs, in particular several liberal professions. In other cases, even if not prohibited by law, higher skill jobs might not be available in gatherings.

As a result, some skill mismatches appear, where higher educated youth are over-qualified for the jobs that are available for them, leading to unemployment and dissatisfaction. For example, youth with university degrees have only slightly higher rates of employment in high-skilled white-collar jobs (25%) than those who do not have tertiary education (below 10%). Additionally, 75% of college graduates who are employed have jobs below their skill levels. Furthermore, unemployment rates tend to be similar among different education levels.

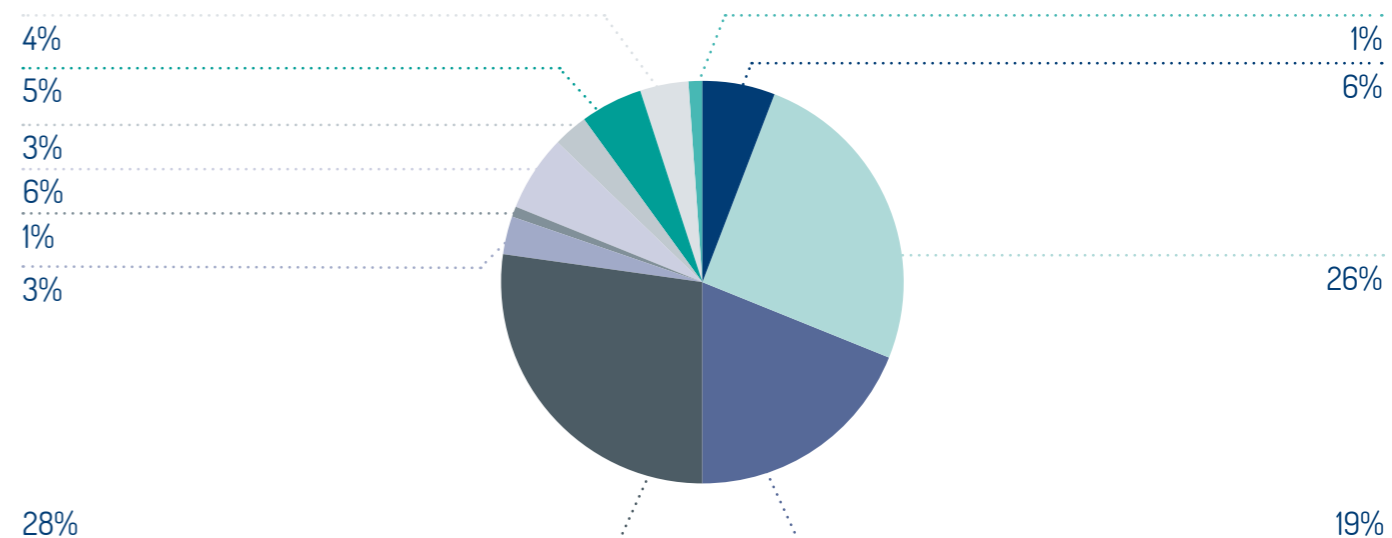
TABLE 50:
LABOR MARKET OUTCOMES AMONG YOUTH PER GATHERING

GATHERING REGION	Males			Females		
	Employment rate	Unemployment rate	NEET	Employment rate	Unemployment rate	NEET
Daouk, Gaza Buildings & Said Gawash Beirut	30%	35%	38%	4%	33%	51%
Bar Elias Bekaa	48%	35%	35%	8%	57%	80%
Taalabaya & Saadnayel Bekaa	33%	27%	52%	6%	50%	73%
Bab El Ramel & Bab el Tabbaneh North	42%	44%	44%	3%	50%	78%
Mina North	52%	21%	24%	3%	75%	68%
Adjacent Areas of Beddawi Camp North	57%	13%	34%	10%	67%	75%
Adjacent Area of Nahr al Bared Camp North	40%	43%	61%	19%	24%	76%
Zahrieh North	74%	14%	15%	9%	50%	76%
Baraksat Saida	45%	22%	34%	2%	67%	58%
Bustan Al Qods Saida	38%	25%	50%	0%	100%	95%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	45%	24%	31%	4%	87%	65%
Hay el Sohun & Jabal al Halib Saida	51%	13%	15%	2%	50%	72%
Old Saida Saida	28%	50%	50%	3%	88%	79%
Sekke Saida	50%	31%	57%	0%	100%	96%
Sirob Saida	34%	30%	40%	4%	57%	68%
Wadi el Zeineh Saida	46%	28%	37%	8%	40%	67%
Adloun & Baysarieh Tyre	25%	54%	54%	12%	43%	59%
Shabriha Tyre	54%	23%	51%	0%	100%	85%
Jal el Bahr Tyre	43%	28%	29%	9%	52%	58%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	34%	40%	29%	4%	83%	69%
Maachouk Tyre	53%	21%	23%	8%	27%	63%
Qasmieh Tyre	24%	58%	58%	8%	33%	50%
Total	42%	29%	38%	6%	56%	69%

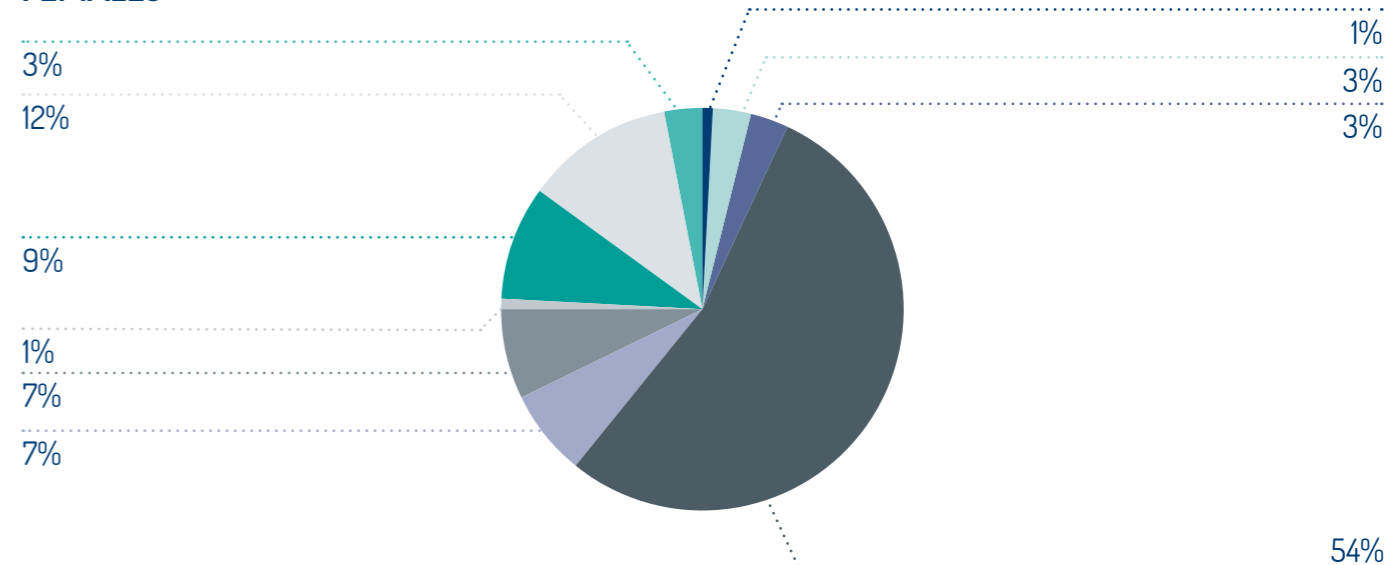
Youth become employed in similar sectors as the adult population in gatherings and have similar sectoral divides across gender. Male youth (15-29) are primarily employed in retail sales (28%), construction (26%) and manufacturing (19%). In turn, the few young females working in gatherings overwhelmingly do so in the sales sector (54%). Education, which is the second sector of employment for adult women (14%) only employs 7% of young females. With respect to the type of employer, youth in gatherings also work in the private sector (90%), with even lower employment in the government and UNRWA (0.6% of youth employed in the latter, compared to 2.1% of the overall population).

FIGURE 30:
SECTOR OF EMPLOYMENT AMONG THE YOUTH (15-29)

MALES



FEMALES



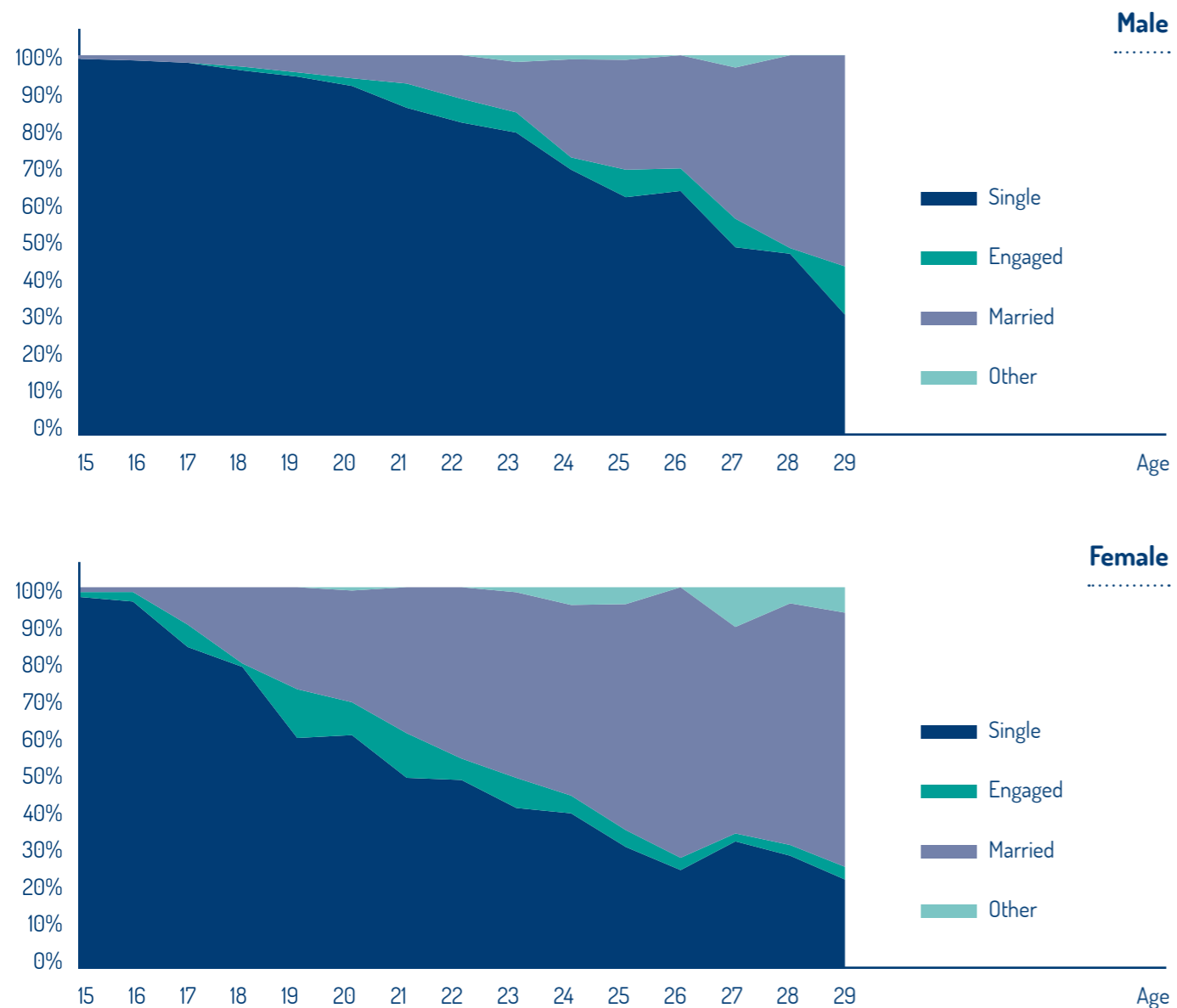
Transition in marital status

While early marriage is still prevalent, the year of one's first marriage has been progressively postponed.

Early marriage, for those aged 17-18, is prevalent among 21% of females and 4% of males. This figure is similar to the 19% early marriage rate observed among Palestinian girls in camps in Lebanon (UNICEF 2014). During their 20s, most youth transition from singlehood to marriage and by the age of 29, 67% of women and 56% of men are married (a further 3% and 13% are engaged respectively). However, a significant portion of youth in gatherings aged 25-29 are not married (51% of men and 29% of women), a figure much higher than that observed in previous generations.⁴⁷

Higher levels of education and low employment rates delay marriage among youth. Studies in a similar context find that individuals' education delays marriage (Gebel and Heyne 2016). Furthermore, inactivity and unemployment delay men's marriage, as they are the main breadwinners and bear the primary burden of sustaining the finances of the family, while inactivity rates among women either do not affect the age of marriage or push it ahead. Therefore, high inactivity and unemployment rates among youth in Palestinian gatherings might also delay their capacity to become financially independent and create their own households.

FIGURE 31:
MARITAL STATUS OF YOUTH BY GENDER AND AGE



⁴⁷ For example, Sirhan (1975) found that during the early 1970s, only 23% of females and 11% of males aged 25-29 in Palestinian camps in Lebanon were not married.

5.2. Ways youth (15-29) spend their time

Given the high percentage of youth classified as NEET and thus, do not directly engage in the "productive economy", it seems important to assess how youth in this category spend their time. While not counted in the economic data, there are some activities that keep youth more active and engaged in the community such as volunteering or helping with chores at home, compared to more passive leisure activities as watching TV or being on the internet.

While more than half of youth assist with home chores, there are strong gender disparities as men mostly spend time with friends or on social media. The most frequently cited activity among youth in Palestinian gathering is helping at home, with about 60% reporting doing so on a regular basis. However, gender dynamics play an important role, as many more females participate in household chores (74%) compared to young males (47%). About 38% of youth usually spend their time consuming media, with a slightly higher percentage of cases among men compared to women. Also, nearly 33% report spending a significant part of their time hanging out with friends, an activity more prevalent among males (47%) compared to females (17%). On the other hand, barely any youth spend their time playing sports, volunteering, or participating in political or religious activities. Given the limited availability of public spaces and activities to engage youth in Palestinian gatherings, and the lack of opportunities to participate in the productive economy, they seem to be drastically under-represented in their communities.

TABLE 51:
PERCENTAGE OF YOUTH THAT PARTICIPATE IN ANY OF THE ACTIVITIES

	Female	Male	Total
Helping at home	73.7%	47.1%	60.2%
Media	34.9%	40.9%	38.0%
Hanging out with friends	16.5%	46.8%	31.8%
Playing sports	0.8%	1.3%	1.0%
Volunteering	0.4%	0.2%	0.3%
Training	0.4%	0.1%	0.3%
Religious activities	0.1%	0.1%	0.1%
Political activities	0.0%	0.1%	0.0%

TABLE 52:
PERCENTAGE OF YOUTH THAT PARTICIPATE IN ANY OF THE ACTIVITIES (PER GATHERING)

GATHERING REGION	Help at home	Media	Friends	Sports	Volunteering	Training	Religious activities	Political activities
Daouk, Gaza Buildings & Said Gawash Beirut	78%	34%	17%	1%	0%	0%	0%	0%
Bar Elias Bekaa	66%	29%	34%	0%	0%	0%	0%	0%
Taalabaya & Saadnayel Bekaa	64%	58%	68%	1%	0%	0%	0%	0%
Bab El Ramel & Bab el Tabbaneh North	69%	25%	30%	1%	0%	0%	0%	0%
Mina North	52%	28%	47%	0%	0%	0%	1%	0%
Adjacent Areas of Beddawi Camp North	65%	21%	38%	0%	0%	0%	0%	0%
Adjacent Area of Nahr al Bared Camp North	63%	35%	30%	1%	1%	0%	0%	0%
Zahrieh North	58%	40%	54%	0%	0%	0%	0%	0%
Baraksat Saida	72%	56%	13%	4%	1%	0%	0%	0%
Bustan Al Qods Saida	85%	32%	0%	0%	0%	0%	0%	0%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	44%	32%	28%	0%	0%	0%	0%	0%
Hay el Sohun & Jabal al Halib Saida	76%	15%	10%	2%	1%	1%	1%	0%
Old Saida Saida	49%	43%	64%	0%	0%	1%	0%	0%
Sekke Saida	80%	27%	23%	8%	0%	1%	0%	0%
Sirob Saida	62%	45%	38%	0%	0%	0%	0%	0%
Wadi el Zeineh Saida	47%	49%	17%	1%	0%	0%	0%	0%
Adloun & Baysarieh Tyre	40%	45%	29%	1%	0%	0%	0%	0%
Shabriha Tyre	54%	40%	17%	0%	0%	0%	0%	0%
Jal el Bahr Tyre	67%	41%	60%	0%	0%	0%	0%	0%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	38%	43%	27%	0%	0%	2%	0%	0%
Maachouk Tyre	42%	50%	43%	2%	0%	0%	0%	0%
Qasmieh Tyre	47%	16%	55%	0%	3%	2%	0%	0%
Total	60%	38%	32%	1%	0%	0%	0%	0%

In these circumstances, 52% of households in the gatherings are concerned about the spread of drug use among youth. When asked about the problem of drug use among youth in one's neighborhood, more than half of the households (52%) considered it a real problem in their communities. While this data does not show actual consumption of drugs and might in fact overstate its magnitude, it demonstrates that households in gatherings are significantly concerned about this issue associated with disenfranchisement of youth in their communities. This finding adds to the narrative of previous reports which find that some inactive Palestinian youth, given high unemployment and lack of better future prospects, resort to the use of drugs (CLS and UNICEF 2017).

Perceived levels of drug use vastly differ across gatherings, ranging from above 90% among households in Beirut gatherings (Daouk, Gaza Buildings, and Said Ghawash), above 75% in Bab el Ramel, Bab el Tabbaneh, Hamshari, the Mieh Mieh Camp adjacent area, and Old Saida, to 26% in Sekke and Bustan El Quds adjacent to Ain el Hilweh Camp.

Variations do not follow clear regional patterns, nor are significant changes observed between gatherings adjacent to camps and those which are non-adjacent. However, urban gatherings display higher concerns about drugs (with 55% of households citing it as a problem compared to 46% in rural areas), as well as gatherings that suffer or have suffered from armed conflict.

TABLE 53:
PERCENTAGE OF HOUSEHOLDS THAT CONSIDER DRUGS A PROBLEM IN THE NEIGHBORHOOD AMONG YOUTH

GATHERING & REGION	% of households
Daouk, Gaza Buildings & Said Gawash Beirut	91%
Bar Elias Bekaa	42%
Taalabaya & Saadnayel Bekaa	23%
Bab El Ramel & Bab el Tabbaneh North	78%
Mina North	60%
Adjacent Areas of Beddawi Camp North	61%
Adjacent Area of Nahr al Bared Camp North	61%
Zahrieh North	34%
Baraksat Saida	43%
Bustan Al Qods Saida	26%
Hamshari & Mieh Mieh Camp Adjacent Area Saida	78%
Hay el Sohun & Jabal al Halib Saida	31%
Old Saida Saida	75%
Sekke Saida	26%
Sirob Saida	38%
Wadi el Zeineh Saida	63%
Adloun & Baysarieh Tyre	46%
Shabriha Tyre	55%
Jal el Bahr Tyre	22%
Jim Jim, Kfarbadda, Itanieh & Wasta Tyre	64%
Maachouk Tyre	31%
Qasmieh Tyre	32%
Total	52%

TABLE 54:
PERCENTAGE OF HOUSEHOLDS THAT CONSIDER DRUGS A PROBLEM
IN THE NEIGHBORHOOD (PER TYPE OF GATHERING)

TYPE OF GATHERING	% of households		
	Yes	No	Difference
Location & integration with surroundings			
Adjacent to camp?	52%	54%	-2%
Armed conflict?	58%	51%	7% ***
Urban?	55%	46%	9% ***

* One, two and three stars mean that the differences are statistically significant at the 10%, 5% and 1% level respectively.

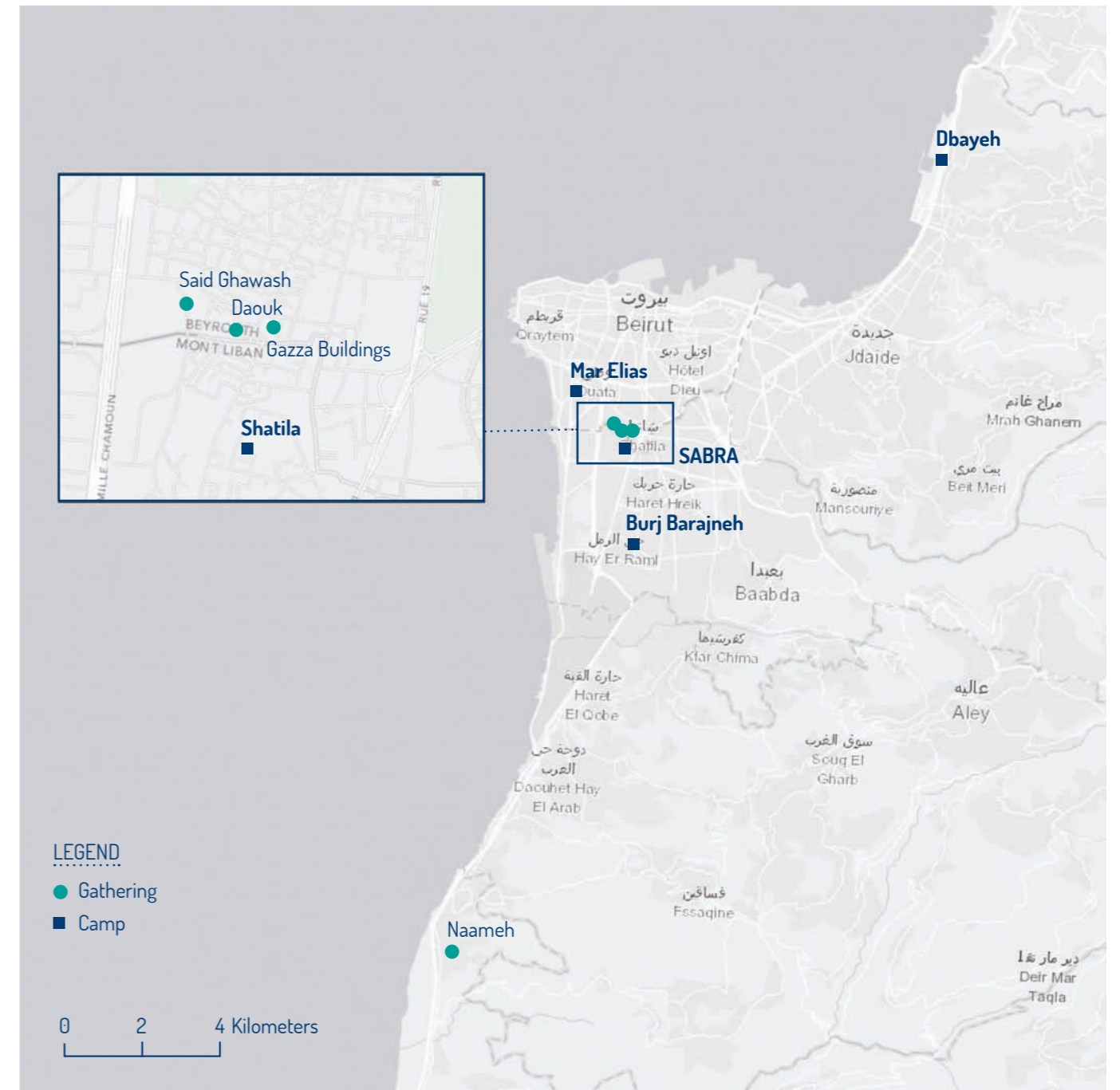


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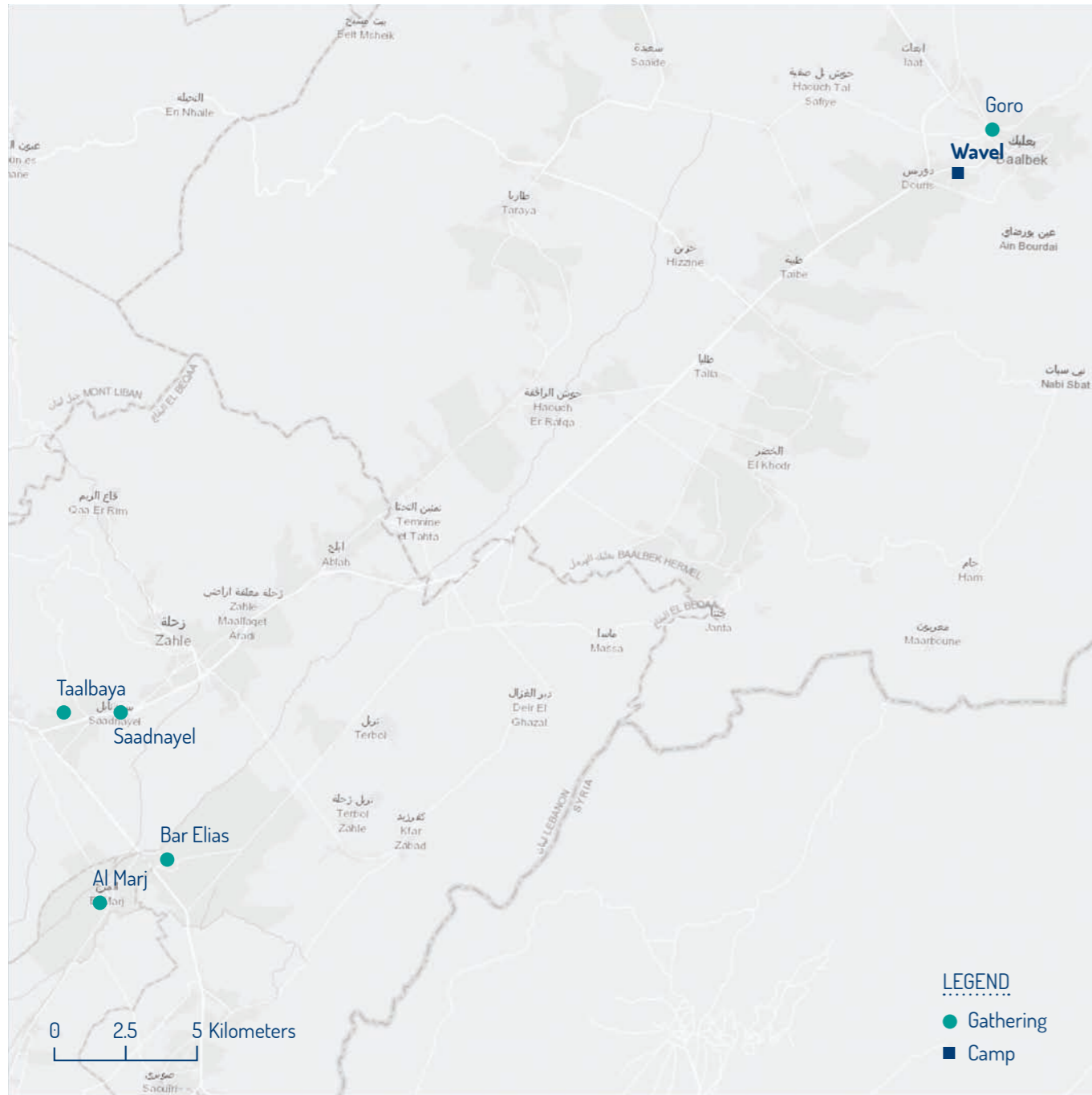
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Annex 1: Maps of Surveyed Palestinian Gatherings



Bekaa



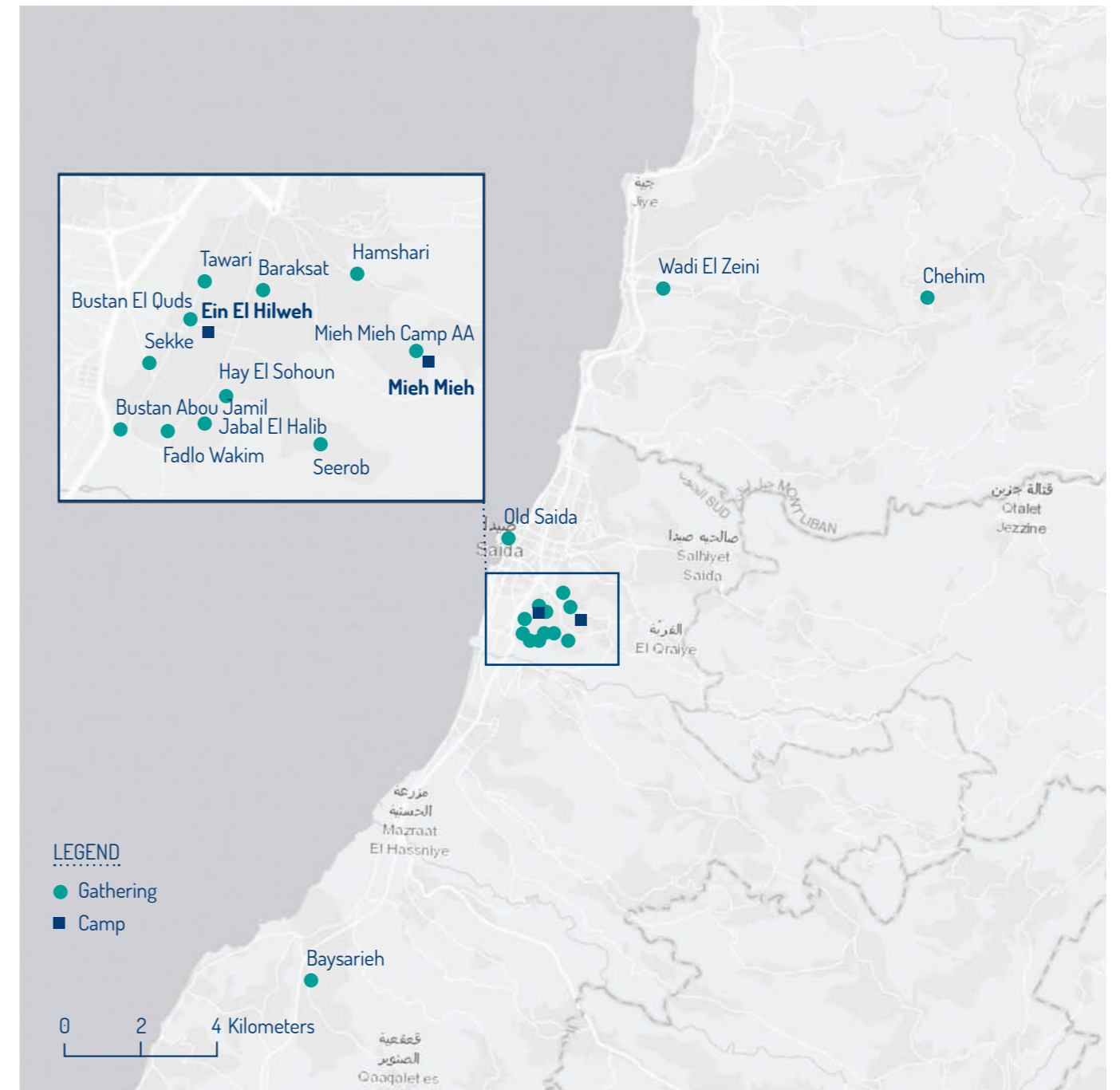
North



Tyre



Saida



Annex 2:

Methodology for the construction of the indices of vulnerabilities in Palestinian Gatherings

I. MEASURE RAW PERFORMANCE FOR EACH OF THE SIX COMPONENTS OF THE INDEX.

Each component comprises the following indicators:

1. Housing:

- Crowdedness (number of persons per room);
- Percentage of households with access to improved water networks;
- Percentage of households living in temporary shelters;
- Percentage of houses with tin or metal roofs;
- Percentage of households suffering from dampness;
- Percentage of households suffering from darkness;
- Average number of hours of electricity blackouts.

2. Education:

- Percentage of 6-15 years old children enrolled in primary school;
- Percentage of 16-18 years old teenagers enrolled in secondary school;
- Percentage of 18-24 years old youth enrolled in tertiary education;
- Percentage of the adult population who is literate;
- Percentage of the adult population who finished primary school;
- Percentage of the adult population who finished lower secondary school;
- Percentage of the adult population who finished upper secondary school.

3. Health:

- Percentage of inhabitants with long-term illnesses;
- Percentage of households with a member that needed health treatment (within the last six months preceding the survey);
- Percentage of patients who needed treatment and could not obtain it;
- Percentage of inhabitants with health care coverage.

4. Labor:

- Employment rate among working age population (15-64);
- Unemployment rate;
- Underemployment rate (<40 hours of weekly work);
- Average monthly wage.

5. Income:

- Average household spending per gathering (including imputed rents);
- Average household income (including labor earnings, remittances, cash aid and rents).

6. Safety and Mobility:

- Percentage of households feeling unsafe;
- Percentage of households reporting a crime;
- Percentage of households reporting difficulties in securing means of transportation.

II. TRANSFORM MEASURES OF RAW PERFORMANCE INTO UNITS THAT ARE COMPARABLE ACROSS ALL COMPONENTS – BY CONVERTING THE VALUES ON EACH OF THE ASSOCIATED INDICATORS INTO “Z SCORES” BY (FOR EACH INDICATOR) SUBTRACTING THE MEAN AND DIVIDING THROUGH BY THE STANDARD DEVIATION.

III. COMBINE THE TRANSFORMED SCORES OF ALL INDICATORS ACROSS EACH COMPONENT – BY TAKING THE SIMPLE AVERAGE (I.E. MEAN) OF “Z-SCORES” ACROSS THE ASSOCIATED INDICATORS.

IV. RE-SCALE THE COMBINED SCORES TO REACH A FINAL INDEX OF VULNERABILITY IN EACH OF THE SIX SECTORS, IN ORDER TO PROVIDE AN EASY INTERPRETATION.

On the final index, a gathering will achieve a score (for the final index or any of the six sub-components) of 60 if its indicator levels are exactly equal to the average of all gatherings. Meanwhile, a score greater than 60 reflects better performance or a level of vulnerability below the average of all gatherings, while a score of less than 60 indicates a higher level of vulnerability. However, this index is only a relative measure, meaning that it serves to compare vulnerabilities across gatherings and rank them, but it does not provide absolute values of vulnerabilities. It is important to note that even the least vulnerable gatherings face significant vulnerabilities, and perform worse than the national average of Lebanon in all indicators.

The results shed more light on the general situation rather than exact rankings of gatherings given the arbitrary nature of the exercise. As such, over-interpretation of detailed scores and rankings should be avoided. In particular, given the limited variables used for measuring the level of vulnerabilities, the simple weighted average used, and the fact that indicators used for each of the components of the index of vulnerabilities may be subject to some degree of measurement error due to the limited sample size per gathering, it is preferable to assess gatherings according to their broad categories rather than their detailed scores. The scores were later transformed into a color coding system for easy reference.

The characteristics of gatherings were found to shape their performance in each sector. Areas adjacent to camps tend to show higher vulnerabilities compared to non-adjacent gatherings, however not in all sectors. Dividing gatherings by type of historical land ownership and formation, it is evident that gatherings settled (mostly illegally) on public land have some of the highest vulnerabilities in all dimensions.

TABLE 55:
INDICES OF VULNERABILITY PER TYPE OF GATHERING

	Housing	Education	Labor	Health	Income	Safety & Mobility	Total
Gathering Type							
Adjacent to camp	62	59	56	62	56	56	57
Non Adjacent to camp	59	60	61	58	62	63	61
Historical land tenure							
Lebanese	58	57	72	58	66	57	63
Palestinian	72	68	61	63	58	67	64
Public	47	50	47	56	56	54	52
Mix	54	58	50	59	59	59	57

⁴⁸ Given a lack of compelling evidence on the appropriate weights to attach to each of the indicators, it was decided to adopt the assumption of equal weights by taking the simple average.

⁴⁹ This is achieved by applying the formula $IV_i = 60 + [20/\text{Max}(|Z_i|)] * Z_i$ where IV_i is the final index of vulnerability score for district i and Z_i is the average Z-score for district i from step (3).