



Socio-Economic Assessment in Nahr El-Bared & Beddawi Camps

November 2008



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Report of the Socio-Economic Assessment in Nahr El-Bared & Beddawi Camps

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Prepared by:
Consultation and Research Institute (CRI)



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1 Executive Summary

This report presents the results of a field survey commissioned by UNRWA to the Consultation and Research Institute (CRI). The survey took place during the month of September 2008 and covered 1,817 Palestinian households divided into three groups: Beddawi Camp (BC) Residents, households displaced from Nahr El Bared Camp (NBC) as a result of the 2007 conflict, and households who returned to the NBC adjacent area following the 2007 conflict. The aim of the survey and the ensuing report is to provide an assessment of the pre- and post-conflict conditions of Palestinian households for a variety of livelihood aspects including: housing, health, education, and employment.

The survey found an average household size of 5 with returnees having the largest families (5.26 members on average). The vast majority of households consist of nuclear families. Almost half of the population are below 20 years of age. The majority of currently displaced families reside in rented apartments and a significant number (22.5%) continue to share living space. As expected, NBC households have less space at their disposal, especially the returnees some of whom moved into temporary UNRWA housing units whose average size is 20 square meters and house entire families.

Primary school enrolment is fairly high and the gender gap is non-existent. The displaced have the highest enrolment rate among 15-24 year olds. Literacy has progressed significantly especially among females: the illiteracy rate has decreased from 24% in the older generation (55-65) to 1% among 15-24 year olds.

The health profile of the population revealed a disease incidence rate of 19% and a disability rate of 4%. The most common diseases are hypertension, diabetes, and heart disease and the most common disabilities are motor impairments followed by hearing/speech disabilities.

Employment results were gathered and analyzed on two different levels: the household (all household members) and the head of household in an attempt to assess the current employment situation of the main breadwinners, the barriers that prevent them from resuming gainful employment, and the types of assistance they need to once again be able to support their families.

The declared income of NBC returnee and displaced households dropped by around 40% after the crisis while BC households only lost 4% of their income as a result of the crisis.

The overall labor participation rate is 37.4% and unemployment stands at 40% among returnees and 26% among the displaced, up from 12 and 9% respectively. Beddawi Camp's unemployment rate increased from 9% before the crisis to 13% after the crisis.

Employment is concentrated in three major sectors: construction/public works, followed closely by commerce/trade/maintenance, and finally education/health with construction/public works ranking first among Beddawi residents and commerce/trade/maintenance ranking first among Nahr El-Bared households.

40% of Beddawi Camp workers work inside BC while 56% of NBC returnees work inside NBC. The displaced are scattered among Beddawi Camp (25%), NBC (19%), and other areas of North Lebanon (35%).

15% of households have no breadwinner and 22% of main breadwinners are unemployed or inactive. Households with no breadwinner are characterized by a higher average age, a higher proportion of inactive members (retirees, home makers), and a higher prevalence of disease and disability, making them a high-vulnerability, low-potential groups that is in need of long-term relief.

Only 4% of Beddawi Camp main breadwinners are unemployed, compared to 17% among the displaced and 28% among the returnees. The unemployed and especially unemployed main breadwinners are a high-potential target for short-term job support programs especially since 88% of the unemployed had a job before the crisis. 52% of them were wage earners and 30% were self-employed. Hence a combination of back-to-work and business reactivation programs is expected to be highly effective in restoring the livelihoods of not only the immediate targets but also their households and communities.

2 Introduction

The conflict that confronted the Lebanese Army to the militant group Fath Al-Islam erupted on May 20 2007 and lasted until September 2 2007. The effects of the fighting on the already disadvantaged camp residents were devastating. The entire camp population and hundreds of households from adjacent areas were displaced. The *Recovery and Reconstruction Appeal* document that was published as a result of the Vienna International Donor Conference held on June 23 2008¹ presents a series of recommendations focusing on three concentric areas surrounding the epicenter of the conflict i.e. Nahr el-Bared Camp. The “first ring” is delimited by the formal boundaries of the NBC refugee camp. The “second ring” encompasses the territory just outside the camp boundary commonly known as the “New Camp” in addition to the six municipalities closest to NBC. Finally, the “third ring” includes the area bordered by Halba in the North, Beddawi in the South and Abdeh and Muhammara in the East.

Exactly one year after the fighting ended, UNRWA and ILO-UNDP commissioned two separate but coordinated field surveys that aim to livelihood impact of the conflict on Palestinian and Lebanese populations. UNRWA’s survey attempts to assess the conditions of the Palestinian refugees including Beddawi residents and Nahr El-Bared displaced and returnee populations while ILO’s survey focuses on the situation and needs of Lebanese populations residing in six municipalities located in the second and third rings. This report presents the main findings of this field survey and takes a comparative approach whenever possible both temporally (pre and post conflict) and across the three main sample groups (BC residents, NBC returnees, and NBC displaced). While reading the report, please note that all the results that are quoted in the text and not presented in a table or figure are included in the annex. In addition, the percentages reported do not add up to 100% whenever the results of multiple or open questions are reported.

The report begins by outlining the survey methodology (section 3) after which it presents the results pertaining to various livelihood aspects including household composition and demographics (section 4), housing conditions (section 5), education (section 6), health (section 7), economic profile (section 8), and opinions and needs (section 9). The report ends with concluding remarks (section 10).

¹ Government of Lebanon. *A Common Challenge, A Shared Responsibility: the International Donor Conference for the Recovery and Reconstruction of the Nahr El-Bared Palestinian Refugee Camp and Conflict-Affected Areas of North Lebanon*. June 23 2008. Vienna.

3 Methodology

3.1 Project Team

The CRI team that carried out this project consisted of:

- **Redha Hamdan** acted as project coordinator and performed the statistical analysis;
- **Rania Nader** analyzed the results and drafted the report;
- **Rami Kiwan** assisted on various field and desk activities;
- **Rima Oulleik** supervised the field survey, coding, editing, and data entry;
- **Roger El Hage** supervised the design of the technical tools.

3.2 Survey Tool

The survey tool was designed by CRI based on a list of topics provided by UNRWA. A draft questionnaire was generated and sent to UNRWA for review and comments. A pilot test involving 60 questionnaires was conducted between the 15th and the 22nd of August and minor adjustments were introduced based on feedback from the pilot test. The final version of the questionnaire (Arabic and English) was included in the appendix.

3.3 Survey Sample

Three sub-samples of 600 households each were selected from the latest UNRWA database² (based on registration numbers of Palestinian families). The sub-samples represent:

- NBC returnees (distributed by sector of residence in NBC)
- NBC displaced (distributed by location of displacement, i.e. Beddawi Camp (BC), outside BC in North Lebanon, or other regions of the country)
- BC residents (distributed by sector of residence in BC).

² Updated on May 15 2008.

The questionnaires were allocated to each area or sector based on the density of residents in that particular sector/area (table 1). For instance, since 38% of the displaced reside at Beddawi Camp (based on UNRWA's lists), 230 out of the total 600 displaced questionnaires were allocated to BC.

The questionnaires were designed to obtain data on two different units of analysis: the household, defined as 'all individuals that usually live under the same roof, pool economic resources together and share meals regardless of blood relations'³, and household members. The analysis was then conducted to generate information on three different levels: the household (e.g. housing conditions), the member (e.g. marital status, age, education, health, employment, etc), and the main breadwinner (e.g. employment, future plans, etc). The analysis attempted to distinguish between the traditional (head of household) and the economic (main breadwinner) head of the family in order to obtain the employment data from the most relevant source of information.

³ Tiltne, Age A. December 2007. "Characteristics of Displaced Palestinian Refugees from the Nahr El-Bared Refugee Camp." UNRWA-ILO.

Table 1: Sampling distribution

Sample distribution of NBC DISPLACED						
		Households	Population	%	Original Sample Size	Final Sample Size
Grand Total - Displaced		3553	16784	100%	600	619
Beddawi Camp	Total	1363	6470	38%	230	228
	Sector A	234	1070	17%	39	41
	Sector B	254	1218	19%	43	41
	Sector C	585	2744	43%	100	97
	Sector D	284	1415	21%	48	49
	other	6	23	0%	0	0
Outside BC - North	Total	1847	8707	52%	312	329
Outside BC - Other Areas	Total	343	1607	10%	58	62

Sample distribution of NBC RETURNEES						
		Households	Population	%	Original Sample Size	Final Sample Size
Grand Total – Nahr El-Bared returnees		2000	10161	100%	600	599
	Sector A	495	2546	25%	149	153
	Sector B	247	1221	12%	74	73
	Sector C	827	4207	41%	248	248
	Sector D	241	1166	12%	72	76
	Sector E	190	1021	10%	57	49
Sample distribution of BEDDAWI RESIDENTS						
		Households	Population	%	Original Sample Size	Final Sample Size
Grand Total - Beddawi residents		3149		100%	600	599
	Sector A	760		24%	145	158
	Sector B	614		19%	117	100
	Sector C	1127		36%	215	218
	Sector D	64		2%	12	48
	other	585		19%	111	75
Grand Total - Survey		8,702			1,800	1,817

3.4 Survey Implementation

The survey team consisted of 25 surveyors all of whom are Palestinian camp residents who have previous experience working with CRI on similar surveys. They were trained by the CRI field supervisor on August 28 and the survey was conducted between August 29 and September 15. Three trained operators were in charge of post-coding and editing questionnaires under the supervision of the CRI field supervisor. Data entry was performed over a period of two weeks by six data entry operators.

4 Household Composition and Demographics

The end result was a sample of 1,817 households and a total of 9,184 members (table 2). The 2007 UNRWA-ILO survey conducted on the displaced Nahr-el-Bared population found an average household size of 5.15 which falls between the two numbers obtained for the returnee and displaced sub-samples in this survey⁴. Similarly, the Fafo Labor Force (2006) survey found a household size of 4.73 for Beddawi Camp which falls below this survey's household size of 4.97 for the same group⁵. These discrepancies are probably due to differences in the sampling methodologies adopted by each of the studies (box 1).

Table 2: Characteristics of the sample

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>	Total/average
Total households	599	619	599	1,817
Total members	3,151	3,053	2,980	9,184
Household size	5.26	4.93	4.97	5.05

Almost all the surveyed subjects (97.8%) are members of a nuclear family, i.e. either the head of the household, or the spouse, or the child of the head of the household and 96% of the members currently live within the household. Twice as many females as males moved permanently to another residence, possibly reflecting the reality that young females leave their homes when they get married while many males continue to live in the parental household even after marriage. Moreover, quite expectedly, five times as many males as females are outside the country for work or studies.

The age structure (table 3) seems to be similar to that of previous surveys targeting the same population: 33% of the surveyed sample are younger than 15 (in comparison to 33% in the FAFO study and 35.3% in the ILO-UNRWA displaced survey) and 46% are younger than 20 (in comparison to 47% in the FAFO study and 48.8% in the ILO-UNRWA displaced survey).

The gender composition seems to be well balanced across all three sub-samples (around 50% male and 50% female) and across age groups. A puzzling finding

⁴ Tiltne, Age A. December 2007. "Characteristics of Displaced Palestinian Refugees from the Nahr El-Bared Refugee Camp." UNRWA-ILO.

⁵ Tiltne, Age A. 2007. "A Socio-economic profile of the Nahr El-Bared and Beddawi refugee camps of Lebanon." Fafo.

emerged in the analysis of the gender distribution in two age groups especially within the returnee sub-sample. In the 25-34 age group, the male/female ratio remains stable at around 1 in Beddawi Camp but becomes 0.9 among the displaced and 0.8 among the returnees. The phenomenon becomes inverted in the 45-54 age group, with a male/female ratio of 1.2 among the returnees in comparison to 1 and 0.9 among the displaced and Beddawi residents respectively.

Table 3: Age and gender distribution of the sample

	<i>NBC Returnees</i>		<i>NBC Displaced</i>		<i>BC Residents</i>		<i>Total</i>	
	Percent %	M/F Ratio	Percent %	M/F Ratio	Percent %	M/F Ratio	Percent %	M/F Ratio
<3 years	6.11%	1.2	4.82%	1.1	4.78%	0.9	5.25%	1.1
[3-5] years	7.58%	0.9	6.36%	1.3	4.98%	0.9	6.33%	1.0
[6-9] years	9.81%	0.8	8.98%	1.0	8.08%	1.0	8.97%	0.9
[10-14] years	12.93%	1.0	11.83%	1.1	12.39%	1.1	12.39%	1.0
[15-19] years	12.89%	1.1	12.98%	1.0	12.35%	1.1	12.75%	1.1
[20-24] years	10.47%	1.1	11.47%	1.1	11.07%	1.1	11.00%	1.1
[25-34] years	14.10%	0.8	14.06%	0.9	14.00%	1.0	14.06%	0.9
[35-44] years	11.43%	0.9	13.27%	1.0	14.24%	1.0	12.95%	1.0
[45-54] years	7.55%	1.2	7.83%	1.0	8.68%	0.9	8.01%	1.0
[55-65] years	3.09%	1.1	3.74%	0.7	5.02%	0.8	3.93%	0.8
>65 years	4.04%	0.7	4.65%	0.7	4.41%	0.7	4.37%	0.7
Total	100%		100%		100%		100%	

Finally, the results show that 35.7% of all households reported being registered as hardship cases, with NBC returnees and displaced households registering a slightly higher percentage (37.7 and 37%) when compared to Beddawi households with 32.2% registered as UNRWA hardship cases.

Box 1: Sampling methodology of previous similar surveys

Basic socio-demographic data were compared with the results of two previous studies whose sampling methodologies are hereby outlined:

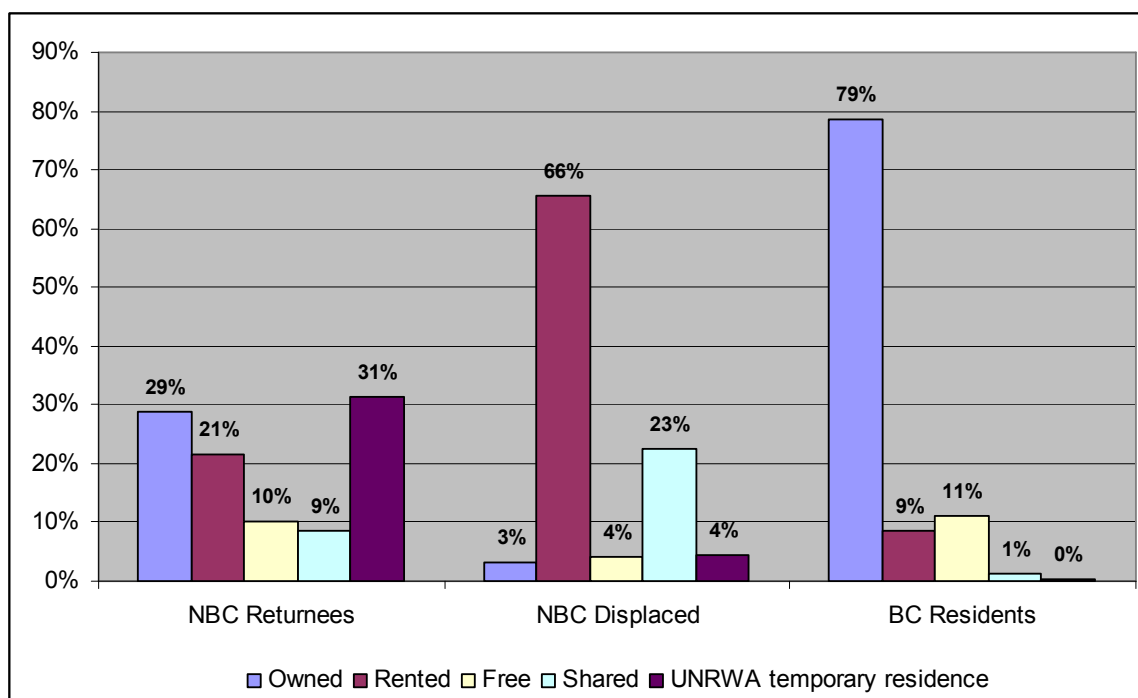
- The UNRWA-ILO 2007 survey on the displaced was performed on a sample of 999 families randomly selected from an UNRWA list of 4,855 displaced families
- The Fafo Socio-Economic profile of NBC and BC compiled the data of 526 NBC and 282 BC households drawn from the database of the Fafo 2006 Palestinian Labor Force Survey

5 Housing Conditions

5.1 Residence status before and after the crisis

As expected, Beddawi Camp residents reported the highest rate of ownership (78.7%) and displaced NBC households reported the lowest rate (3.2%). The vast majority of displaced households (65.7%) reported living in rented apartments and a significant number of them continue to share living space (22.5%). As for returnees, 31.4% reported living in UNRWA housing units and 28.7% currently live in owned homes possibly reflecting those who were able to return to their original homes in the new camp (figure 1).

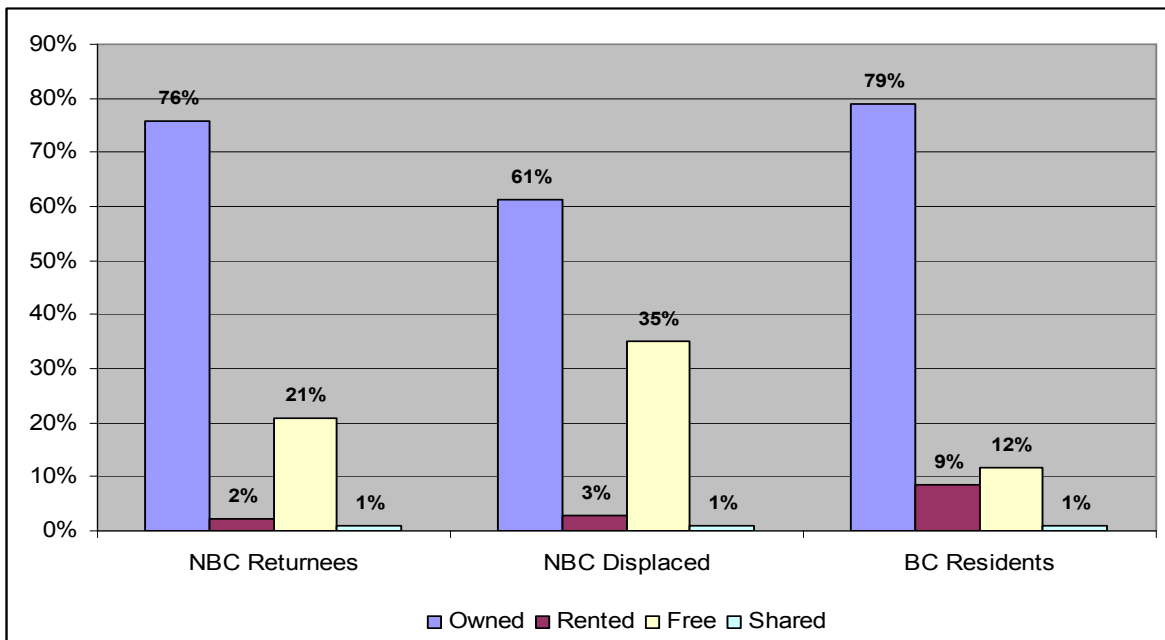
Figure 1: Status of residence after the crisis (percent)



When we compare this picture to the situation before the Nahr-el-Bared crisis (figure 2), we find that the vast majority of NBC households owned their homes. Only 2 to 3% lived in rented homes, compared to 8.6% among Beddawi Camp residents. However, a discrepancy appears between the displaced and returnee groups. The percentage of ownership was significantly higher among returnees, 76% compared to 61% among displaced households. In contrast, the percentage of households that lived

in free dwellings is higher among the displaced (35% vs. 21%). The explanation behind this discrepancy might be that returnees are predominantly the residents of the new camp where the rate of ownership is higher and the prevalence of free housing is lower compared to the old camp.

Figure 2: Status of residence before the crisis (percent)



5.2 Level of destruction

When asked about the effect of the crisis on their old homes (table 4), most NBC households reported that their homes were completely destroyed. However, as expected the percentage of households with completely destroyed homes was higher among those who remain displaced (78.9%) in comparison to the returnees group (63.5%).

Table 4: Level of home destruction (percent)

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>
No damages whatsoever	0.80%	1.00%	99.50%
Some minor damages	3.70%	2.00%	0.00%
Major damages	17.90%	6.50%	0.20%
Partial destruction	14.10%	11.70%	0.00%
Complete destruction	63.50%	78.90%	0.30%
	100%	100%	100%

5.3 Crowdedness

A crowding index was developed by dividing the total area of a dwelling by the number of persons residing in that particular dwelling. The results show a significant increase in crowding for NBC households compared to the situation before the crisis. Displaced households moved from 32 square meters per person to 20 square meters per person on average, a decrease of 37%. Similarly, the average crowding index moved from 29 to 16 square meters per person for returnee households⁶. As expected, the crowding index remained constant for Beddawi Camp households.

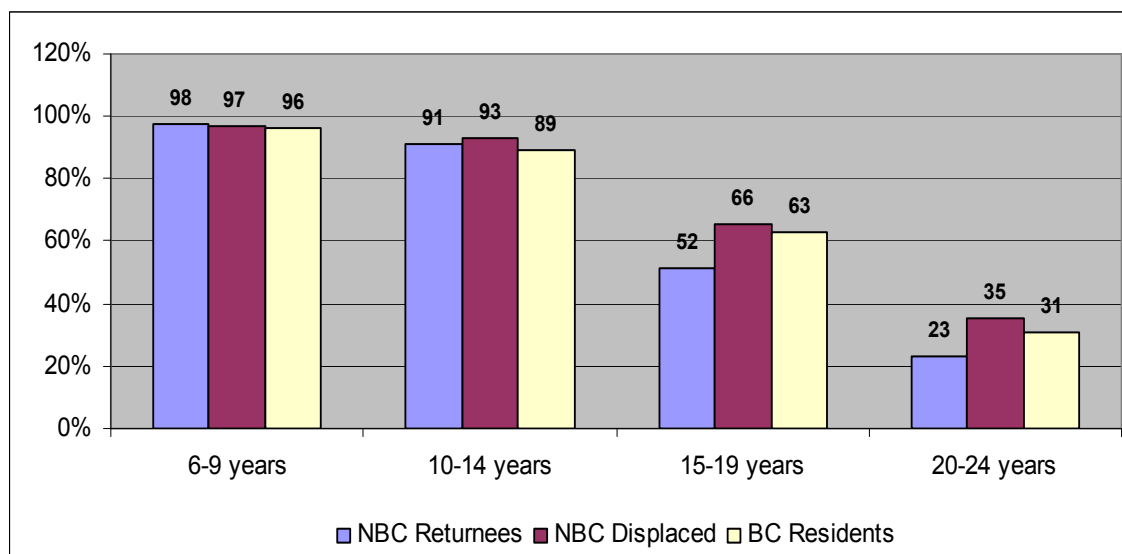
⁶ Many returnee families currently live in 20 square-meter-UNRWA temporary units and thus enjoy much less personal space than the reported average.

6 Education

6.1 Enrolment

School enrolment results (figure 3) show an expected declining trend as we move up the age ladder, from close to 100% enrolment for 6-9 year olds to below 30% for 20-24 year olds. An inter-group comparison reveals that the returnees have the lowest enrolment rates for all age categories and quite surprisingly the displaced have the highest enrolment rates especially beyond primary schooling. The enrolment rate for 15-19 year olds is 66% for the displaced, compared to 63% for Beddawi residents and 52% for the returnees. The percentage of students among 20-24 year olds is 35% for the displaced in comparison to 31% for BC residents and 23% for returnees. These figures show a significant improvement over the numbers of the 2007 UNRWA-ILO survey of the displaced which show an enrolment of 89% for 6-9 year olds, 55% for 15-19 year olds, and 24% for 20-24 year olds⁷. Respondents were asked to identify the reason for non-enrolment. The highest ranking answer was learning difficulties, followed by disability.

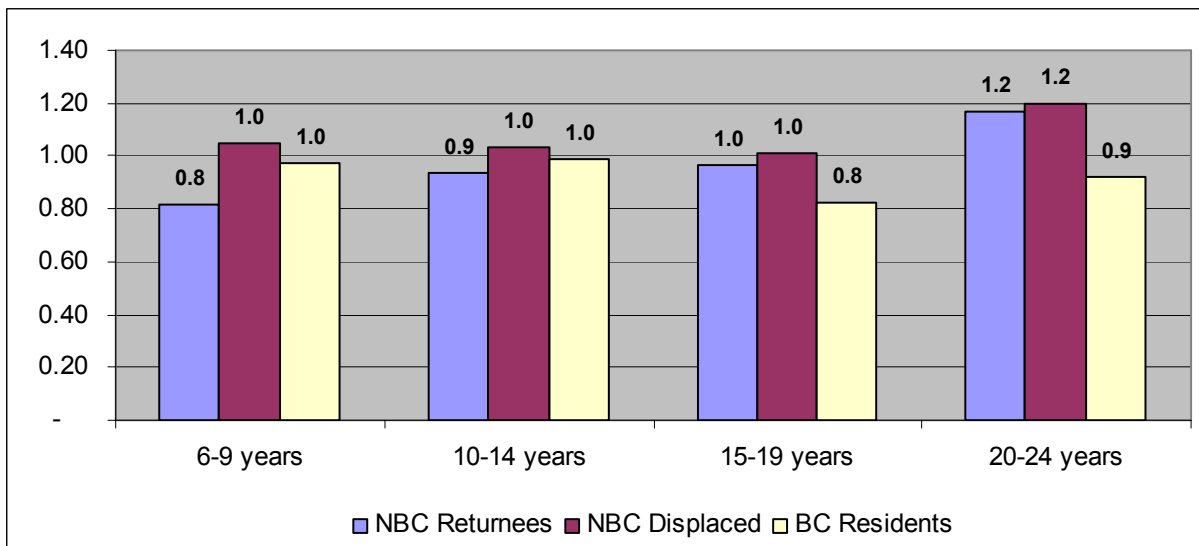
Figure 3: School enrolment by age group (percent)



⁷ Tiltne, Age A. December 2007. "Characteristics of Displaced Palestinian Refugees from the Nahr El-Bared Refugee Camp." UNRWA-ILO.

The gender gap in school enrolment seems relatively narrow (figure 4) until 14 years of age, except for returnees among whom female students outnumber male students in the 6-9 age group. For students aged 15 and above, a discrepancy appears between NBC and Beddawi residents: females outnumber males among 15-19 year-old Beddawi Camp students in comparison to a ratio of one to one among NBC returnees and displaced alike. Among the youth (20-24 year olds), males outnumber females among NBC students in contrast to the situation among Beddawi residents where females continue to slightly outnumber males.

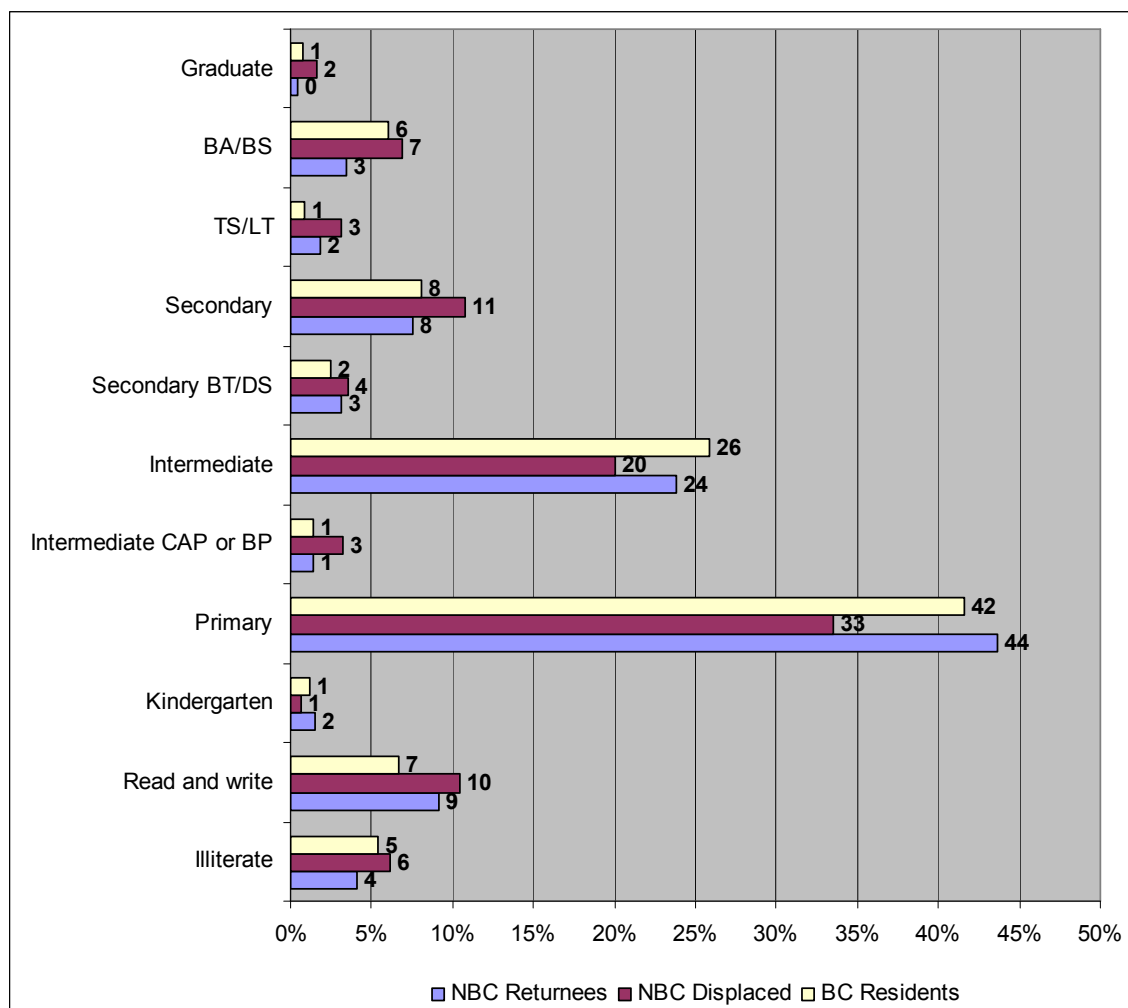
Figure 4: Male/female ratio of school enrollees



6.2 Educational attainment and literacy

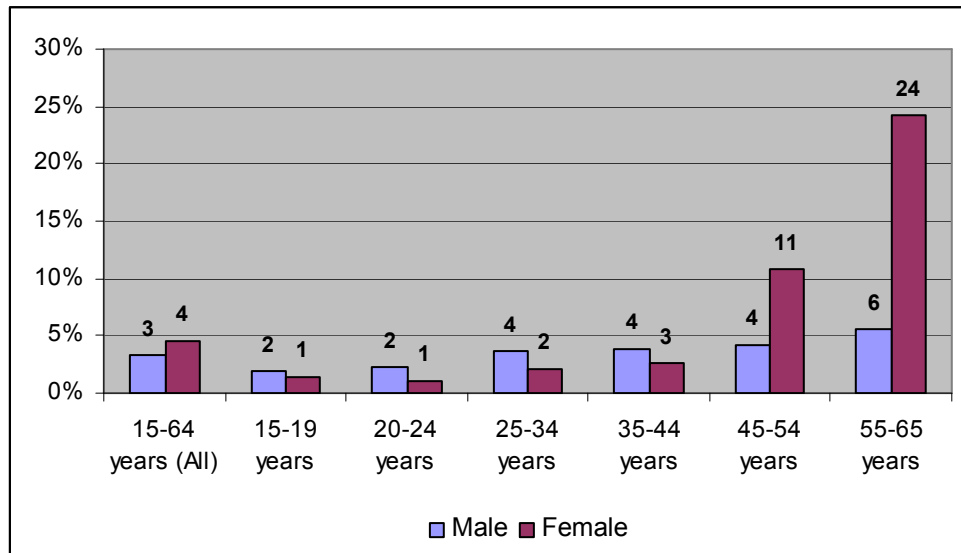
A comparison between NBC returnee and displaced individuals (figure 5) shows a higher percentage with primary and intermediate education among the returnees and a higher percentage of secondary and college degrees among the displaced.

Figure 5: Educational attainment and literacy among individuals aged 25-65 (percent)



Finally, the trend of illiteracy rates for various cohorts (figure 6) shows the significant progress of literacy especially among females that is typical of communities in the region. From a 24% illiteracy rate among 55-65 year old females, illiteracy is down to 1% among the 15-24 year olds, compared to a 2% rate for males of the same age group.

Figure 6: Illiteracy rate for individuals aged 15-64 (percent)



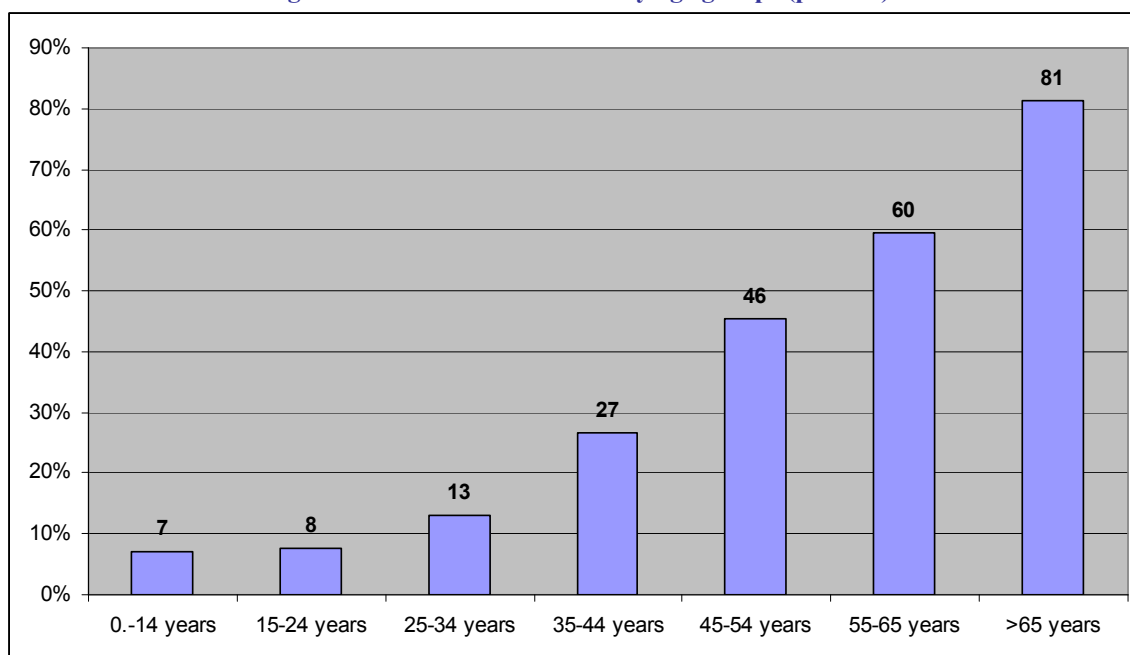
7 Health

The survey reveals that 19% of the population have a disease and 4% are disabled.

7.1 Diseases

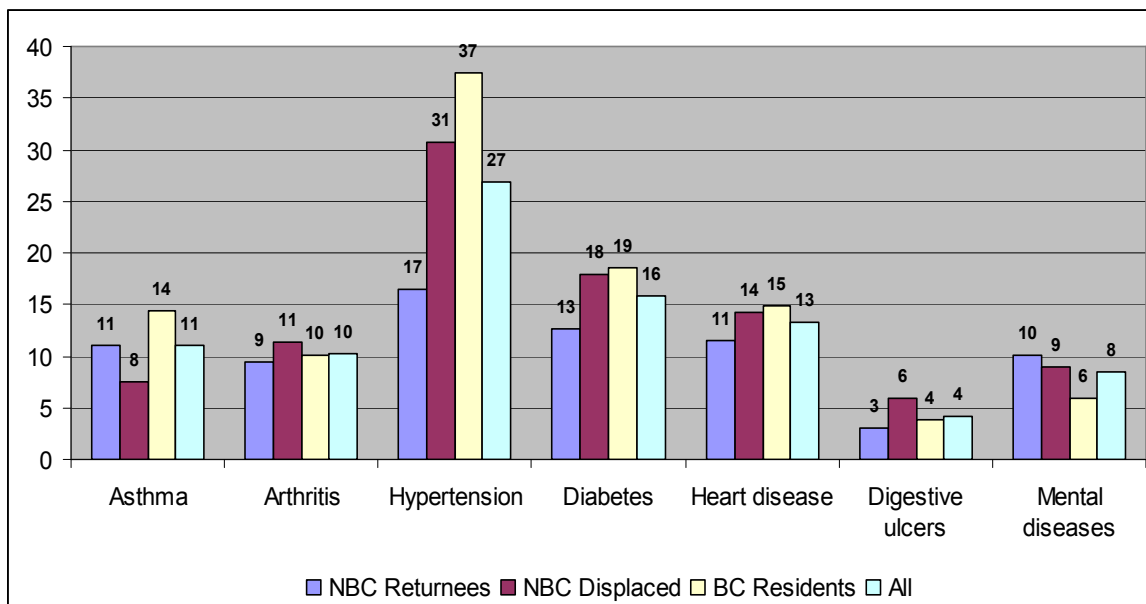
Figure 7 shows a clear progression of the prevalence of disease with age from 7% among those younger than 14 to 81% among those older than 65.

Figure 7: Prevalence of disease by age groups (percent)



The most common diseases (figure 8) are hypertension (27%), diabetes (16%), and heart disease (13%). It is noteworthy that the prevalence of hypertension is highest among Beddawi residents (37%) compared to 31% among the displaced and only 17% among NBC returnees.

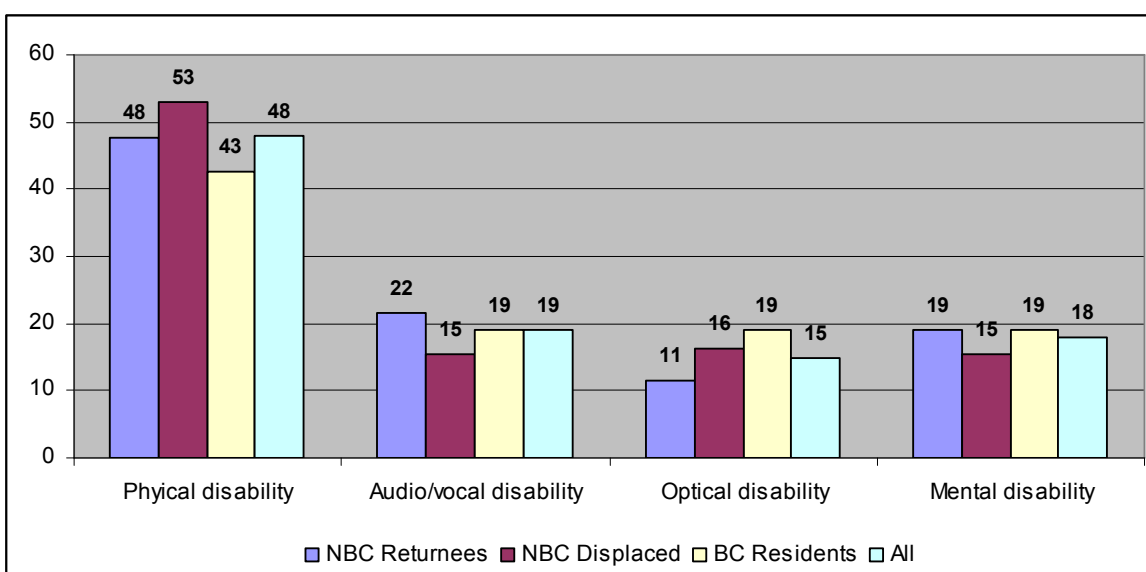
Figure 8: Types of disease (percent of individuals per group)



7.2 Disabilities

The most prevalent disabilities (figure 9) are motor impairments (48%) followed by auditory/vocal disabilities (19%).

Figure 9: Types of disability (percent of individuals per group)



8 Economic profile

One of the most important objectives of this survey was to arrive at a fairly accurate economic picture of the three groups of interest, namely NBC displaced, NBC returnees, and Beddawi residents. In pursuance of this objective, this section attempts to present an assessment of the current employment situation, relay the obtained feedback on the work experience of the population, lay out their future plans for reactivation, and assess their needs.

Before proceeding with the results of this section, it is imperative to dissect the various employment profiles revealed by the data in order to make it easier for the reader to identify the sub-sample that the forthcoming results pertain to. As discussed before, economic data were collected for two different units of analysis: the household (represented by the main breadwinner) and the various household members. The total survey sample of 1,817 households can be divided into two major subcategories: households that have a breadwinner (1543) and households that have no breadwinner (274) (Diagram A). Similarly, data was collected on the 9,184 individuals who constitute these households (Diagram B).

Diagram A: Economic breakdown of surveyed households

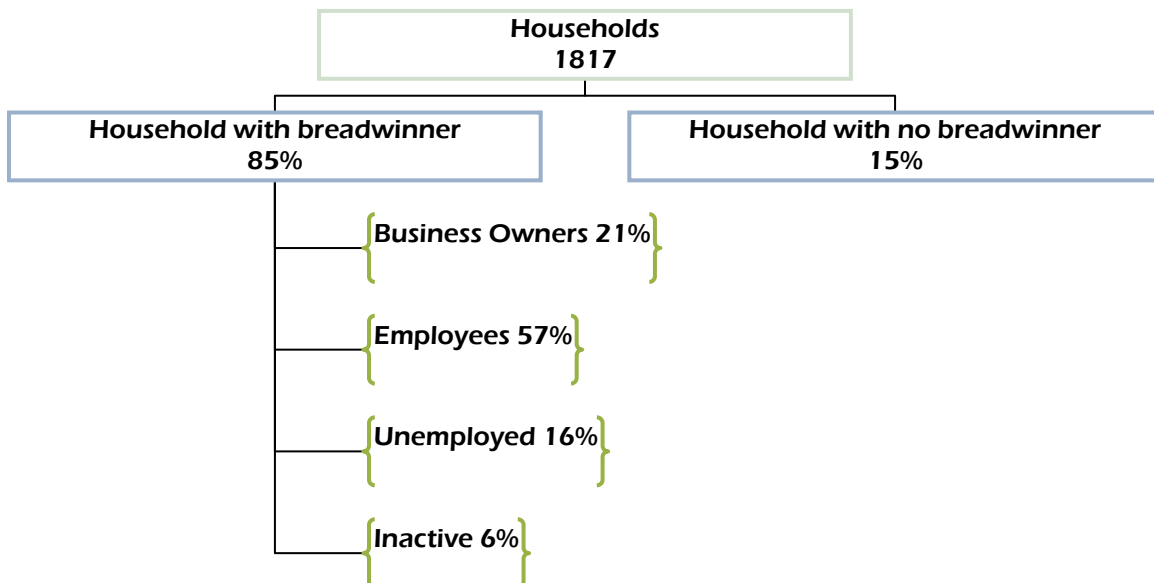
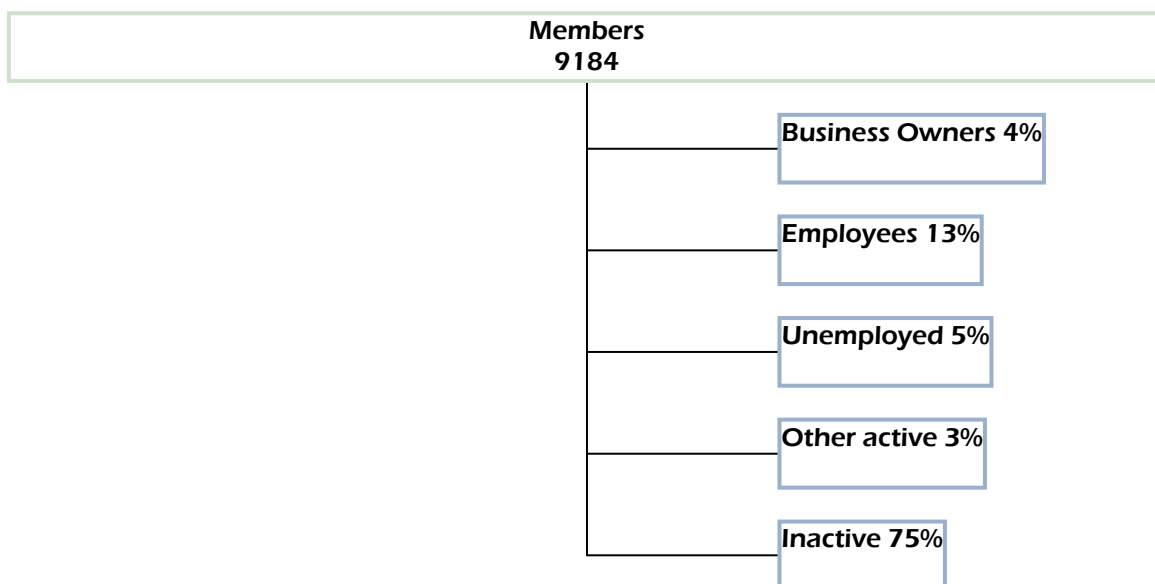


Diagram B: Economic breakdown of surveyed members



8.1 Household income

The disastrous financial consequences of the crisis are made strikingly clear by the income results (table 5). A comparison of pre- and post-crisis income figures⁸ shows that the income of NBC returnee and displaced households was cut by 39% and 38% in comparison to pre-crisis levels. In contrast, the income effect of the crisis on Beddawi households is limited to 4%.

Table 5: Household total monthly income (thousand LBPs)

	<i>Post-crisis income</i>	<i>Pre- crisis income</i>	<i>Variation</i>
NBC Returnees	296	489	-39.47%
NBC Displaced	371	600	-38.17%
BC Residents	382	397	-3.78%
All	350	496	-29.44%

⁸ It is important to emphasize that these figures refer to declared income and are likely to be understated. Hence, income was not used as a component in generating profiles and cross-tabulating data.

8.2 Labor force participation and unemployment

The discussion begins with an explanation of the definitions that were adopted for the basic employment indicators in order for the reader to be able to interpret the figures properly and compare comparables.

The *actual labor force* (active population) was calculated by combining the following categories as they appear in the questionnaire: business-owners, self-employed, wage earners/employees, unemployed, and first-time job seekers.

The *potential labor force* includes the entire working age population, i.e. everyone between 15 and 65 years of age.

The *labor participation rate* is the ratio between the “actual” and the “potential” labor forces.

The *unemployment rate* is the ratio of the number of unemployed and the total active population. In this case the unemployed include those who referred to themselves as “unemployed” in the questionnaires in addition to first time job seekers.

The overall labor participation rate stands at 37.4% (table 6), a figure that is quite typical in a region characterized by low female participation rates. There were no major discrepancies among the three subgroups, which contradicts the findings of the 2006 Labor Force Survey⁹ that reported a significantly higher labor force participation rate in Beddawi compared to Nahr-el-Bared (44 vs. 33%). However, there does seem to be an increase in the labor participation rate (between pre- and post-crisis) among NBC returnees (2 percentage points) and among the displaced (1 percentage point). Upon further investigation, it was found that this increase is due to an inflow of first-time job seekers who described themselves as students before the crisis.

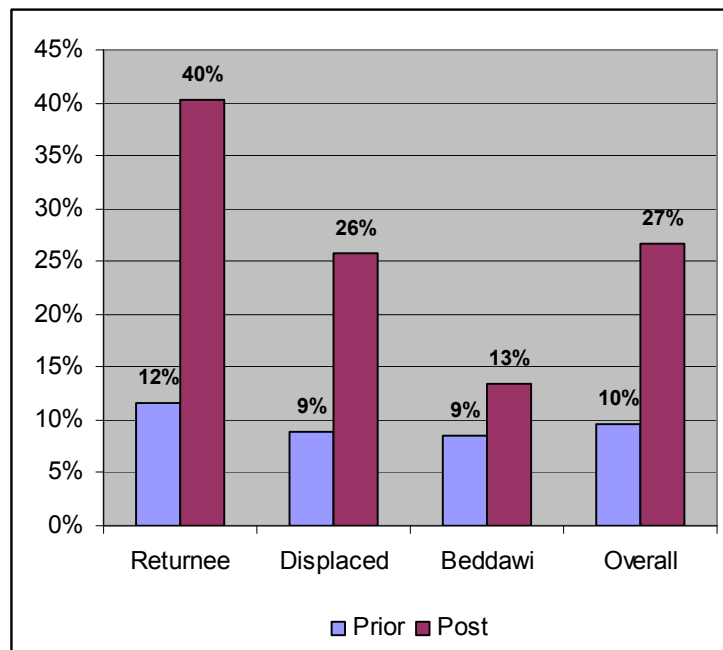
Table 6: Labor force participation rates prior to and post crisis

	<i>Before the crisis</i>	<i>After the crisis</i>
NBC returnees	37.6%	39.5%
NBC displaced	35.0%	35.9%
BC residents	37.0%	37.0%
Overall rate	36.5%	37.4%

⁹ Tiltne, Age A. 2007. “A Socio-economic profile of the Nahr El-Bared and Beddawi refugee camps of Lebanon.” Fafo.

The economic effect of the crisis is made screamingly clear by the upward movement of unemployment rates (figure 10). The overall unemployment rate increased from 10 to 27%. Although unemployment increased in all three sub-populations, the degree of increase varied widely among them. Beddawi registered the smallest increase (4 percentage points) while the rate tripled among NBC households. The unemployment rate now stands at 40% among the returnees, which clearly indicates an urgent need for intervention.

Figure 10: Unemployment rates (percent)



Finally, the results show that workloads decreased as a result of the crisis across all three subgroups (table 7). The number of working hours per day dropped by 3.6% and the number of working days per week dropped by 4.2%. This decrease is likely to be caused by the combined effect of a smaller number of workers and a smaller actual workload per worker.

Table 7: Workload before and after the NBC crisis (n=working persons in each of the two phases)

	<i>Before the crisis</i>	<i>After the crisis</i>
Working hours per day	8.56	8.24
Working days per week	5.46	5.23

Box 2: Who are the Unemployed?

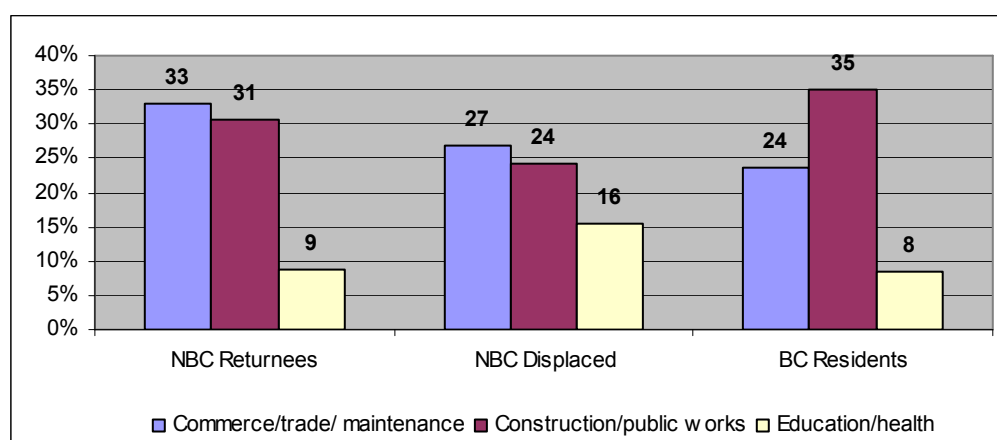
Who are the Unemployed?

- 64% of the unemployed are the main breadwinners of their families
- The vast majority of the unemployed survey subjects lost their jobs as a result of the NBC crisis: only 12% were unemployed before the crisis
- Before the crisis, 34% of them were business owners and 52% were employees
- They do not differ from the rest of the population in terms of education or prior sector of employment (25% were in construction and 34% in commerce and trade)
- 69% worked in NBC and its vicinity and 21% worked in North Lebanon. Only 5.4% worked in BC and its vicinity
- 53% of the unemployed are returnees (many of them in UNRWA housing), 33% displaced, and 15% are BC residents
- 40% of unemployed breadwinners plan to find a new job, 33% plan to open/reopen a business, and 27% have no plans in this regard
- 33% of unemployed breadwinners are interested in micro-credits
- The unemployed are 39 years old on average compared to 40 for business owners, 35 for employees, and 21 for those who are seeking their first job
- 42% of the unemployed are registered as hardship cases compared to 27% of employees and 26% of business owners

8.3 Sectors and types of employment

Employment is concentrated in three major sectors that absorb 67% of displaced and Beddawi workers and 73% of returnee workers. These sectors are commerce/trade/maintenance (28% of the sample), construction/public works (30% of the sample), and education/health (11% of the sample) (figure 11). Consistently with the results of the 2006 Labor Force Survey (Fafo), commerce/trade/maintenance ranks first among NBC workers while construction/public works ranks first among Beddawi workers.

Figure 11: Major sectors of employment (percent)



The three most common professions for all three sub-samples are: mining/construction worker (28%), manager/CEO of a small enterprise (15%), and non-skilled sales/service worker (9%)¹⁰.

A question about work location revealed that 84% of Beddawi Camp workers work either inside BC (40%) or in other areas of North Lebanon (44%). 86% of NBC returnees work either inside NBC (56%), in the vicinity of NBC (11%), or in other areas of North Lebanon (19%). Finally, 79% of NBC displaced work either in Beddawi Camp (25%), or in other areas of North Lebanon (35%), or surprisingly in NBC (19%). Although the sample size does not allow us to make intra-group comparisons (within the displaced category), it remains interesting that 22% of those displaced outside North Lebanon currently work inside NBC (box 3).

¹⁰ These categories are based on ILO's 'International Standard Classification of Occupations'. In reality the mining/construction category refers to construction workers and the manager/CEO of a small enterprise refers in most cases to owners of micro-enterprises.

Box 3: A brief snapshot of the displaced outside North Lebanon

A brief snapshot of the displaced outside North Lebanon

- Only 64 households representing 10% of the displaced and 3% of the entire sample, which does not allow for statistically valid comparisons. However, a brief qualitative description of these households is provided in this box.
- A lower percentage registered as hardship cases: 27% compared to 33% among the displaced in BC and 41% among those displaced in the North.
- A higher percentage of secondary degrees (14% vs. 7% for the rest) but the same percentage of university degrees.
- A higher percentage of divorced/separated main breadwinners: 10% vs. 1% for all others.
- 18% of these families own their homes compared to only 1% for those displaced in the North and 2% for those displaced in BC.
- A lower crowding index both pre- and post-crisis: 30 m² per person post-crisis vs. 22 for the displaced in the North and 15 for the displaced in BC.
- A higher percentage of employees among breadwinners: 72% vs. 55 and 57% for the displaced in BC and the North respectively.
- A lower percentage received additional support following the crisis: 80% vs. 96% for the rest. However, higher scores than the rest of the population were given to UNRWA both prior and post-crisis.
- A higher rating to Palestinian-Lebanese relations, compared to the rest of the sample, in the North (2.7 vs. 2.4) and in the country (3.2 vs. 2.6).
- Only 3% are interested in vocational training (10% for the rest) and 23% are interested in cash-for-work compared to 34% for the rest of the sample.
- Although the sample size does not allow any firm conclusions, the general impression is that this is a stable group with a low probability of return to NBC.

8.4 Main breadwinners

The survey reveals that, out of the total 1,817 surveyed households, 1543 have a main breadwinner and 274 do not. A profile of main breadwinners before and after the crisis is laid out in table 8 and box 4 gives a brief snapshot of households with no breadwinner.

Table 8: Profile of main breadwinners

Other inactive	72	90
No answer	2	9
Total	1,543	1,543
Unemployed	11	250

The socio-demographic characteristics of the main breadwinners are as follows: The vast majority (93%) is male and 81% are between 25 and 54 years of age. Their educational attainment is similar to the profile of the population at large with 37% having primary education and 22% intermediate education.

The overall unemployment rate among main breadwinners stands at 16% with wide variations among the three sub-samples: only 4% of BC main breadwinners are unemployed, compared to 17% among the displaced, and 28% among the returnees.

All main breadwinners who were gainfully employed were asked to evaluate various aspects of their work conditions on a scale of one (extremely dissatisfied) to six (extremely satisfied). All the ratings (table 9) fell in the dissatisfied range with the worst ratings registered in the physical stress, mental stress, and pollution/noise categories. It seems quite surprising that the dissatisfaction with salaries did not exceed the dissatisfaction with other characteristics. It is quite probable that in view of the high unemployment rates, people are happy to be working at all and therefore less likely to complain about their salaries. In addition, NBC displaced households reported slightly higher rates than the two other categories except for distance/transport where Beddawi residents were least dissatisfied.

Box 4: What are the Characteristics of Households with no Breadwinners?

What are the Characteristics of Households with no Breadwinners?

Found among all three sub-samples (32% in BC, 40% displaced, 28% returnees), these are in essence households with high need and low economic potential. They consist of widows and their children or retired couples. They are characterized by a higher proportion of seniors and a higher prevalence of disease and disability. In conclusion, this is a group that is in dire need for long-term sustained relief.

	- Breadwinner	+ Breadwinner
Household size	4.2	5.7
Male/Female ratio	0.7	1.0
Hardship cases	70%	30%
Percentage of widows	14%	1.5%
Percentage of housewives	45%	25%
Percentage over 65	22%	2.5%
Percentage of retired	8.7%	1.4%
Percentage with a disease	40%	17%
Percentage with a disability	10%	3%
Shared housing	21%	9%
Pre-crisis income	170 thousand LBPs	554 thousand LBPs
Post-crisis income	140 thousand LBPs	387 thousand LBPs
Interest in vocational training	2.5%	10.7%
Interest in cash-for-work	9.3%	38.4%
Interest in micro-credit	13%	30%

Table 9: Rating of work conditions (current working conditions)

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>	Average
Fairness of salary/ income	2.29	2.67	2.18	2.37
Safety of work conditions	2.60	2.85	2.64	2.70
Distance/transport	2.50	2.63	2.95	2.72
Physical stress	2.05	2.31	1.78	2.03
Mental stress	2.04	2.26	1.79	2.01
Job stability	2.20	2.61	2.21	2.33
Pollution/noise	1.80	2.43	1.84	2.02
Work schedule	2.36	2.76	2.28	2.45
Average	2.23	2.56	2.21	2.33

Only 2.2% of main breadwinners reported being members of a union or a syndicate, 0.2% are members of a cooperative, 1.3% are members of a community-based association, and 5% participated in vocational/technical training. Of those who participated in vocational training, 28% received training in electricity, car repairs, and electronics, 16% in first aid, and 14% in computers.

8.4.1 Future plans

When main breadwinners were asked about their future plans (figure 12), 23% planned to find a new job, 19% planned to establish/reestablish a business, and 58% had no plans for changing their current situations. There were inter-group differences however with a higher percentage of returnees planning to find new jobs or to establish/reestablish a business.

<i>Reasons for not wanting to change jobs or establish a business</i>	
This is the job that best fits my skills	25%
Stability and satisfaction with current position	19%
There are no other jobs that I qualify for	14%

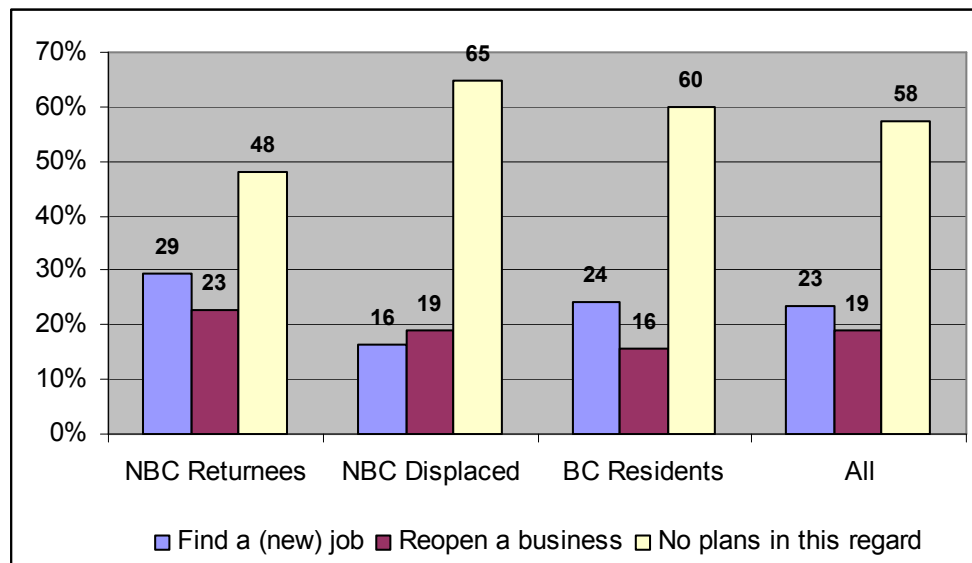


Figure 12: Future employment-related plans (percent)

Breadwinners who are planning to find a new job were asked whether they would choose the same type of work, 59% of displaced employees said that they would in comparison to 44% and 31% among returnees and Beddawi residents respectively. In other words, Beddawi employees are the most eager to change professions.

<i>Reasons for choosing the same profession</i>	
This is my field of education/experience	43%
Stability and comfort	23%
I have no other skills	23%
<i>Reasons for choosing a different profession</i>	
Looking for a comfortable and productive profession	34%
Looking for a stable and productive profession	29%
Looking for a profession that does not ruin one's health	23%

Among major sectors of activity, construction workers were the most eager to change the type of work (69%) in comparison to 52% for commerce/trade and 19% for education/health. These figures are in line with the reasons given for wanting to change professions, namely tiredness and health problems which are likely to be more common among construction workers than other professions. The most desired new professions were personal services/safety (22%) followed by vehicle operators (12%).

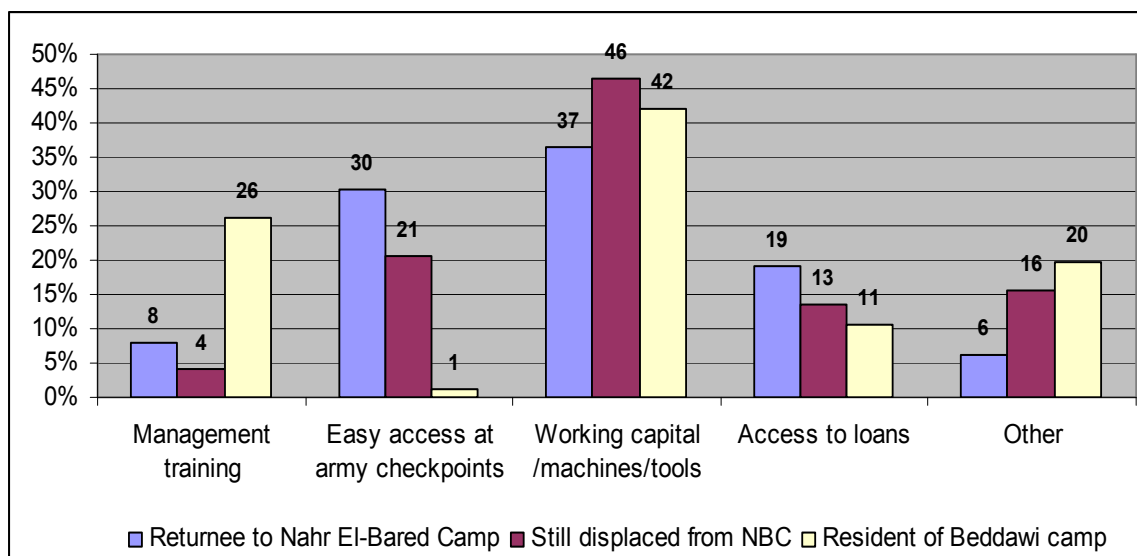
The respondents were then asked about the methods they were using to find a new job, the most commonly given answer was asking UNRWA¹² for help (39%), followed by a large margin by asking friends and relatives for help (18%), and answering advertisements (14%). This shows once again the high degree of expectations directed at UNRWA. Finally, the most commonly requested assistance (72%) was help in finding employment opportunities.

Breadwinners planning to establish/reestablish a business were asked whether they would choose the same sector of activity. Once again, Beddawi breadwinners were the least satisfied with their current sector of activity (42% were satisfied) in comparison to 80% among NBC breadwinners. The most commonly given reason for remaining in the same field was experience and skill in that field (62%), whereas looking for a comfortable and stable business (38%) and looking for a stable and productive business (27%) were the most common reasons for changing the type of business.

There was little variability among the three subgroups regarding the desired sector of activity (88% of those who want to choose a new type of business were interested in commerce and trade) or regarding the means used to establish or reactivate the business, most respondents answered requesting help from UNRWA for (60%) or from friends and relatives (24%).

There was however considerable variation when it comes to the kind of assistance needed to improve or reactivate the business (figure 13). For instance, only NBC business owners needed easier access at army checkpoints and a much higher percentage of Beddawi business owners requested management training (26% compared to 4 and 8% among displaced and returnees). It is also noteworthy that the highest need in terms of assistance for all three sub-groups was in the working capital/machines/tools category.

Figure 13: Types of assistance needed to reactivate businesses (percent)



It is quite interesting that very few breadwinners were interested in professional or technical training: 15% of respondents in Beddawi, 9% among the displaced, and 5% among the returnees. Most of those interested in professional or technical training (51%) requested computer training.

Breadwinners were then asked about their preferred work locations (table 10). Quite expectedly, 69% of returnees prefer to work in Nahr-el-Bared. 40% of the displaced prefer working in Nahr-el-Bared, followed by 32% who would rather work in North Lebanon. Finally, 41% of Beddawi breadwinners prefer to work in their camp and 39% would rather work in North Lebanon. These numbers show just how important the wider regional market is to Palestinian business owners.

Table 10: Preferred work location of main breadwinners

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>
Nahr El-Bared Camp	68.93%	40.24%	0.61%
Beddawi Camp	1.51%	11.35%	40.70%
Vicinity of Camps	2.07%	3.19%	4.70%
North Lebanon	19.02%	31.87%	39.06%
Anywhere in Lebanon	5.84%	7.37%	10.43%
Abroad	2.64%	5.98%	4.50%
	100%	100%	100%

8.4.2 Cash-for-work activities

A higher percentage of Returnee breadwinners were interested in cash-for-work (41%) compared to displaced (30%) and Beddawi (32%) breadwinners, possibly reflecting the significantly higher unemployment rate among returnees. In fact, the majority (51%) of the unemployed were interested in such opportunities in comparison to 40% among the employed and 31% among business owners. Finally, construction workers were more likely than commerce/trade workers to accept such work (58% vs. 34% said yes).

For those who were interested in cash-for-work, the minimum daily expected income was around 31,000 LBPs for all three sub-samples, which is the average daily rate for unskilled labor country-wide.

8.4.3 Micro-Credit

Around 28% of the population were interested in micro-credits. There were no major differences among NBC and BC breadwinners. However, there seems to be a higher than average (43%) interest in the communications/transport sector and among small business owners (36%). Another interesting fact is that 33% of the unemployed are interested in micro-credits possibly reflecting those who want to reactivate destroyed businesses.

The average monthly installment that respondents felt that they could afford was 126 thousand LBPs. The displaced gave the highest installment amount (139 thousand LBPs), followed by returnees (132 thousand LBPs). Beddawi breadwinners gave a significantly lowest figure (108 thousand LBPs). Quite expectedly, business owners gave the highest amount (147 thousand LBPs) compared to 121 thousand for employees and 118 thousand for the unemployed. The average loan duration was around 28 months with Beddawi residents requesting the shortest duration (24 months).

8.5 Business owners¹³

The results show that the number of business owners (table 11) decreased significantly among Nahr el-Bared returnees (-44%) and displaced (-49%) populations. This means that the returnees have not been more successful at reactivating their businesses than those who remain displaced. A comparison of

business owners who were unable to reactivate with currently active business owners is provided in box 5.

Table 11: Number of business owners prior and post crisis

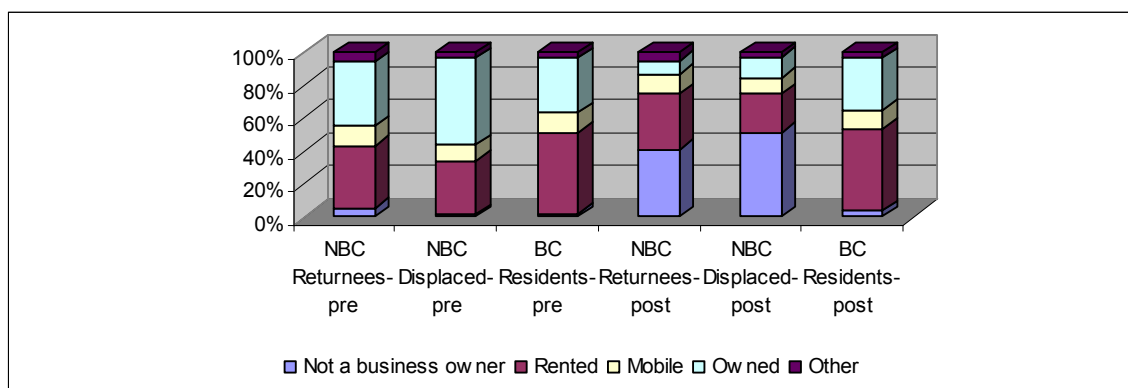
	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>	Total
Before the crisis	218	213	140	571
After the crisis	123	108	136	367
Percent change	-43.6%	-49.3%	-2.8%	-35.7%

8.5.1 Ownership of work premises

Business owners were asked about the ownership status of their work premises currently and before the NBC crisis (figure 14). A first look reveals that before the crisis ownership rates seemed to be higher in Nahr-el-Bared than in Beddawi. As expected, the situation has remained unchanged for Beddawi business owners with around 30% ownership and 50% rental both before and after the crisis. The changes are striking for NBC respondents however. 41% of returnee business owners said that they no longer had businesses. The situation is even worse for those who remain displaced with 51% who were no longer business owners at the time of the survey.

In addition while the rental rates have slightly dropped after the crisis, there was a major drop in ownership rates. The reason is that those who were able to reactivate their businesses after the crisis were more likely to rent than buy new premises or rebuild their old premises.

Figure 14: Ownership of work premises (percent)



8.5.2 Economic impact of the crisis

When asked about the impact of the war on their work premises, 97% of BC business owners replied that there was none, understandably so because of the absence of combat activity or shelling in Beddawi. In contrast, 68 and 76% of returnee and displaced NBC business owners said that their work premises were completely destroyed. Similarly, the impact on business activity (table 12) was much heavier on NBC business owners both displaced and returnees. More than sixty-five percent of NBC business owners reported complete closure, interruption of supply, loss of customers, and increased commodity prices. In contrast, a minority of BC business owners said that they had to close their businesses as a result of the crisis or that their supply chain was interrupted despite the closure of the highway. Nonetheless, the crisis did have a significant negative economic impact on Beddawi businesses: 37% report losing customers and 41% suffered from increased commodity prices.

Table 12: Impact of crisis on business activity

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>
Complete closure	81.0%	75.7%	14.5%
Interruption of supply chain	65.5%	64.1%	17.9%
Loss of customers	81.5%	81.8%	36.8%
Increased commodity prices	68.6%	69.1%	40.7%
Other	29.9%	34.0%	2.8%

Business owners were then asked to report total, partial, or no loss in a variety of business assets. Beddawi business owners almost unanimously reported no losses whatsoever. In contrast, more than 70% of NBC returnee and displaced business owners reported losses in merchandise and tools. 63% of displaced and 70% of returnee business owners reported losses in machines/generators, and around 55% of both groups reported losses in raw materials. The only discrepancy found was in loss of vehicles with 38% of displaced business owners reporting losses in this category in comparison to 61% among returnee business owners.

8.5.3 Perceptions of success

Perceptions of business success (on a scale of one to six) also declined as a result of the crisis, especially among NBC business owners. Returnee and displaced households described their businesses as successful (a rating of 5) prior to the crisis. This rating declined to 3 for displaced business owners (a decrease of 41%) and 2.4 for returnee business owners (a decrease of 53%). Beddawi business owners rated their success before the crisis more conservatively (4.2) and perceived a lower decline (19%) in their success reaching a rate of 3.4.

8.5.4 Obstacles to enhancing business

Business owners were asked to identify obstacles to the enhancement of their businesses by giving a one-to-six rate to a variety of options including premises, tools, know-how, access to loans, access to the external market, etc. None of the suggested obstacles rated above 2 before the crisis. This remained true for the most part in the case of Beddawi businesses whereas all the rates increased systematically for NBC businesses. The most highly rated obstacles by returnee business owners were tools/machines (4.0), access to the external market (3.6), premises (3.6), and transport vehicles (3.4). The most highly rated obstacles by displaced business owners were premises (3.1), access to loans (3.1), and available income in the area (3.1). However, it seems quite surprising that no obstacle received a rating above 4.

8.5.5 Exchange with Lebanese businesses and households

NBC business owners reported that, prior to the crisis, around 52% of their customers were Lebanese. This share decreased by more than 50% to eighteen percent for returnees and twenty-four percent for the displaced. The percentage of Lebanese among Beddawi businesses' customer base decreased from 34 to 23%, a rather significant drop that reflects the deterioration of Lebanese-Palestinian relations beyond the narrow circle of the active conflict.

Box 5: A comparison of active business owners with those who were unable to reactivate

A Comparison of Active Business Owners with Those Who Were Unable to Reactivate

- 50% of the business owners were unable to reactivate after the crisis. Currently, 33% of them are employees and 58% are unemployed
- No major differences between active and inactive in: location (50% displaced and 50% returnees), sector of activity, or age (39 for active vs. 43 for inactive)
- No major difference in pre-crisis declared income (810 and 787 thousand LBPs for inactive and active respectively). Significant differences in current income (272 vs. 476 thousand LBPs for inactive and active respectively)
- Active business owners are more likely to have business-related debts and have higher amounts of debt (25 vs. 13 million LBPs for active and inactive respectively)
- Possible explanatory factors for the inability to reactivate:
 - Heavier work damages and interruption of business activity as a result of the crisis (appendix)
 - Work location: only 8% of the inactive worked in North Lebanon before the crisis compared to 20% among active business owners.

8.5.6 Debt

The percentage of business owners who reported having business-related debts (table 13) was highest among returnees (59%), followed by the displaced (48%), and Beddawi residents. The average debt amount was similar for all NBC business-owners (around 20 million LBPs) and considerably lower in Beddawi (6.2 million LBPs).

Table 13: Business-related debt

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>
Percentage who have debts	58.90%	47.80%	26.30%
Average debt amount (thousand LBPs)	20,000	19,800	6,200

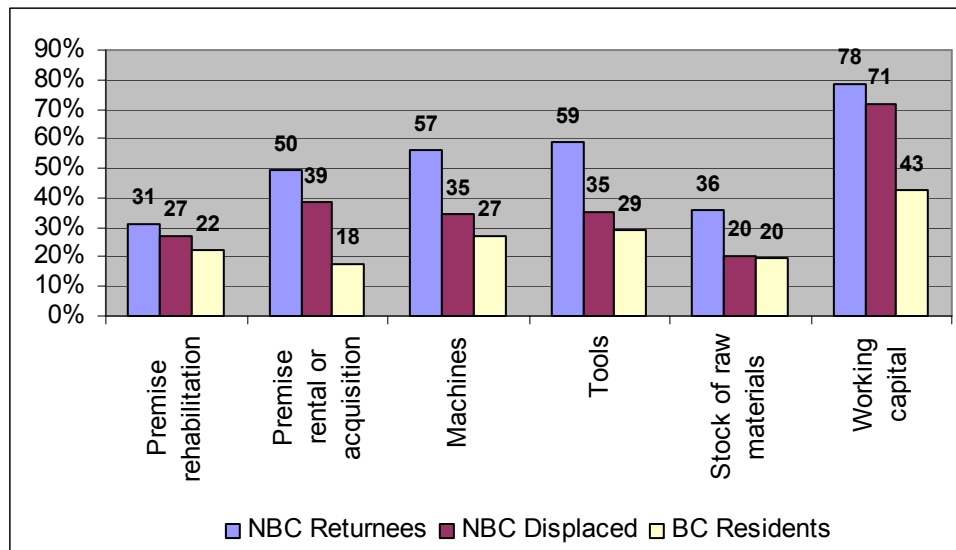
The most often cited source of debt by all three groups of respondents (table 14) was business counterparts (60 to 70%) followed by friends and relatives (around 20%). An interesting observation is that the percentage of business owners who were able to

benefit from bank or micro-credit loans was very low (1 to 3%) and another interesting fact is that business owners who have UNRWA loans are concentrated among the displaced population.

Table 14: Sources of business-related debt (percent)

	<i>NBC Returnees</i>	<i>NBC Displaced</i>	<i>BC Residents</i>
Business counterpart	74.81%	63.04%	68.57%
Friends/relatives	20.61%	22.83%	20.00%
UNRWA	0.00%	10.87%	2.86%
Bank/micro credit	1.53%	1.09%	2.86%
Money lender	0.00%	2.17%	0.00%
Other	3.05%	0.00%	5.71%

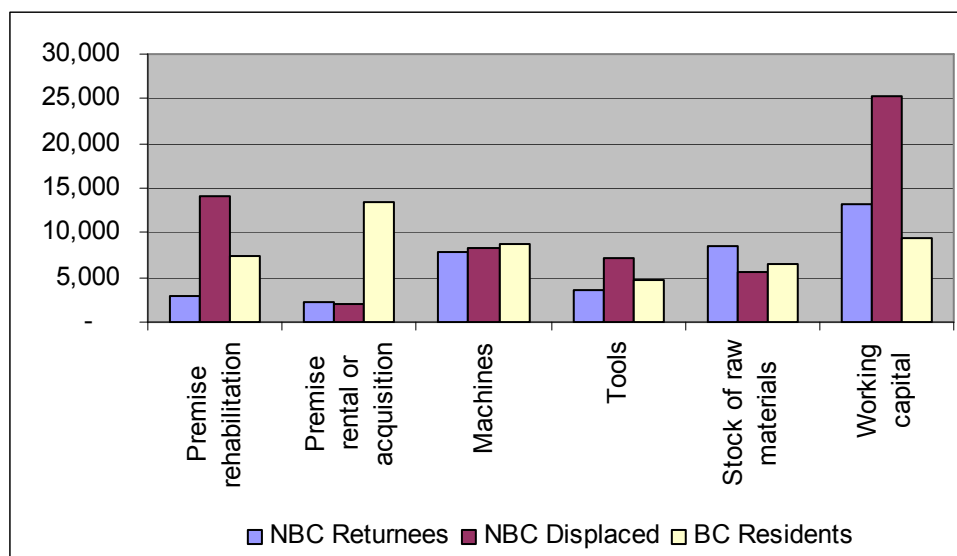
Figure 15: Assistance needed for business reactivation or improvement



8.5.7 Needed assistance

Business owners were asked about the kind of assistance needed to reactivate or improve their businesses (figure 15). The highest degree of need is clearly among returnee business owners, followed by the displaced, and finally by Beddawi business owners. The highest priority is working capital, followed by tools and machines, premise rehabilitation or acquisition, and finally stock replenishment.

Figure 16: Amount of assistance needed for business reactivation or improvement (thousand LBPs)



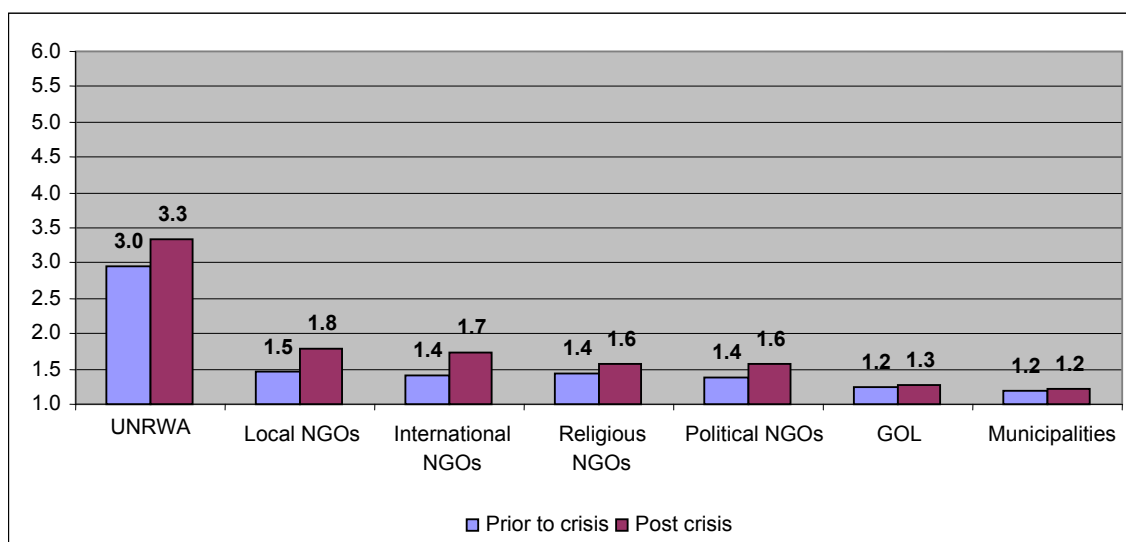
There was consensus over the amount of assistance needed in certain categories but not in others (figure 16). The amounts needed for machines, tools, and raw materials were more or less similar (around 5 to ten million LBPs). However, major discrepancies were found between displaced business owners on one hand and returnee and Beddawi business owners on the other in the amounts requested for premise rehabilitation and working capital. Additionally, although only around 18% of Beddawi business owners reported needing assistance for premise rental/acquisition, the amount requested was quite high in comparison with the other respondents (13 vs. 2 million LBPs).

9 Opinions and Needs

9.1 Evaluation of organizations

Households were asked to rate the services provided by various organizations on a scale from 1 (very low) to six (very high). The results were then averaged for all households within the three main groups of analysis. These results revealed interesting insights (figure 17). As shown in the figure below, the rating for all organizations was relatively low (below 3 on a scale of 6) although this rating improved slightly after the crisis signifying that the relief efforts were somewhat felt by the camp population. UNRWA had by far the best service rating and the Lebanese government and local municipalities received the lowest ratings.

Figure 17: Service ratings of various organizations (entire sample)



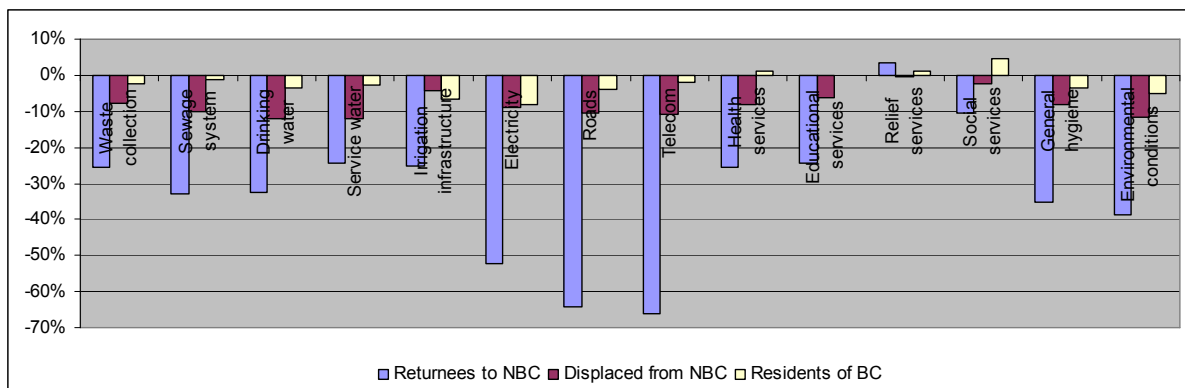
When we compare the three surveyed groups we find that the ratings given by Beddawi residents are systematically lower than those of the other two groups and 57.6% of them report no changes since the crisis. In contrast, around 50% NBC residents (both returnees and displaced) report an improvement in services since the crisis. Moreover, except for the Lebanese government and the municipalities, the ratings given by NBC households, especially the returnees increase significantly between the pre and post-conflict periods. For instance, according to returnee households, the rating of international NGOs increased from 1.3 before the crisis to

2.1 after which reflects their increased visibility since the crisis. However, it must be reemphasized that all ratings remain below average.

9.2 Evaluation of public services

Households were asked to rate a variety of public services (waste collection, sewage, drinking water, service water, electricity, irrigation infrastructure, roads, telecommunication, health services, educational services, relief services, social services, general hygiene, and environmental conditions) both before and after the Nahr-el-Bared conflict (figure 18). The ratings for all public services moved from a range of 3.0 to 4.0 before the crisis to a range of 2.5 to 3.5 after the crisis. In other words the ratings of all public services moved from bad to worse.

Figure 18: Percent change in service ratings pre- and post-crisis



The ratings of all public services by Beddawi households witnessed a slight decrease except for electricity whose rating dropped by 8.3% and social services whose rating increased slightly from 2.66 to 2.78 (+ 4.7%). In contrast, NBC displaced households reported a sharper deterioration of all services, in the order of 10%, with the exception of relief and social services whose rating dropped only slightly (-0.3% and - 2.4% respectively). It is noteworthy that the majority of the displaced live in Beddawi camp and therefore there is a difference in perception regarding the change in the quality of essentially the same services.

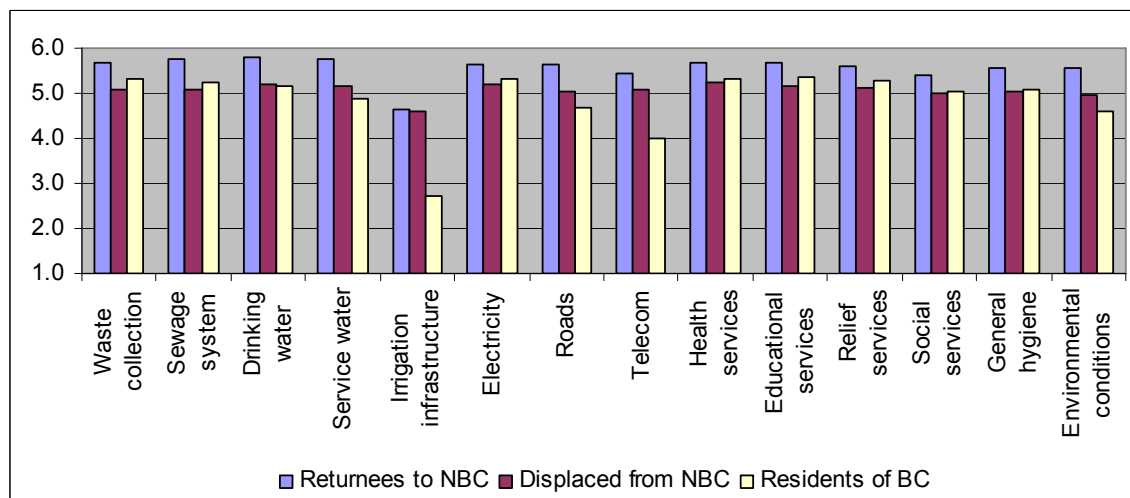
However, the grimmest picture is painted by the answers of the returnees to NBC who report very sharp declines in the quality of all the public services (except relief services) in comparison to the situation before the crisis. The worst declines (in excess of 50%) were reported in electricity, roads, and telecommunication services.

Environmental conditions, general hygiene, sewage systems, and drinking water were perceived to be more than 30% worse. Finally, the quality of waste collection, service water, irrigation infrastructure, health, and education services declined more than 20%. This grim picture reflects the reality of the defective infrastructure in Nahr-el-Bared and the need to rebuild that infrastructure and restore basic public services to acceptable levels.

9.3 Assessment of needs for public services

A question asking households to rate their needs in various sectors on a scale of one (low need) to six (high need) reveals the magnitude of the gaps in basic services (figure 19). The lowest reported need is in irrigation infrastructure probably due to the low percentage of households that rely on agriculture for their livelihood. For all the other sectors, need ratings are very high (around five on a scale of six) with some discrepancy among the three groups of households. Once again the need is sharpest among returnee NBC households and lowest among Beddawi residents. The difference is most significant in the telecommunications sector where Beddawi residents rate their need at a level of 4 in comparison to 5.4 for returnees.

Figure 19: Assessment of need for various services



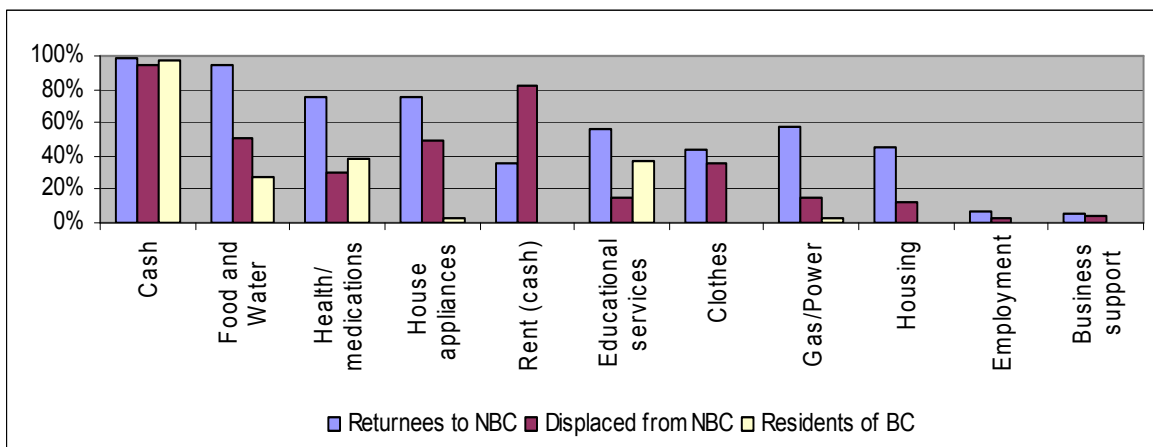
9.4 Received assistance

Interviewed households unanimously acknowledged receiving assistance following the crisis. Ninety nine percent of returnee households and ninety eight percent of BC

households reported receiving assistance. The percentage was relatively lower for households that remain displaced (91%) mainly because a lower percentage of displaced households residing outside Beddawi Camp and especially outside the north reported receiving assistance.

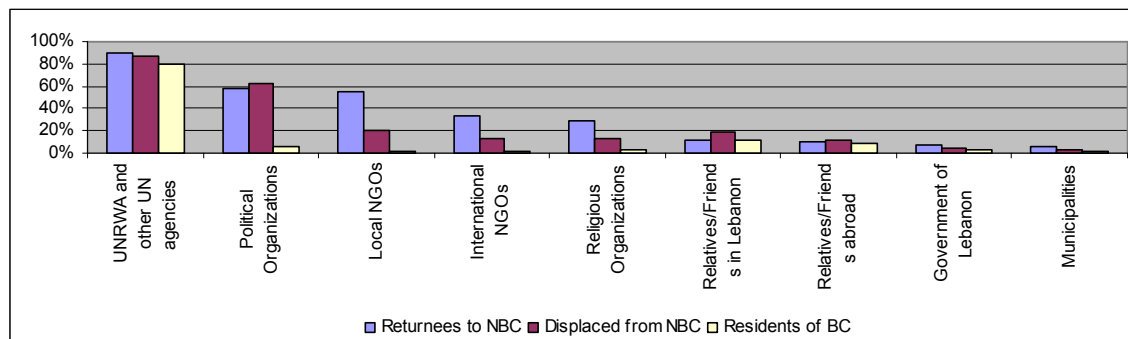
As for the types of assistance received (figure 20), almost all households reported receiving cash (97%). The second most common type of assistance is food and water, followed by health and medications, house appliances, and rent subsidies. An inter-group comparison shows that returnees report receiving the various types of assistance more often than displaced and BC households. The only exception is rent subsidies where the highest percentage reporting such assistance is among displaced households. The reason is most likely that returnees no longer need rent subsidies because they either returned to their own homes or to housing units built by UNRWA.

Figure 20: Percentage of households by type of assistance received



When asked about the source of assistance, more than eighty percent of households cited UNRWA (figure 21). For Beddawi Camp residents, it appears as almost the only source of assistance. Relatives and friends in Lebanon come next with only 11.6% of respondents. As for NBC households, the second most cited source of assistance is political organizations, followed by local NGOs. It is noteworthy that local NGOs, international NGOs and religious organizations were all more often cited by returnee than by displaced households. The reason could be that displaced households were more difficult to locate and therefore less likely to receive assistance from the various NGOs (with the exception of UNRWA).

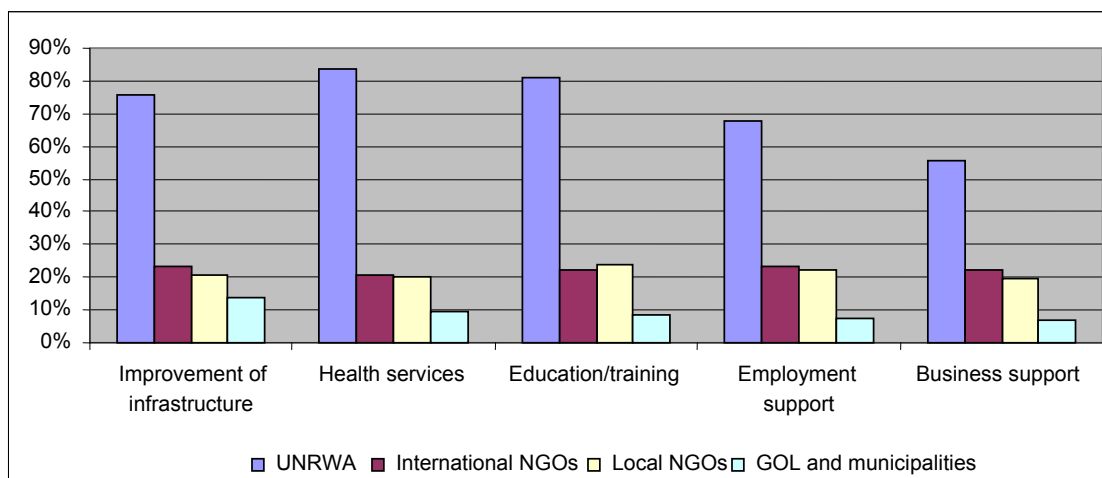
Figure 21: Percentage of households by source of assistance



9.5 Expected assistance

It comes as no surprise that the highest expectations are directed toward the UNRWA. Indeed, more than half of the surveyed households expect help from the UNRWA in all the domains of interest (figure 22). Local and international NGOs come next with around 20% of households expecting assistance in the various areas of interest. Finally, less than ten percent of the surveyed households had any expectations from the Lebanese local and central governments. The highest expectation rate was in infrastructure with sixteen percent of households expecting assistance from the Lebanese government in that regard. All three groups of surveyed households seemed to have similar expectations in the various aspects of assistance with returnee households registering more or less consistently higher expectation rates than the two other categories.

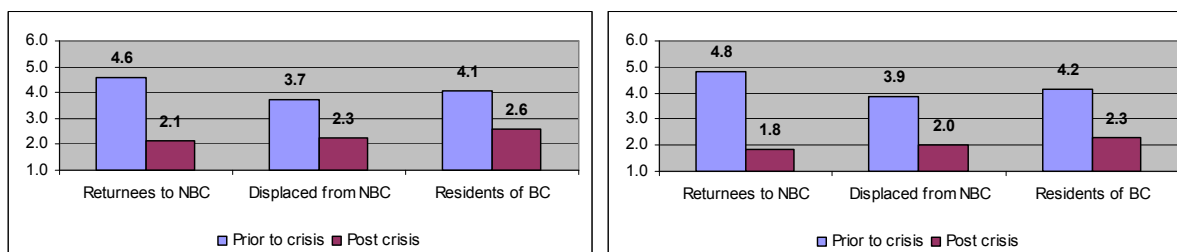
Figure 22: Percentage of households by type of expected assistance and type of organization



9.6 Rating of Palestinian-Lebanese relations

Respondents were asked to rate Palestinian-Lebanese relations in the North and in the country at large (figure 23). The ratings ranged between 3.7 and 4.8 before the crisis and between 1.8 and 2.8 after the crisis. All three groups reported a significant deterioration of these relations in the country in general (43%) and especially in the North (52%). However, it is noteworthy that NBC returnees gave the highest ratings before the crisis and the lowest after the crisis. According to this group, Palestinian-Lebanese relations are fifty-three percent worse in Lebanon and sixty-two percent worse in the North.

Figure 23: Rating of Palestinian-Lebanese relations in the country (left) and in the North (right)



10 Comparison of Camp and Surrounding Area Populations

A comparison of the populations that constituted the targets of these two synchronized surveys reveals similar age structures: 30% of the surrounding area residents are younger than 15 (in comparison to 33% among camp households) and 44% are younger than 20 (in comparison to 46% among camp households). Surprisingly enough, this is where the similarity ends. The two populations are different in every other respect and especially in regards to the impact of the crisis on the various aspects of livelihood. Following is a list of the comparative findings that were deemed most worthy of mention:

- A larger *household size* in surrounding areas: 5.8 vs. around 5 in camps. In fact, even the highest recorded household size in the UNRWA survey (5.26 for returnees) falls below the smallest household size among surrounding municipalities (5.4 in Beddawi).
- *Displacement* is much less severe in surrounding municipalities where a very small percentage of households remain displaced (2%) and the average displacement period was around 2 months.
- *Ownership rates* were rather similar prior to the conflict (72% in camps vs. 81% in surrounding areas). However, the rate dropped to 37% among camp households and remained relatively unchanged in the surrounding municipalities.
- The UNRWA survey revealed much more significant *home damages*. Whereas 75% of homes in surrounding municipalities were left completely intact after the crisis, only 33% of camp households reported no damages. In contrast, 48% of camp dwellings were completely destroyed compared with only 1% in surrounding areas.
- Whereas private space available per individual declined sharply among camp households, the *crowding index* in the surrounding areas remained constant at around 34 square meters per person. The reason is possibly that almost all

surrounding area families never left their homes or were displaced for a very short period during active conflict.

- The *enrollment* rate in surrounding municipalities exceeds the same rate for camp residents for all age categories except the first years of schooling. The enrollment rate in secondary education reaches 72% for surrounding area residents compared to 60% among camp residents. The contrast, though somewhat less sharp, remains valid for higher education where the enrolment rate is 37% and 30% for the surrounding area and camps respectively.
- The two populations show no difference in *educational attainment* beyond intermediate education: a similar percentage of members hold high school and university degrees or their vocational training equivalents. However, significant differences appear in primary and intermediate education where camp residents hold a lead with 26% of them having intermediate education vs. 17% among surrounding area residents and 40% having primary education vs. 34% among surrounding area residents.
- The picture is complemented by the higher *illiteracy* rate among surrounding area residents: 9% vs. 4% among camp residents. In fact, a more in-depth look shows higher illiteracy rates in the surrounding area population across genders and age groups. The differences are especially sharp among 55-64 year olds: 49% of 55-64 year old surrounding area females are illiterate compared to 24% of camp residents of the same age and gender. Similarly, 19% of 55-64 year old surrounding area males are illiterate compared to 6% among camp residents of the same age and gender.
- *Disease* prevalence is consistently higher for camp residents (19 vs. 12%) and so is *disability* prevalence (4 vs. 2%).
- The *labor force participation* rate is slightly higher in the surrounding municipalities: 40.6 vs. 37.4% among NBC and BC residents.
- The differential impact of the crisis is clearly reflected by the *unemployment* rate which increased from 9.7 to 26.6% among camp residents while it stayed relatively stable (6.5 to 6.8%) in the surrounding municipalities.

- Employment is clearly less concentrated in the surrounding municipalities whose workers are scattered across a variety of sectors. In contrast, 72% of Palestinian workers are concentrated in three major sectors (trade, construction, and education/health). The reason is possibly the narrower range of employment opportunities that are available to Palestinians.
- Whereas 15% of camp households have no breadwinners, all the surveyed surrounding area households have a main breadwinner. Camp main breadwinners are younger and more educated than the main breadwinners in the surrounding area.
- Only 6% of surrounding area business owners reported losing their businesses compared to 36% among camp business owners. Also, while 55% of camp business owners reported complete destruction of their work premises, only 3% of surrounding area business owners could say the same.
- Palestinian businesses seem to be much more dependent on the local Lebanese market than Lebanese businesses are on the Palestinian market. Prior to the crisis, 71% of camp business owners reported frequent or normal exchange with Lebanese businesses or customers compared to 35% among surrounding area businesses. The percentage is now 21% for both populations. Another indicator of this asymmetrical dependency is the much larger share of Lebanese clients in the customer base of camp businesses (48%) while Palestinian customers represent only 11% of the customer base of surrounding area businesses.
- UNRWA is the most prominent source of assistance for camp residents while the Lebanese government and municipalities are the most prominent source of assistance for surrounding area residents.
- The two populations gave similar ratings for the Palestinian-Lebanese relations prior to the crisis. However, the ratings witnessed a much sharper deterioration among camp residents.

In conclusion, while the Nahr-El-Bared crisis had devastating effects on the living conditions and livelihoods of NBC and BC residents, the impact on surrounding area residents was significantly less severe. When only the three contiguous municipalities of Bebnine, Bhanine, and Mhammara are taken into account, the consequences of the crisis become more prominent. However, even in the case of these municipalities, the

impact was significantly weaker than it was for camp residents with significantly less destruction in homes and property, much less displacement, a significantly lower income effect, and a relatively low and stable unemployment rate.

11 Concluding Remarks

During the process of analysis and reporting, an attempt was made to identify profiles that qualify for further investigation and targeting with relief and recovery programs tailored to their specific needs. Two guidelines were used to allow the selection of these profiles:

- *Vulnerability* is used to identify groups which have no means of supporting themselves and would fall into abject poverty without sustained long-term relief.
- *Potential for recovery* refers to the likelihood of regaining autonomy and becoming economically self-sufficient.

Based on these guidelines, three profiles that would benefit from tailored relief and assistance programs emerged:

Table 15: Selected target profiles

	<i>Vulnerability</i>	Potential
Unemployed	High	High
Inactive Business Owners	Medium	High
Households with no breadwinner	High	Low

A. Households with no breadwinner:

These households (box 4) are essentially families of retirees and female-headed households. They are characterized by a smaller household size, a higher average age, and a higher prevalence of disease and disability, i.e. a high vulnerability score. However, their most important characteristic is their low economic prospects, due to the absence of members who are work-eligible (at least in the short and medium terms), which is why they score low on potential (table 15).

B. The unemployed:

The unemployed were also given a high score on vulnerability (table 15) because they have no means of sustaining themselves without financial and in-kind assistance and because 64% of them are the main breadwinners of their families, entire households

are left in a high vulnerability state. However, unlike households with no breadwinners, this category scores high on potential.

A very important finding was that only 12% of the currently unemployed were unemployed before the crisis. This finding is significant for two reasons: 1) it indicates that these individuals were working in the recent past and willing to resume gainful employment if given the opportunity, and 2) because 88% of the unemployed lost their jobs as a direct consequence of the crisis, helping them find employment opportunities ought to be part and parcel of the reconstruction effort.

Just like the rest of the surveyed population, the first instinct of unemployed breadwinners is to turn to UNRWA for help: 42% of them said that they already have. When asked about the kind of assistance they need, 45% of them asked for help finding employment opportunities, followed at a distance by laws expanding the number of allowed professions (16%), easy access at army checkpoints (16%), and transportation (16%). Only half of them are interested in cash-for-work activities. Half of them would like jobs inside NBC and 20% in North Lebanon. Finally, only 7% are interested in vocational training.

C. Inactive Business Owners:

Like the unemployed, inactive business owners scored high on potential (table 15) because they are equipped to generate their own livelihoods and all they lack is opportunity or starting capital. Similarly, because 86% of them are the main breadwinners of their families, helping them to reactivate their businesses would secure livelihoods for their households. In other words, a program targeting business owners would have an economic impact on a much wider circle of beneficiaries. The only difference between inactive business owners and the other two profiles lies in their lower vulnerability score because some of them currently have wage-paying jobs.

Once again, UNRWA seems to be the organization that most of them would turn to for help (54%). 60% would like to work in NBC and 17% in North Lebanon. Only 5% are interested in vocational training. Like unemployed breadwinners, only half (45%) of the inactive business owners are interested in cash-for-work activities and 40% are interested in micro-credit programs. For those interested in micro loans, the average monthly installment they could afford was 144 thousand LBPs and the average requested loan duration was 31 months.

Finally, a question about the types and size of assistance needed to restart their businesses revealed the following information:

Table 16: Assistance needed to restart businesses

	<i>Need assistance</i>	<i>Amount needed (thousand LBPs)</i>
Premise rehabilitation	35%	4,000
Premise rental/acquisition	53%	1,600
Machines	50%	8,900
Tools	53%	6,500
Raw materials	34%	4,600
Working capital	82%	16,400

In light of the above discussion, parallel efforts ought to be made to provide relief to vulnerable groups and to help categories with high potential and impact to secure to their own livelihoods and become economically sufficient, therefore no longer relying on UNRWA relief.

For this purpose, two axes of intervention are suggested:

1. Long-term relief Programs targeting all vulnerable groups:
 - The newly developed social safety net program will be used to distribute relief to all households identified as vulnerable based on a proxy means-testing formula.
 - A survey should be foreseen around 6 months after implementation in order to assess whether the new targeting system is achieving its purpose, i.e. creating a safety net that catches the vulnerable and ensures a minimum package of basic services to all.
2. Short-term Back-to-Work programs targeting groups with high potential and high impact. One fairly obvious option consists of hastening the reconstruction effort thereby generating employment for a large number of the unemployed. In fact, according to the survey, 25% of the currently unemployed worked in construction before the crisis. Another option would be to establish a micro-credit program at no or low interest to help business owners restart their businesses. This effort should however be preceded by an enterprise census that studies the market and produces guidelines that can be used to advise business owners on the types of businesses that are likely to succeed and the best locations for them.

Appendix

Appendix Table 1: Relation to head of household (HoH)

	<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
HoH	591	605	554	1750
Spouse	546	522	549	1617
Children	1968	1850	1800	5618
Daughter/son in law	3	3	12	18
Grand child	12	15	19	46
Parents of HoH	18	45	34	97
Relatives	4	7	7	18
Others including maids	0	0	1	1
No answers	9	6	4	19
Total	3151	3053	2980	9184

Appendix Table 2: Current residence status

		<i>Male</i>	<i>Female</i>	Total
Presently living with household	N	4311	4509	8820
	%	94.90%	97.20%	96.00%
Sleep in different premise but still sharing household living	N	15	11	26
	%	0.30%	0.20%	0.30%
Moved temporarily to another residence	N	16	16	32
	%	0.40%	0.30%	0.30%
Moved permanently to another residence	N	41	74	115
	%	0.90%	1.60%	1.30%
Temporarily absent for work/studies/health	N	44	8	52
	%	1.00%	0.20%	0.60%
Outside the country for work	N	78	6	84
	%	1.70%	0.10%	0.90%
Died	N	31	12	43
	%	0.70%	0.30%	0.50%
No answers	N	7	5	12
	%	0.20%	0.10%	0.10%
Total	N	4543	4641	9184
	%	100.00%	100.00%	100.00%

Appendix Table 3: UNRWA hardship case

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	226	229	193	648
	%	37.70%	37.00%	32.20%	35.70%
No	N	366	382	398	1146
	%	61.10%	61.70%	66.40%	63.10%
Do not know	N	7	8	8	23
	%	1.20%	1.30%	1.30%	1.30%
Total	N	599	619	599	1817
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 4: Crowding index

		<i>Post</i>	<i>Prior</i>	Variation
Returnee to NBC	Mean	16.4284	28.7821	-42.90%
	N	597	596	
Displaced from NBC	Mean	20.2503	32.1821	-37.10%
	N	611	614	
Resident of BC	Mean	23.9596	23.5317	1.80%
	N	594	590	
Total	Mean	20.2068	28.2209	
	N	1802	1800	

Appendix Table 5: Current sector of activity

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Agriculture/fishing	N	18	17	1	36
	%	2.90%	2.70%	0.20%	1.90%
Industry/craftwork	N	21	37	46	104
	%	3.40%	6.00%	6.90%	5.50%
Water/electricity/gas	N	14	11	34	59
	%	2.30%	1.80%	5.10%	3.20%
Construction/public works	N	200	158	247	605
	%	32.50%	25.70%	37.00%	31.90%
Commerce/trade/maintenance	N	215	176	166	557
	%	35.00%	28.60%	24.90%	29.30%
Hotels/restaurants	N	17	15	33	65
	%	2.80%	2.40%	4.90%	3.40%
Communications/transport	N	27	35	32	94
	%	4.40%	5.70%	4.80%	4.90%
Finance/real estate	N	12	25	16	53
	%	2.00%	4.10%	2.40%	2.80%
Public administration/armed forces	N	11	19	15	45
	%	1.80%	3.10%	2.30%	2.40%
Education/health	N	57	102	59	218
	%	9.30%	16.60%	8.80%	11.50%
Other services	N	23	20	18	61
	%	3.70%	3.30%	2.70%	3.20%
Total	N	615	615	667	1897
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 6: Current profession

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Lebanese Army	N	1	2	2	5
	%	0.20%	0.30%	0.30%	0.30%
Politicians, civil servant	N	2	9	1	12
	%	0.30%	1.40%	0.20%	0.60%
Manager/CEO large Enterprise	N	0	2	1	3
	%	0.00%	0.30%	0.20%	0.20%
Manager/CEO Small Enterprise	N	101	89	97	287
	%	15.80%	14.30%	14.80%	14.90%
Physicists, mathematicians, chemists,	N	4	12	5	21
	%	0.60%	1.90%	0.80%	1.10%
Biologist, Health professional	N	7	16	11	34
	%	1.10%	2.60%	1.70%	1.80%
Education	N	18	32	28	78
	%	2.80%	5.20%	4.30%	4.00%
Other professionals (administrative, legal)	N	5	4	0	9
	%	0.80%	0.60%	0.00%	0.50%
Science technicians	N	2	4	1	7
	%	0.30%	0.60%	0.20%	0.40%
Health technicians	N	24	34	7	65
	%	3.80%	5.50%	1.00%	3.40%
Educational technicians	N	2	12	6	20
	%	0.30%	1.90%	0.90%	1.00%
Other technicians	N	7	9	0	16
	%	1.10%	1.40%	0.00%	0.80%
Offices workers	N	7	18	10	35
	%	1.10%	2.90%	1.50%	1.80%
Personal services, safety	N	37	44	34	115
	%	5.80%	7.10%	5.20%	6.00%
Salesmen and seals assistants	N	31	26	16	73
	%	4.80%	4.20%	2.40%	3.80%
Professional farmers and fishermen	N	17	14	1	32
	%	2.70%	2.20%	0.20%	1.70%
Mining & construction workers	N	175	138	219	532
	%	27.40%	22.00%	33.40%	27.70%
Metal works, mechanics, electronics	N	35	38	74	147
	%	5.50%	6.00%	11.30%	7.70%
Artisans	N	6	5	2	13
	%	0.90%	0.80%	0.30%	0.70%
Craftsmen	N	42	38	42	122
	%	6.60%	6.00%	6.40%	6.40%
Industry workers-machinery operators	N	1	0	0	1
	%	0.20%	0.00%	0.00%	0.00%
Industry workers-large machinery	N	0	1	1	2
	%	0.00%	0.20%	0.20%	0.10%
Vehicle operators	N	42	31	26	99
	%	6.50%	4.90%	3.90%	5.20%
Nonskilled sales & services workers	N	63	44	70	177
	%	9.90%	7.10%	10.70%	9.20%
Nonskilled agricultural workers	N	9	4	0	13
	%	1.40%	0.60%	0.00%	0.70%
Unspecified	N	1	0	1	2
	%	0.20%	0.00%	0.20%	0.10%
Total	N	639	626	655	1920
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 7: Current work place

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Nahr el Bared Camp (NBC)	N	263	96	4	363
	%	55.70%	19.10%	0.70%	22.70%
Beddawi camp (BC)	N	18	128	247	393
	%	3.80%	25.50%	39.70%	24.60%
Vicinity of BC	N	4	12	40	56
	%	0.90%	2.40%	6.40%	3.50%
Vicinity of NBC	N	53	22	2	77
	%	11.20%	4.40%	0.30%	4.80%
Other-North Lebanon	N	89	176	275	540
	%	18.90%	35.00%	44.10%	33.80%
Other-Lebanon	N	19	41	33	93
	%	4.00%	8.10%	5.30%	5.80%
Outside Lebanon	N	26	28	22	76
	%	5.50%	5.50%	3.50%	4.80%
Total	N	472	503	623	1598
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 8: Breadwinners age

		<i>Male</i>	<i>Female</i>	Total
[15-19] years	N	7	1	8
	%	0.50%	0.90%	0.50%
[20-24] years	N	81	0	81
	%	5.70%	0.00%	5.30%
[25-34] years	N	373	23	396
	%	26.20%	21.30%	25.90%
[35-44] years	N	499	28	527
	%	35.00%	25.90%	34.40%
[45-54] years	N	300	30	330
	%	21.00%	27.80%	21.50%
[55-65] years	N	108	16	124
	%	7.60%	14.80%	8.10%
>65 years	N	56	10	66
	%	3.90%	9.30%	4.30%
Total	N	1424	108	1532
	%	100.00%	100.00%	100.00%

Appendix Table 9: Breadwinners professional membership

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Trade union/business association	N	19	14	7	40
	%	3.20%	2.30%	1.20%	2.20%
Cooperative	N	3	1	0	4
	%	0.50%	0.20%	0.00%	0.20%
Community-based association	N	8	11	4	23
	%	1.40%	1.80%	0.70%	1.30%
Vocational/technical training	N	40	19	31	90
	%	6.80%	3.10%	5.30%	5.10%

Appendix Table 10: Organization rating (Satisfaction level)

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
UNRWA	Prior	3.17	3.01	2.72	2.97
	Post	3.70	3.81	2.46	3.32
Local NGOs	Prior	1.49	1.63	1.30	1.47
	Post	2.21	1.83	1.29	1.78
International NGOs	Prior	1.30	1.59	1.31	1.40
	Post	2.09	1.78	1.31	1.73
Religious associations	Prior	1.33	1.56	1.42	1.43
	Post	1.72	1.59	1.44	1.58
Political parties	Prior	1.30	1.52	1.34	1.39
	Post	1.65	1.70	1.36	1.57
Government of Lebanon	Prior	1.19	1.38	1.18	1.25
	Post	1.22	1.38	1.18	1.26
Municipalities	Prior	1.12	1.35	1.10	1.19
	Post	1.17	1.34	1.11	1.21

Appendix Table 11: Basic services rating (Satisfaction level)

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Waste collection	Prior	4.54	3.79	4.19	4.17
	Post	3.37	3.49	4.09	3.65
	Current need	5.69	5.10	5.30	5.36
Sewage system	Prior	4.57	3.80	4.28	4.21
	Post	3.07	3.43	4.23	3.57
	Current need	5.75	5.07	5.24	5.35
Drinking water	Prior	4.54	3.92	4.27	4.24
	Post	3.07	3.44	4.12	3.55
	Current need	5.78	5.21	5.17	5.38
Service water	Prior	4.58	3.93	4.17	4.22
	Post	3.46	3.47	4.06	3.66
	Current need	5.76	5.15	4.90	5.27
Irrigation infrastructure	Prior	3.00	2.65	2.44	2.69
	Post	2.24	2.54	2.28	2.36
	Current need	4.62	4.60	2.70	3.97
Electricity	Prior	4.65	3.64	3.87	4.05
	Post	2.23	3.31	3.55	3.03
	Current need	5.64	5.20	5.33	5.39
Roads	Prior	4.60	3.50	3.53	3.87
	Post	1.65	3.13	3.39	2.73
	Current need	5.62	5.05	4.68	5.12
Telecommunications	Prior	4.83	3.59	3.21	3.91
	Post	1.64	3.20	3.15	2.64
	Current need	5.44	5.07	4.01	4.89
Health services	Prior	4.06	3.40	3.84	3.76
	Post	3.02	3.13	3.88	3.34
	Current need	5.70	5.24	5.33	5.42
Educational services	Prior	4.04	3.37	4.19	3.86
	Post	3.05	3.15	4.18	3.45
	Current need	5.70	5.16	5.36	5.40
Relief services	Prior	2.96	3.04	2.94	2.98
	Post	3.06	3.03	2.97	3.02
	Current need	5.59	5.12	5.27	5.32
Social services	Prior	2.82	3.05	2.66	2.84
	Post	2.52	2.98	2.78	2.76
	Current need	5.41	5.02	5.03	5.15
General hygiene	Prior	3.60	3.14	3.60	3.44
	Post	2.34	2.88	3.48	2.90
	Current need	5.57	5.03	5.08	5.22
Environment	Prior	3.31	2.89	2.80	3.00
	Post	2.03	2.55	2.66	2.41
	Current need	5.55	4.97	4.62	5.05

Appendix Table 12: Received assistance

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Cash	N	586	535	574	1695
	%	98.80%	94.20%	97.80%	97.00%
Food and Water	N	557	286	161	1004
	%	93.90%	50.30%	27.40%	57.40%
Housing	N	263	70	3	336
	%	45.20%	12.30%	0.50%	19.30%
Rent (cash)	N	212	470	1	683
	%	36.30%	82.60%	0.20%	39.30%
Clothes	N	259	201	3	463
	%	43.90%	35.30%	0.50%	26.50%
House appliances	N	449	283	19	751
	%	76.00%	49.70%	3.20%	43.00%
Health services/medications	N	444	172	223	839
	%	75.10%	30.30%	38.00%	48.10%
Educational services	N	333	89	220	642
	%	56.30%	15.70%	37.50%	36.80%
Gas/Power	N	338	87	18	443
	%	57.20%	15.30%	3.10%	25.40%
Employment	N	37	17	2	56
	%	6.30%	3.00%	0.30%	3.20%
Business support	N	32	22	2	56
	%	5.40%	3.90%	0.30%	3.20%

Appendix Table 13: Source of assistance

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Relatives/friends abroad	N	62	70	50	182
	%	10.70%	12.30%	8.50%	10.50%
Relatives/friends in Lebanon	N	68	105	68	241
	%	11.70%	18.50%	11.60%	13.90%
UNRWA	N	535	491	467	1493
	%	90.50%	86.30%	79.70%	85.50%
Government of Lebanon	N	39	25	19	83
	%	6.60%	4.40%	3.20%	4.80%
Municipalities	N	36	17	5	58
	%	6.10%	3.00%	0.90%	3.30%
International NGOs	N	194	74	8	276
	%	32.80%	13.00%	1.40%	15.80%
Local NGOs	N	324	116	5	445
	%	54.70%	20.40%	0.90%	25.50%
Religious organizations	N	169	73	16	258
	%	28.60%	12.80%	2.70%	14.80%
Political organizations	N	343	352	30	725
		58.00%	61.90%	5.10%	41.50%

Appendix Table 14: Expected assistance from UNRWA

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Improvement of infrastructure	N	518	445	403	1366
	%	86.50%	72.50%	67.50%	75.50%
Health services	N	543	532	439	1514
	%	90.70%	86.50%	73.70%	83.60%
Education/training	N	525	506	439	1470
	%	87.60%	82.30%	73.70%	81.20%
Employment support	N	409	425	397	1231
	%	68.30%	69.10%	66.60%	68.00%
Business support	N	280	391	334	1005
		46.70%	63.60%	56.00%	55.50%

Appendix Table 15: Expected assistance from different organizations

		<i>UNRWA Agencies</i>	<i>International NGOs</i>	<i>Local NGOs</i>	<i>GOL and municipalities</i>
Improvement of infrastructure	N	1366	422	369	246
	%	75.50%	23.30%	20.40%	13.60%
Health services	N	1514	375	360	177
	%	83.60%	20.70%	19.90%	9.80%
Education/training	N	1470	405	431	151
	%	81.20%	22.40%	23.90%	8.40%
Employment support	N	1231	425	399	132
	%	68.00%	23.50%	22.10%	7.30%
Business support	N	1005	401	354	120
		55.50%	22.20%	19.60%	6.60%

Appendix Table 16: Choosing the same type of work

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	70	54	37	161
	%	44.00%	59.30%	31.10%	43.60%
No	N	89	37	82	208
	%	56.00%	40.70%	68.90%	56.40%
Total	N	159	91	119	369
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 17: Choosing the same type of work by gender

		<i>Male</i>	<i>Female</i>	Total
Yes	N	145	8	153
	%	43.30%	33.30%	42.60%
No	N	190	16	206
	%	56.70%	66.70%	57.40%
Total	N	335	24	359
	%	100.00%	100.00%	100.00%

Appendix Table 18: Choosing the same type of work by marital status

		<i>Never been married</i>	<i>Married</i>	<i>Divorced/ separated</i>	<i>Widows</i>	Total
Yes	N	18	131	1	2	152
	%	43.90%	42.40%	33.30%	40.00%	42.60%
No	N	23	178	2	3	206
	%	56.10%	57.60%	66.70%	60.00%	57.40%
Total	N	41	309	3	5	358
	%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 19: Choosing the same type of work by age

		<i>[15-19] years</i>	<i>[20-24] years</i>	<i>[25-34] years</i>	<i>[35-44] years</i>	<i>[45-54] years</i>	<i>[55-65] years</i>	<i>>65 years</i>	Total
Yes	N	1	7	55	44	38	7	1	153
	%	33.30%	31.80%	46.20%	38.60%	45.80%	46.70%	33.30%	42.60%
No	N	2	15	64	70	45	8	2	206
	%	66.70%	68.20%	53.80%	61.40%	54.20%	53.30%	66.70%	57.40%
Total	N	3	22	119	114	83	15	3	359
	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 20: Choosing the same type of work by sector

		<i>Agriculture/ fishing</i>	<i>Industry/ craftwork</i>	<i>Water/ electricity/ gas</i>	<i>Construction/ public works</i>	<i>Commerce/ trade/ maintenance</i>	<i>Hotels/ restaurants</i>	<i>Communications/ transport</i>	<i>Finance/ real estate</i>	<i>Public administration/ armed forces</i>	<i>Education/ health</i>	<i>Other services</i>	Total
Yes	N	4	7	5	47	36	4	5	8	3	24	6	149
	%	40.00%	63.60%	50.00%	34.10%	42.90%	44.40%	22.70%	88.90%	42.90%	77.40%	37.50%	42.90%
No	N	6	4	5	91	48	5	17	1	4	7	10	198
	%	60.00%	36.40%	50.00%	65.90%	57.10%	55.60%	77.30%	11.10%	57.10%	22.60%	62.50%	57.10%
Total	N	10	11	10	138	84	9	22	9	7	31	16	347
	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 21: Job searching measures

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Answering advertisements	N	8	9	11	28
	%	9.90%	29.00%	14.10%	14.70%
Placing advertisements	N	2	1	2	5
	%	2.50%	3.20%	2.60%	2.60%
Submitting CV's to institutions	N	9	4	6	19
	%	11.10%	12.90%	7.70%	10.00%
Visiting companies / employers	N	8	3	12	23
	%	9.90%	9.70%	15.40%	12.10%
Asking for help from friends/relatives	N	12	5	18	35
	%	14.80%	16.10%	23.10%	18.40%
Asking for help from UNRWA	N	40	9	29	78
	%	49.40%	29.00%	37.20%	41.10%
Others	N	2	0	0	2
	%	2.50%	0.00%	0.00%	1.10%
Total	N	81	31	78	190
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 22: New profession seeking for

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Manager/CEO Small Enterprise	N	1	1	1	3
	%	1.20%	3.20%	1.20%	1.50%
Physicist, mathematicians, chemists, engineers	N	3	2	3	8
	%	3.60%	6.50%	3.70%	4.10%
Education	N	1	1	1	3
	%	1.20%	3.20%	1.20%	1.50%
Health technicians	N	1	0	1	2
	%	1.20%	0.00%	1.20%	1.00%
Educational technicians	N	0	1	1	2
	%	0.00%	3.20%	1.20%	1.00%
Other technicians	N	0	0	2	2
	%	0.00%	0.00%	2.50%	1.00%
Offices workers	N	1	1	1	3
	%	1.20%	3.20%	1.20%	1.50%
Personal services-safety	N	25	8	11	44
	%	30.10%	25.80%	13.60%	22.60%
Mining & construction workers	N	4	3	6	13
	%	4.80%	9.70%	7.40%	6.70%
Metal works, mechanics, electronics	N	3	0	8	11
	%	3.60%	0.00%	9.90%	5.60%
Craftsmen	N	2	0	6	8
	%	2.40%	0.00%	7.40%	4.10%
Vehicle operators	N	17	2	4	23
	%	20.50%	6.50%	4.90%	11.80%
Nonskilled sales & services workers	N	5	1	5	11
	%	6.00%	3.20%	6.20%	5.60%
Unspecified	N	20	11	31	62
	%	24.10%	35.50%	38.30%	31.90%
Total	N	83	31	81	195
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 23: Choosing the same field of business

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	94	73	31	198
	%	82.50%	76.00%	41.90%	69.70%
No	N	20	23	43	86
	%	17.50%	24.00%	58.10%	30.30%
Total	N	114	96	74	284
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 24: Choosing the same field of business by gender

		<i>Male</i>	<i>Female</i>	Total
Yes	N	183	12	195
	%	69.30%	75.00%	69.60%
No	N	81	4	85
	%	30.70%	25.00%	30.40%
Total	N	264	16	280
	%	100.00%	100.00%	100.00%

Appendix Table 25: Choosing the same field of business by marital status

		<i>Never been married</i>	<i>Married</i>	<i>Divorced/ separated</i>	<i>Widows</i>	Total
Yes	N	17	171	2	5	195
	%	81.00%	69.00%	33.30%	100.00%	69.60%
No	N	4	77	4	0	85
	%	19.00%	31.00%	66.70%	0.00%	30.40%
Total	N	21	248	6	5	280
	%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 26: Choosing the same field of business by age

		<i>[15-19] years</i>	<i>[20-24] years</i>	<i>[25-34] years</i>	<i>[35-44] years</i>	<i>[45-54] years</i>	<i>[55-65] years</i>	<i>>65 years</i>	Total
Yes	N	2	5	45	68	49	16	7	192
	%	100.00%	55.60%	64.30%	73.10%	72.10%	59.30%	87.50%	69.30%
No	N	0	4	25	25	19	11	1	85
	%	0.00%	44.40%	35.70%	26.90%	27.90%	40.70%	12.50%	30.70%
Total	N	2	9	70	93	68	27	8	277
	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 27: Choosing the same field of business by sector

		<i>Agriculture/ fishing</i>	<i>Industry/ craftwork</i>	<i>Water/ electricity/ gas</i>	<i>Construction/ public works</i>	<i>Commerce/ trade/ maintenance</i>	<i>Hotels/ restaurants</i>	<i>Communications/ transport</i>	<i>Finance/ real estate</i>	<i>Public administration/ armed forces</i>	<i>Education/ health</i>	<i>Other services</i>	Total
Yes	N	3	13	6	30	102	6	10	2	5	7	6	190
	%	100.00%	86.70%	66.70%	43.50%	81.60%	54.50%	62.50%	100.00%	83.30%	70.00%	66.70%	69.10%
No	N	0	2	3	39	23	5	6	0	1	3	3	85
	%	0.00%	13.30%	33.30%	56.50%	18.40%	45.50%	37.50%	0.00%	16.70%	30.00%	33.30%	30.90%
Total	N	3	15	9	69	125	11	16	2	6	10	9	275
	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 28: Business establishing measures

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Asking for aid from friends/relatives	N	21	21	26	68
	%	18.80%	25.00%	38.20%	25.80%
Asking for aid from UNRWA	N	79	57	35	171
	%	70.50%	67.90%	51.50%	64.80%
Asking for aid from government institutions	N	5	0	0	5
	%	4.50%	0.00%	0.00%	1.90%
Arranging for financial resources	N	3	4	3	10
	%	2.70%	4.80%	4.40%	3.80%
Looking for partnership	N	1	1	1	3
	%	0.90%	1.20%	1.50%	1.10%
Using own resources	N	2	1	3	6
	%	1.80%	1.20%	4.40%	2.30%
Others	N	1	0	0	1
	%	0.90%	0.00%	0.00%	0.40%
Total	N	112	84	68	264
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 29: New sector seeking for

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Construction/public works	N	0	1	1	2
	%	0.00%	7.70%	3.10%	3.30%
Commerce/trade/maintenance	N	15	11	28	54
	%	100.00%	84.60%	87.50%	90.00%
Hotels/restaurants	N	0	1	3	4
	%	0.00%	7.70%	9.40%	6.70%
Total	N	15	13	32	60
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 30: Assistance needed to restart/ improve the business

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Business management training	N	9	4	20	33
	%	8.30%	4.80%	31.80%	13.00%
Easy access at army checkpoints	N	35	20	1	56
	%	32.40%	24.10%	1.60%	22.00%
Working capital/machines tools/material grants	N	42	45	32	119
	%	38.90%	54.20%	50.80%	46.90%
Access to loans	N	22	13	8	43
	%	20.40%	15.70%	12.70%	16.90%
Others	N	0	1	2	3
	%	0.00%	1.20%	3.20%	1.20%
Total	N	108	83	63	254
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 31: Interested of vocational training

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	27	53	90	170
	%	4.60%	8.90%	15.20%	9.60%
No	N	561	540	501	1602
	%	95.40%	91.10%	84.80%	90.40%
Total	N	588	593	591	1772
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 32: Preferred work location

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
In Nahr El-Bared Camp NBC	N	366	202	3	571
	%	68.90%	40.20%	0.60%	37.50%
In Beddawi Camp BC	N	8	57	199	264
	%	1.50%	11.40%	40.70%	17.40%
Vicinity of camps	N	11	16	23	50
	%	2.10%	3.20%	4.70%	3.30%
In North Lebanon	N	101	160	191	452
	%	19.00%	31.90%	39.00%	29.70%
Anywhere in Lebanon	N	31	37	51	119
	%	5.80%	7.40%	10.40%	7.80%
Abroad	N	14	30	22	66
	%	2.60%	6.00%	4.50%	4.30%
Total	N	531	502	489	1522
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 33: Interested in cash for work

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	245	179	186	610
	%	41.80%	30.10%	31.70%	34.50%
No	N	341	416	401	1158
	%	58.20%	69.90%	68.30%	65.50%
Total	N	586	595	587	1768
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 34: Interested in cash for work by work status

		<i>Business owners</i>	<i>Employment</i>	<i>Unemployment</i>	Total
Yes	N	98	351	126	575
	%	31.21%	40.10%	50.60%	40.00%
No	N	216	524	123	863
	%	68.79%	59.90%	49.40%	60.00%
Total	N	314	875	249	1438
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 35: Minimum daily expected income (thousand LBPs)

	<i>Mean</i>	<i>Frequency</i>
[15-19] years	31.67	3
[20-24] years	33.66	41
[25-34] years	30.18	182
[35-44] years	33.54	212
[45-54] years	28.70	121
[55-65] years	28.57	21
>65 years	25.71	7
Total	31.23	587

Appendix Table 36: Interested in micro credit

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Yes	N	175	149	164	488
	%	30.10%	25.30%	27.90%	27.70%
No	N	407	441	423	1271
	%	69.90%	74.70%	72.10%	72.30%
Total	N	582	590	587	1759
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 37: Interested in micro credit

		<i>Business owners</i>	<i>Employee</i>	<i>Unemployed</i>	Total
Yes	N	112	247	81	440
	%	35.56%	28.50%	32.70%	30.80%
No	N	203	619	167	989
	%	64.44%	71.50%	67.30%	69.20%
Total	N	315	866	248	1429
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 38: Monthly installment (thousand LBPs)

	<i>Mean</i>	<i>Frequency</i>
Returnee to NBC	131.93	175
Still displaced from NBC	138.91	149
Resident of BC	107.76	164
Total	125.94	488

Appendix Table 39: Duration (Months)

	<i>Mean</i>	<i>Frequency</i>
Returnee to NBC	31	175
Still displaced from NBC	29	149
Resident of BC	24	164
Total	28	488

Appendix Table 40: Monthly installment by work status (thousand LBPs)

	<i>Mean</i>	<i>Frequency</i>
Business owners	146.76	112
Employment	120.63	247
Unemployment	118.21	81
Total	126.83	440

Appendix Table 41: Duration by work status (Months)

	<i>Mean</i>	<i>Frequency</i>
Business owners	27	112
Employment	28	247
Unemployment	30	81
Total	28	440

Appendix Table 42: Interested in micro credit by sector

		<i>Agriculture/ fishing</i>	<i>Industry/ craftwork</i>	<i>Water/ electricity/ gas</i>	<i>Construction/ public works</i>	<i>Commerce/ trade/ maintenance</i>	<i>Hotels/ restaurants</i>	<i>Communications/ transport</i>	<i>Finance/ real estate</i>	<i>Public administration/ armed forces</i>	<i>Education/ health</i>	<i>Other services</i>	Total
Yes	N	10	30	15	124	138	15	35	8	13	42	10	440
	%	38.50%	41.10%	30.60%	27.70%	32.70%	34.10%	43.20%	20.50%	30.20%	25.60%	20.80%	30.60%
No	N	16	43	34	323	284	29	46	31	30	122	38	996
	%	61.50%	58.90%	69.40%	72.30%	67.30%	65.90%	56.80%	79.50%	69.80%	74.40%	79.20%	69.40%
Total	N	26	73	49	447	422	44	81	39	43	164	48	1436
	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix Table 43: Current status of work premises

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
No longer a business owner	N	82	94	4	180
	%	40.80%	51.10%	3.40%	35.90%
Rented	N	68	43	58	169
	%	33.80%	23.40%	50.00%	33.70%
Mobile	N	24	18	13	55
	%	11.90%	9.80%	11.20%	11.00%
Owned	N	16	24	37	77
	%	8.00%	13.00%	31.90%	15.40%
Other	N	11	5	4	20
	%	5.50%	2.70%	3.40%	4.00%
Total	N	201	184	116	501
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 44: Pre-status of work premises

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
No longer a business owner	N	10	2	2	14
	%	4.90%	1.10%	1.70%	2.80%
Rented	N	77	60	58	195
	%	37.90%	32.80%	49.60%	38.80%
Mobile	N	25	18	14	57
	%	12.30%	9.80%	12.00%	11.30%
Owned	N	79	97	39	215
	%	38.90%	53.00%	33.30%	42.70%
Other	N	12	6	4	22
	%	5.90%	3.30%	3.40%	4.40%
Total	N	203	183	117	503
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 45: War impact on work premises

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
No damages whatsoever	N	15	22	114	151
	%	7.60%	12.00%	97.40%	30.30%
Some minor damages	N	6	7	0	13
	%	3.00%	3.80%	0.00%	2.60%
Heavy damages	N	22	9	1	32
	%	11.10%	4.90%	0.90%	6.40%
Partial destruction	N	14	3	1	18
	%	7.10%	1.60%	0.90%	3.60%
Complete destruction	N	135	140	0	275
	%	68.20%	76.10%	0.00%	55.10%
Was not a business owner	N	6	3	1	10
	%	3.00%	1.60%	0.90%	2.00%
Total	N	198	184	117	499
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 46: War impact on business activity

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Completely closed	N	145	137	17	299
	%	81.00%	75.70%	14.50%	62.70%
Interruption of supply chain	N	112	116	21	249
	%	65.50%	64.10%	17.90%	53.10%
Loss of clients	N	145	148	43	336
	%	81.50%	81.80%	36.80%	70.60%
Increased commodity prices	N	118	125	48	291
	%	68.60%	69.10%	40.70%	61.80%
Others	N	38	48	3	89
	%	29.90%	34.00%	2.80%	23.70%

Appendix Table 47: War impact on productive assets: Vehicles

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Total loss	N	108	66	1	175
	%	61.40%	38.20%	0.90%	38.40%
Partial loss	N	14	3	2	19
	%	8.00%	1.70%	1.90%	4.20%
No loss	N	54	104	104	262
	%	30.70%	60.10%	97.20%	57.50%
Total	N	176	173	107	456
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 48: War impact on productive assets: Machines/generators

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Total loss	N	123	109	0	232
	%	69.90%	63.00%	0.00%	50.90%
Partial loss	N	10	6	3	19
	%	5.70%	3.50%	2.80%	4.20%
No loss	N	43	58	104	205
	%	24.40%	33.50%	97.20%	45.00%
Total	N	176	173	107	456
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 49: War impact on productive assets: Tools

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Total loss	N	133	125	0	258
	%	73.50%	72.30%	0.00%	56.00%
Partial loss	N	10	3	3	16
	%	5.50%	1.70%	2.80%	3.50%
No loss	N	38	45	104	187
	%	21.00%	26.00%	97.20%	40.60%
Total	N	181	173	107	461
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 50: War impact on productive assets: Raw materials

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Total loss	N	97	94	1	192
	%	55.70%	54.30%	0.90%	42.30%
Partial loss	N	10	6	4	20
	%	5.70%	3.50%	3.70%	4.40%
No loss	N	67	73	102	242
	%	38.50%	42.20%	95.30%	53.30%
Total	N	174	173	107	454
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 51: War impact on productive assets: Goods stocks

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Total loss	N	131	128	2	261
	%	72.40%	74.00%	1.90%	56.60%
Partial loss	N	6	3	4	13
	%	3.30%	1.70%	3.70%	2.80%
No loss	N	44	42	101	187
	%	24.30%	24.30%	94.40%	40.60%
Total	N	181	173	107	461
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 52: Business success perception

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
After crisis	N	2.411	2.969	3.381	2.893
Prior to crisis	N	5.160	5.061	4.172	4.886

Appendix Table 53: Current Lebanese contribution to the activity

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Frequent	N	9	17	21	47
	%	4.50%	9.40%	18.10%	9.50%
Normal	N	17	16	26	59
	%	8.50%	8.80%	22.40%	11.90%
Infrequent	N	22	22	27	71
	%	11.00%	12.20%	23.30%	14.30%
None	N	65	38	36	139
	%	32.50%	21.00%	31.00%	28.00%
Business closed	N	87	88	6	181
	%	43.50%	48.60%	5.20%	36.40%
Total	N	200	181	116	497
	%	100.00%	100.00%	100.00%	100.00%

Appendix Table 54: Pre-Lebanese contribution to the activity

		<i>Returnee to NBC</i>	<i>Displaced from NBC</i>	<i>Resident of BC</i>	Total
Frequent	N	100	101	35	236
	%	50.00%	55.50%	30.70%	47.60%
Normal	N	48	38	32	118
	%	24.00%	20.90%	28.10%	23.80%
Infrequent	N	13	16	17	46
	%	6.50%	8.80%	14.90%	9.30%
None	N	27	23	27	77
	%	13.50%	12.60%	23.70%	15.50%
Was not a business owner	N	12	4	3	19
		6.00%	2.20%	2.60%	3.80%
Total	N	200	182	114	496
	%	100.00%	100.00%	100.00%	100.00%



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