

Åge A. Tiltnes

**A Socio-economic Profile of the  
Nahr El-Bared and Beddawi  
Refugee Camps of Lebanon  
Based on the 2006 Labour Force Survey  
among Palestinian Refugees in Lebanon**



Åge A. Tiltnes

## **A Socio-economic Profile of the Nahr El-Bared and Beddawi Refugee Camps of Lebanon**

Based on the 2006 Labour Force Survey  
among Palestinian Refugees in Lebanon

© Fafo 2007  
ISSN 0804-5135

## Table of Contents

Summary .....	5
Background.....	6
Demography.....	7
Housing.....	9
Education.....	12
Employment .....	16
Income .....	22
Conclusion .....	27
References.....	28



## Summary

As a consequence of the armed struggle between the Islamist group Fatah al-Islam and the Lebanese Army in and around the Nahr El-Bared Palestinian refugee camp north of Tripoli the past 3 weeks, the vast majority of its population has fled their homes and is now dispersed to the nearby Beddawi refugee camp, and other locations. Based on recent household survey data, this brief report presents statistics on the two populations most severely affected by the displacement from Nahr El-Bared. While the report provides data on the two populations in parallel and comparisons identify variation according to some indicators, the two populations are quite similar overall. Here we summarize some of the findings pertaining to the Nahr El-Bared population mainly, as it is by far the hardest hit by the current crisis.

Our population estimates are significantly lower than what is usually cited in the press, by UNRWA and NGOs. One explanation for this is the gap between the number of Palestinian refugees registered with UNRWA and those actually living in a certain locality. According to our estimates, based on a complete population census from 1998, there are approximately 18,900 people residing in Nahr El-Bared. A third of the population is younger than 15 years of age, and nearly half is below 20 years of age.

An average household consists of five people, but there is considerable variation in household size: 31% of the households in Nahr El-Bared have seven members or more, and 52% of all people live in such households. 14% of all dwellings in Nahr El-Bared consist of one room only, while 41% have just two rooms. Although the water, sanitation and electricity networks appeared decent before the current crisis, it is an open question how damaged they are, and will become, as a consequence of the armed conflict.

School enrolment is fairly high, but some children leave school prematurely. In the age group 6-19, approximately 20% are not enrolled in any educational institution. Nahr El-Bared has approximately 2,720 children attending elementary school and 1,880 children attending preparatory school. The educational services offered to these children might cease altogether or their quality might substantially decrease if school facilities have been severely damaged and if UNRWA is incapable of reconstructing and refurbishing them and providing the necessary teaching appliances in time for the next school year.

The labour force participation rate in Nahr El-Bared is low for both women and men. Only one in three adults is 'economically active'. The standard (ILO) unemployment rate is 10%, while a 'relaxed' rate stands at 22%. As is usually the case in the Middle East, unemployment is highest among women (36% 'relaxed' rate) and among the young (35% 'relaxed' rate in the 15-29 age group). 22% of the labour force in the two camps taken together has accomplished a secondary or post-secondary degree.

Construction and trade/hotels/restaurants are the most prevalent sectors of work for men in the two camps, while education/health/social services play the most important role for employed women, followed by trade/hotels/restaurants. Approximately half of the employed males in the two camps are craftsmen and a quarter is service and sales workers. There is a high proportion of professionals among the economically active women, and service and sales work is common.

63% of the employed in Nahr El-Bared work inside the camp. While some are employed with UNRWA and will have kept their income, the vast majority will have lost theirs as a consequence of the current crisis. When hostilities are over and people will return to their homes in Nahr El-Bared, taking up their previous jobs shall be difficult for many. First, a number of building structures will be demolished, including offices, workshops and stores. Second, the damages will also comprise roads and sanitation and electricity infrastructure, which may prevent businesses from running. Third, the customer base of many enterprises may be severely undermined as a result of the violence, at least in the short run.

People in Nahr El-Bared typically work long hours (45% work more than 56 hours per week), but hourly wages are low. Only 22% earn above Lebanese pounds (LL) 3,000 (USD 2) per hour. The average weekly wage is LL 114,000 (USD 76).

Many households have more than one type of income. 48% report wage income; 35% have income from self-employment, while 3% report property or other forms of income. 72% of the households receive some kind of transfer income. Average total yearly household income is approximately LL 6.3 million (USD 4,200). Approximately a third of the households have some kind of savings, either in banks (7%), in savings clubs (6%) or in the form of gold and jewelry (28%). The amounts put aside are typically limited.

With low incomes and little savings the Nahr El-Bahred population is rather vulnerable and cannot alone handle the consequences of the current crisis. Considerable intervention by donors would most likely be required to help rebuild the Palestinian refugees' homes, to ensure continued schooling of the children, and to re-establish businesses and provide new job opportunities.

## Background

The armed battle between the Lebanese army and Fatah al-Islam near and inside the Nahr El-Bared refugee camp north of Tripoli has lasted for 3 weeks. The violence, including the Army's shelling of Fatah al-Islam positions in the camp has forced many, allegedly a majority of its residents out of the camp. It seems the greater part of the Palestinian refugee community of Nahr El-Bared has re-located temporarily to the nearby Beddawi refugee camp, where fellow refugees do their outmost to cater for their displaced 'cousins'.

Under these dire circumstances, the Palestinian community in Lebanon, the Lebanese Government, UNRWA, local and international NGOs and the international community at large want to help those affected. There is a need to coordinate efforts, and good planning of the assistance is paramount. Planning requires the best overview of the situation possible, a facts-based analysis on which to take decisions and to implement activities. Although UNRWA and the refugees themselves undoubtedly have a good understanding of the conditions on the ground, Fafo can present recent statistics that shed some light on the two camps and their populations.

During the summer and early fall of 2006, Fafo in cooperation with the Palestinian Central Bureau of Statistics and Natural Resources (PCBS), and in understanding with UNRWA, the various Palestinian parties/factions and the Lebanese Government, and employing Palestinian refugees in the various

regions, carried out a household sample survey with a view to enhance the understanding of the Palestinian refugees' relationship to the Lebanese labour market.<sup>1</sup> Altogether 2,744 households from all the refugee camps and a great number of adjacent areas and 'gatherings' were successfully interviewed.<sup>2</sup> Although the survey's sample size is not large enough to allow breakdowns on small sub-groups in each location, we believe the samples for the Nahr El-Bared and Beddawi camps are sufficient to present major indicators for the two communities.<sup>3</sup> Such statistics may be critical, in our opinion, to grasp the size of the humanitarian challenge at hand.

When we examine the situation in Nahr El-Bared below, we include the adjacent areas of Velat, Wafideen, and (West of) Seka. Similarly, Beddawi comprises the nearby area called Mankobeen. Our sample consists of 526 households from Nahr El-Bared and 282 households from Beddawi.

## Demography

Population figures in Lebanon are contested. Figures about Palestinian refugees are no exception. While the number of registered refugees at UNRWA and with the Lebanese Authority for Palestinian Affairs is over 400,000, there are indications that there might be no more than 250,000 Palestinian refugees actually residing in Lebanon.<sup>4</sup> Reflecting this, estimates of the population size of each camp also differ widely. For example, according to UNRWA, there are over 31,000 registered refugees in Nahr El-Bared and more than 16,000 registered refugees in Beddawi. Articles in the printed press tend to use even more inflated figures, sometimes as high as 40,000 for Nahr El-Bared.

In connection with last year's labour force survey, Fafo also carried out a number of in-depth, qualitative interviews at several locations. One of them was Nahr El-Bared, where inhabitants, including representatives of the camp leadership and senior UNRWA staff, informed us that the population size was in the order of 30,000-40,000. The high-end estimate was explained by the presence of a large number of non-registered refugees. As we shall see below, there is little statistical evidence for this claim.

Fafo's sample frame derives from a Population Census (i.e. a complete listing of all households) that the PCBS carried out with the support of Fafo in 1998. Without thorough knowledge of the situation in the two camps, we are not in a position to indicate a general population growth, or the opposite, in Nahr El-

---

<sup>1</sup> The survey was primarily funded by the Norwegian Ministry of Foreign Affairs. It also benefitted from the support of a Canadian grant managed by the International Development and Research Center (IDRC).

<sup>2</sup> The original sample was 2,801 households. There were 33 refusals, in 16 cases the interviewers did not manage to get in contact with the selected households or the dwelling unit was vacant, and in 8 cases the status could not be determined or the information gathered was deemed unreliable.

<sup>3</sup> Fafo will publish a comprehensive tabulation report from the survey, which will provide statistics on three regions (the North, Beirut, and the South). Due to limitations in the sample, it will not contain details for each camp. The report will include all necessary details about the methodology used, including the questionnaires and sampling strategy.

<sup>4</sup> Of these approximately half reside in the camps. The major reason for the gap is the massive emigration of Palestinian refugees from Lebanon since 1982, primarily to the Gulf countries and to Western Europe (Dorai 2003, Shibliak 2005). See also Pedersen 2003.

Bared and Beddawi since the time of the Census. However, based on our knowledge of other Palestinian camps, it seems plausible that at least some vertical expansion of building structures have taken place, which would suggest that the two camps comprise some additional households today compared with 9 years ago. Furthermore, in the survey 6% and 7% of households in Beddawi and Nahr El-Bared respectively said they had added space to their dwellings since 2000, an indicator of building activity in the two areas. In addition, as compared with Fafu's 1999 survey of the Palestinians in Lebanon, which identified an average household size of 5.3<sup>5</sup>, the 2006 survey found an average household size of 5.5, suggesting a minor population increase for the Palestinian population taken as a whole. Nevertheless, we shall present statistics assuming that the Census figures are accurate.<sup>6</sup>

The 2006 survey found a mean and median household size of 5.18 and 5.0 for Nahr El-Bared and 4.73 and 5.0 for Beddawi, which is below average for Palestinians in Lebanon. Also, these are lower values than found in Fafu's 1999 household survey of all Palestinian camps and most gatherings of Lebanon<sup>7</sup>, suggesting that the average household size has declined over time, in these two locations. In 1999, the mean and median household size for the two camps taken together was 5.77 and 5.34.<sup>8</sup> To summarize, the above implies that, while the household size for the surveyed population taken as a whole shows a slight increase between 1999 and 2006, it shows a decrease in Beddawi and Nahr El-Bared. This suggests that construction activities not necessarily go in tandem with population growth.

The 2006 survey estimates a population size for Nahr El-Bared and Beddawi of approximately 18,900 and 9,300. The sex and age distribution is not significantly different in the two camps. Table 1 shows that 52% of the population is female and 48% is male. A third (33%) of the population in the two camps is younger than 15 years; nearly half (47%) the population is below 20 years of age.

**Table 1 Distribution of the population in Nahr El-Bared and Beddawi taken together, by gender and age groups.**

	Male	Female	Total	Percent	Cumulative Percent	Estimated population	n
All	48	52	100	100	-	28,191	4,037
0-4 yrs	49	51	100	9	9	2,418	346
5-9 yrs	49	51	100	11	20	3,106	446
10-14 yrs	48	52	100	13	33	3,720	535
15-24 yrs	52	48	100	24	56	6,628	949
25-39 yrs	45	55	100	20	76	5,676	811
40-64 yrs	45	55	100	18	95	5,144	736
65+ yrs	37	63	100	5	100	1,499	214

<sup>5</sup> Khawaja 2003: 45.

<sup>6</sup> The 1998 Census covered the 12 refugee camps and more than 40 other locations, including areas adjacent to the camps and so-called 'gatherings' situated elsewhere. The total population listed in the Census was nearly 130,000.

<sup>7</sup> See, Uglund (ed.) 2003 and Tiltne 2005 about the 1999 survey.

<sup>8</sup> Calculations made directly from the data set for this report.

Not all inhabitants of the two camps are Palestinian refugees. However, the vast majority is. In Nahr El-Bared 99.3% was found to be Palestinian, while 0.6% is Lebanese, and there are a few others. Beddawi apparently has a few more non-Palestinians, of which the largest contingent by far is Lebanese (1.5%). Beddawi’s population is 98.3% Palestinian. The survey found very few Syrian nationals at the two locations, despite the fact that for Lebanon as a whole it identified 0.6% Syrians residing in Palestinian communities.

Except a few households in Beddawi, all households have at least one Palestinian refugee member. 95.5% of all households in Nahr El-Bared are ‘pure’ refugee households, while the remaining households have at least one non-refugee member. In Beddawi, 92.8% are unmixed refugee households.

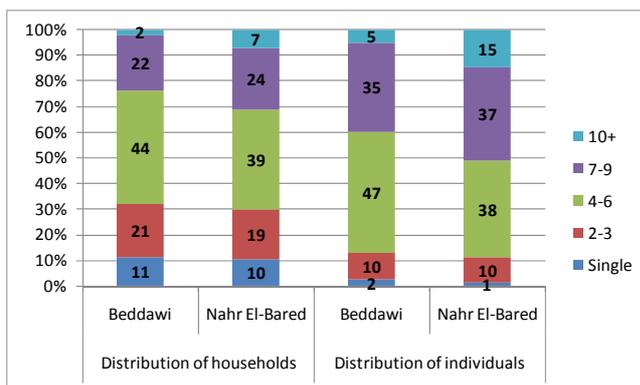
According to the survey, all Palestinians in the two camps are registered with UNRWA, albeit a few in other host countries than Lebanon (0.6% in Nahr El-Bared). Nearly all refugees are also registered with the Lebanese Directorate for Refugee Affairs (99.5%).

In the following we shall present figures on the two camp populations irrespective of the nationality or refugee status of the people covered.<sup>9</sup>

## Housing

As stated above, the average household size in Nahr El-Bared is slightly larger than that of Beddawi. That is also reflected in Figure 1, which shows that the largest households, those with at least 10 members, are more common in Nahr El-Bared. As a matter of fact, as many as 15% of the inhabitants in Nahr El-Bared belong to such large households, as compared with 5% in Beddawi.

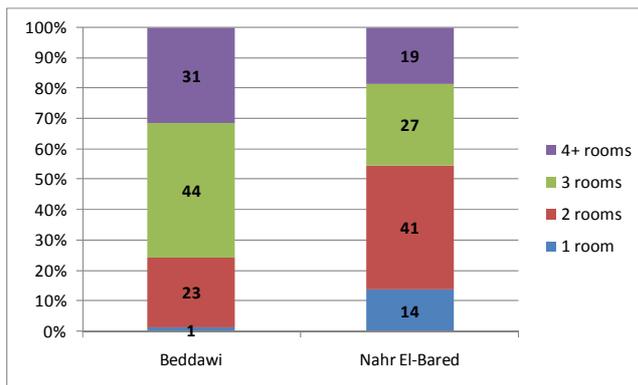
Figure 1 Household size. Percent of households and individuals by the number of persons in the household.



<sup>9</sup> This in contrast to the forthcoming Fafo reports from the survey, where we shall exclude all households not containing at least one Palestinian refugee. However, since such households are rare, this has little or no bearing on the statistics.

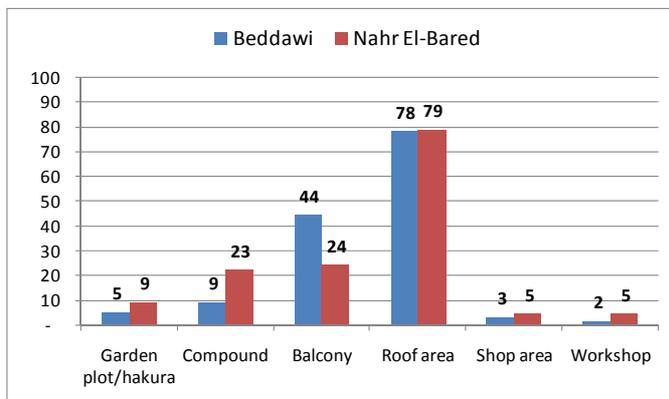
The larger household size in Nahr El-Bared suggests more crowding there than in Beddawi. This impression is strengthened by the somewhat more spacious living quarters in Beddawi (Figure 2). Very few dwellings contain only one room and nearly a third (31%) of the dwellings have 4 rooms or more. This is contrasted with the circumstances in Nahr El-Bared, where 14% of all dwellings consist of one room only and 19% of the dwellings have 4 rooms or more. To conclude, leaving aside the fact that we lack a detailed measure of space (meters squared), overcrowding is more of a problem in Nahr El-Bared than in Beddawi.

Figure 2 Dwelling size. Percent of households.



Besides the dwelling proper, some households have access to additional space (Figure 3). While balconies seem more common in Beddawi, there is a higher percentage of households with ground space around their dwellings in Nahr El-Bared. Furthermore, twice the percentage of households in Nahr El-Bared as compared with Beddawi has space used for work purposes (10% versus 5%). This latter point can help explain the lower living space in Nahr El-Bared. Four in five households can make use of their roofs for various purposes.

Figure 3 Additional space. Percent of households.



Practically all households have a toilet inside their dwelling. In Beddawi all toilets are private, while 2% of households in Nahr El-Bared share their toilet facilities with another household.<sup>10</sup>

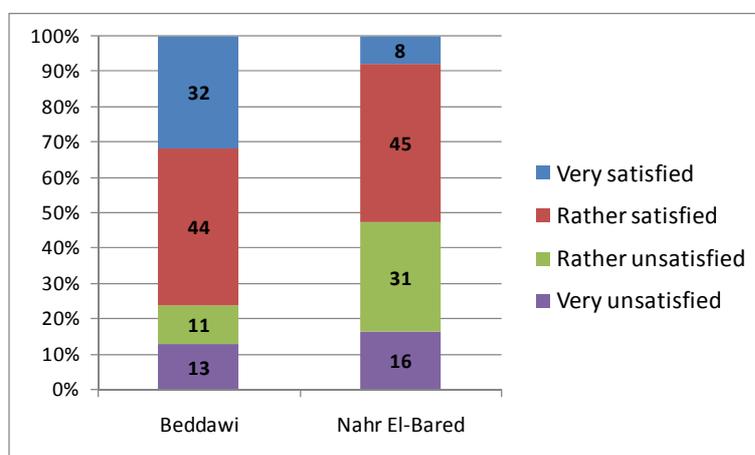
The main source of water for people in the two refugee camps is water piped into their dwellings. 99% of Beddawi households and 92% of households in Nah El-Bared report such water. The remaining households report wells/boreholes. Supply is intermittent but nearly all (98%) of households have water storage tanks to buffer the cut-offs. People complain more of problems in the stability of supply in Beddawi than they do in Nahr El-Bared.

In both camps nearly one in five households relies on bottled water as drinking water. The remaining households use piped water, except a few that buy drinking water from tanker trucks (more common in Nahr El-Bared than Beddawi) and use wells/boreholes.

Reflecting the compactness of the camps and the limited space between many building structures, there is no wonder that 43% of Beddawi residents and 36% of people in Nahr El-Bared report their dwellings to be ‘dark and gloomy’. 52% in Beddawi and 43% in Nahr El-Bared report ‘poor ventilation’, and as many as 63% and 74% of the dwellings are characterized by ‘humidity and dampness’.

Summarizing the housing conditions of the two camps, it appears that the Palestinian refugees residing in Beddawi are more pleased with the overall situation than those residing in Nahr El-Bared (Figure 4). Three in four households (76%) in Beddawi are ‘very satisfied’ or ‘rather satisfied’, while one in two households (53%) in Nahr El-Bared are.

Figure 4 General satisfaction with housing conditions. Percent of households.



<sup>10</sup> In most instances this would be relatives (typically two brothers or a father and son with their respective families) living in the same building structure, which by many would not even be considered a separate household. In our survey, however, people living behind the same entrance/door would be defined as different households if they do not pool all economic resources together and share meals.

## Education

Current school enrolment is fairly high for the youngest children, but many leave school early. Figure 5 suggests that the enrolment rate is slightly higher in Nahr El-Bared than Beddawi.

Figure 5 Current enrolment among people aged 6-29. Percent in age group.

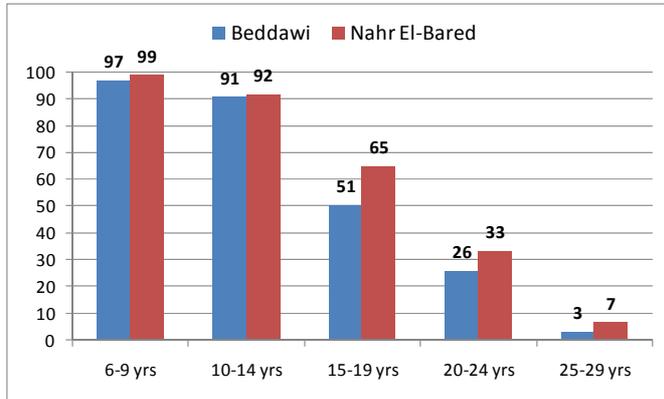
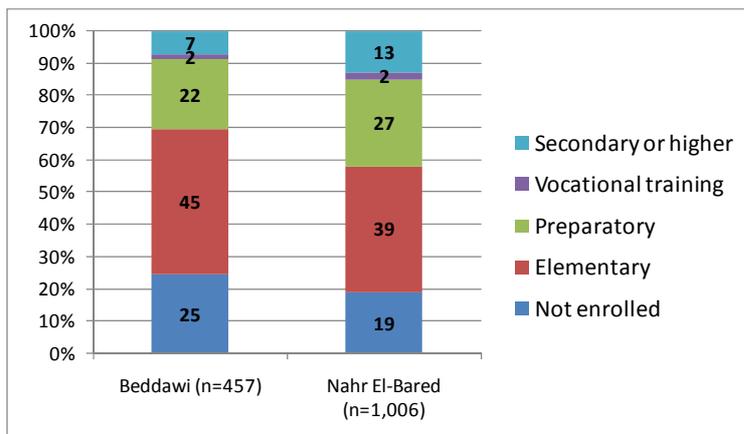


Figure 6 shows the relationship to the educational system of the young people of the two camps. Of children and youth aged 6-19, one in four in Beddawi and one in five in Nahr El-Bared are not enrolled in any educational institution. Two-thirds of all individuals in this age group are enrolled in the elementary and preparatory cycles. 7% of Beddawi residents and 13% of the Nahr El-Bared residents in the age group are enrolled at a secondary school, or attending higher education (less than 1%). Some also attend vocational education. Moving from percentages to actual numbers, the survey suggests that the Nahr El-Bared community has approximately 2,720 children attending elementary school and 1,880 children attending preparatory. The comparable figures for Beddawi are 1,430 and 690.

Figure 6 Current enrolment among individuals aged 6-19. Percent not enrolled and enrolled at the various levels. Beddawi: 3,197 persons in age group; Ein El-Bared: 6,990 persons in age group.



There are minimal differences in the enrolment of males and females in Nahr El-Bared refugee camp. However, Table 2 suggests that females in Beddawi are enrolled more often than males. Among individuals aged 6-24, 43% of males are not enrolled compared with only 27% of females. Moreover, there is a significantly smaller percentage of young men than young women in Beddawi attending secondary school or pursuing higher education. Also, it is evident that males in Beddawi attend this level more seldom than males in Nahr El-Bared. While only 7% of Beddawi's males in the age group 6-24 have found their way to a secondary or higher institution of learning, 16% of their male 'cousins' in Nahr El-Bared have joined such an educational institution.

**Table 2 Enrolment levels of males and females aged 6-24. In percent.**

		Not enrolled	Elementary	Preparatory	Vocational training	Secondary or higher	Total	Estimated population	n
The two camps	All	31	32	20	2	14	100	12,809	1,837
	Male	34	31	19	3	13	100	6,450	925
	Female	28	34	21	1	15	100	6,359	912
Beddawi	All	35	36	17	1	10	100	4,002	572
	Male	43	32	16	2	7	100	2,015	288
	Female	27	40	18	1	14	100	1,987	284
Nahr El-Bared	All	30	31	21	2	16	100	8,807	1,265
	Male	31	30	20	4	15	100	4,435	637
	Female	29	31	23	1	16	100	4,372	628

If we move from current enrolment to highest education attained, Table 3, displaying the highest education completed among persons age 25 years and above, shows that the educational profiles of the two camps are fairly similar. We have chosen this age group assuming that at age 25 the vast majority have completed their formal education. As can be seen, about one fourth of the population in this age group has not completed elementary education, while nearly one fifth have at least a secondary degree.

Two major observations can be made from the Table. First, Nahr El-Bared has a significantly higher proportion of people with secondary or higher education than Beddawi. This is particularly so for men, where 10 percentage points additional men in Nahr El-Bared than in Beddawi has reached this level. Second, there is variation across gender. For historical reasons men still tend to have better education than women, on the average. The difference is above all strong in Nahr El-Bared where 27% of men aged 25 and above have completed as a minimum secondary schooling compared with 16% of women. However, as we shall learn, the situation is changing to the advantage of women.

**Table 3 Educational attainment. Percentage distribution of people aged 25+, by highest education completed.**

		Not completed elementary	Elementary	Preparatory	Vocational training after preparatory	Secondary	Semi-professional training after secondary	University	Total	Estimated population	n
Both camps	All	24	39	15	2	7	4	8	100	10,709	1,531
	Men	22	38	13	4	6	7	11	100	5,092	728
	Women	25	41	17	1	8	2	6	100	5,617	803
Beddawi	All	25	42	15	2	5	3	8	100	3,710	530
	Men	25	43	12	2	4	4	9	100	1,743	249
	Women	25	41	17	1	5	2	8	100	1,967	281
Nahr El-Bared	All	23	38	15	3	8	5	8	100	6,999	1,001
	Men	21	35	13	4	7	8	12	100	3,349	479
	Women	25	41	17	2	9	2	5	100	3,650	522

One in four Palestinian refugees residing in Beddawi and Nahr El-Bared cannot read and write properly.<sup>11</sup> There is only moderate variation in literacy levels (Table 4). However, it appears that the higher enrolment rates and better educational qualifications found in Nahr El-Bared are matched by slightly higher literacy levels in this camp than in Beddawi. Hence, we conclude that the population of Nahr El-Bared is better educated than the population of Beddawi, on the average.

**Table 4 Literacy by gender. Percentage distribution of people aged 15+.**

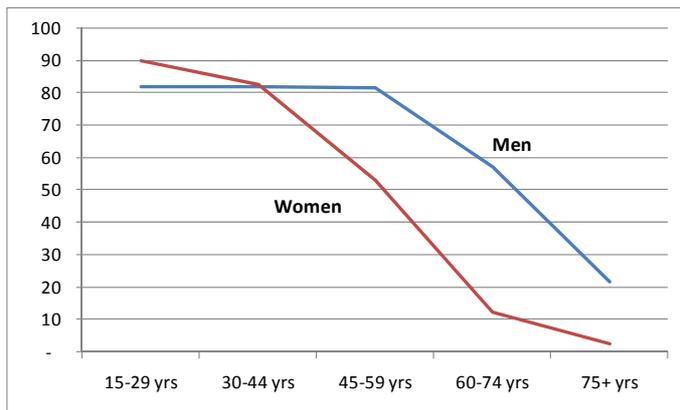
		Literate	Partially literate	Illiterate	Total	Estimated population	n
The two camps	All	75	12	13	100	18,947	2,710
	Male	79	12	9	100	8,906	1,274
	Female	72	12	16	100	10,041	1,436
Beddawi	All	72	14	14	100	6,182	883
	Male	75	13	11	100	2,926	418
	Female	70	14	16	100	3,256	465
Nahr El-Bared	All	76	11	13	100	12,765	1,827
	Male	80	11	9	100	5,981	856
	Female	73	11	16	100	6,785	971

The statistics presented above have concealed the fact that women are about to surpass men with regard to educational qualifications. That is because we have reported without taking into consideration people's age. Consider for example the curves of Figure 7 and Figure 8. The first graph displays literacy

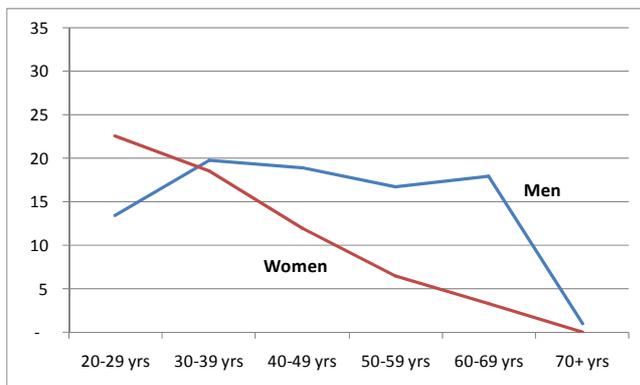
<sup>11</sup> The household survey applied a definition of literacy which takes into account the individual's actual reading and writing abilities. It was not assumed that a person who had completed a certain grade or year of schooling is literate. Instead, the survey asked if people could read everyday written material such as newspapers (easily or with difficulty), and if they were able to write simple messages or letters (easily or with difficulty). People coded as literate are those who can read and write without difficulty.

by age groups. Note the change from the older to the younger age groups, particularly for women. 90% of young women in Beddawi and Nahr El-Bared are literate compared with 82% of young men. Figure 8 shows the percentage of people in various age groups who have attained a secondary or post-secondary certificate. While the percentage of women who have accomplished this level steadily increases from one age group to the next, such is not the tendency for men. Rather, our statistics suggest that their achievements have plummeted, and that young women outperform their male counterparts.

**Figure 7 Literacy in Beddawi and Nahr El-Bared taken together. Percentage of literate persons, by gender and age groups (n=2,710).**



**Figure 8 Persons with secondary or higher education in Beddawi and Nahr El-Bared taken together. By gender and age groups. Percent.**



## Employment

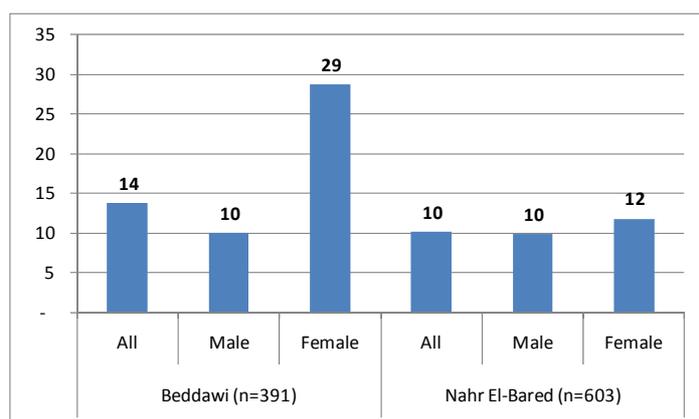
68% of the population of Beddawi and Nahr El-Bared are in what is usually considered ‘working age’, i.e. older than 15 years of age.<sup>12</sup> The labour force participation rate<sup>13</sup> for Beddawi is markedly higher than that for Nahr El-Bared, at 44% *versus* 33% (Table 5). The participation rate is higher for both women and men. The gender gap at both locations is huge, but not uncommon in the Middle East. The labour force participation rates for Beddawi and Nahr El-Bared are outliers, the former above average for all Palestinian refugees covered by the survey, at 37%, and the latter lower than that figure.

**Table 5 Labour force participation rate by gender.**

		In labour force	Out of labour force	Total	Estimated population	n
Beddawi	Total	44	56	100	6,182	883
	Men	74	26	100	2,926	418
	Women	17	83	100	3,256	465
Nahr El-Bared	Total	33	67	100	12,765	1,827
	Men	60	40	100	5,981	856
	Women	10	90	100	6,785	971

Adhering to the ILO’s standard for measurement, the unemployment rate in the refugee camps of Beddawi and Nahr El-Bared stood at 14% and 10%, respectively (Figure 9). The former is slightly higher than and the latter exactly the same as the average unemployment rate found by the survey for all Palestinian communities. As shown by the Graph, the elevated unemployment rate of Beddawi is mainly caused by the high unemployment of women there.

**Figure 9 Unemployment rate (ILO) by gender.**

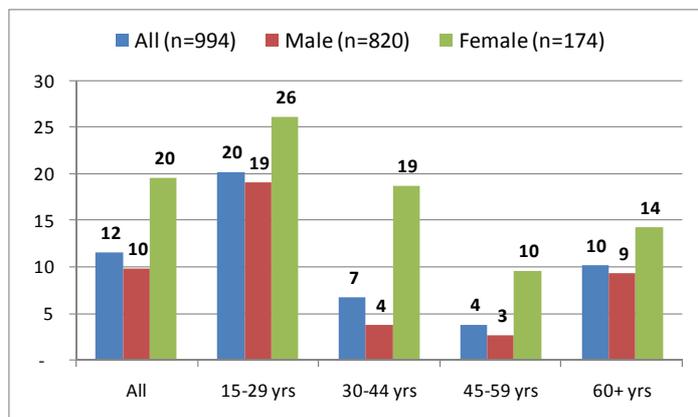


<sup>12</sup> Sometimes labour force statistics restrain the working-age population to those younger than 65 years of age. However, we report on all people aged 15 years and older.

<sup>13</sup> Following the recommendations of the ILO, people who worked at least one hour during the week preceding the interview, those who were temporarily absent for example due to acute illness, and those who actively sought employment and were prepared to start working are included in the ‘labour force’, also labeled the ‘economically active’ population.

Unemployment is considerably higher among the young, both for women and men (Figure 10). In the workforce of the two camps, one in five males and one in four females aged 15-29 are without employment and actively seek work.<sup>14</sup>

Figure 10 Unemployment rate (ILO) for Beddawi and Nahr El-Bared taken together, by gender and age.



44% of the unemployed have been out of work for more than 1 year, 20% had been jobless for less than a year, while for 36% the survey did not identify the period of unemployment.

The 10% unemployment rate, which is the result of applying the ILO measurement criteria, is by many not considered to reflect the ‘true’ employment situation of Palestinian refugees. Therefore, we also present unemployment figures according to a ‘relaxed’ definition, which defines more people into the labour force and also accepts an additional category of people as unemployed. The relaxed definition of unemployment includes the so-called ‘discouraged’ workers in the labour force, and as unemployed. This category consists of people that wish to work but do not seek work because they believe none is to be found.<sup>15</sup> Accordingly, the unemployment rate becomes about twice as high, rising from 14% to 21% in Beddawi and from 10% to 22% in Nahr El-Bared (Figure 11). Consistent with this definition, nearly half (47%) of the women in the labour force are unemployed in Beddawi, while more than a third (36%) of the economically active women in Nahr El-Bared are unemployed. Among those aged 15-29 in the two camps, an extraordinary 55% of women are unemployed, and even 29% of men are (Figure 12).

<sup>14</sup> The reference period is the week prior to the interview.

<sup>15</sup> The ‘relaxed’ measure does not correct the fact that we use past week as the reference period, an issue which in the opinion of many is inappropriate.

Figure 11 'Relaxed' unemployment rate by gender.

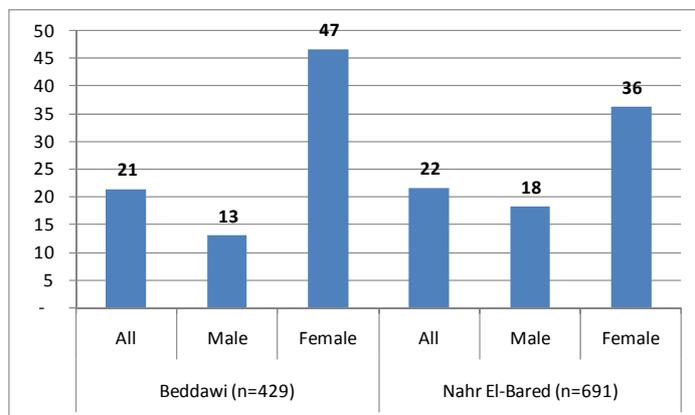
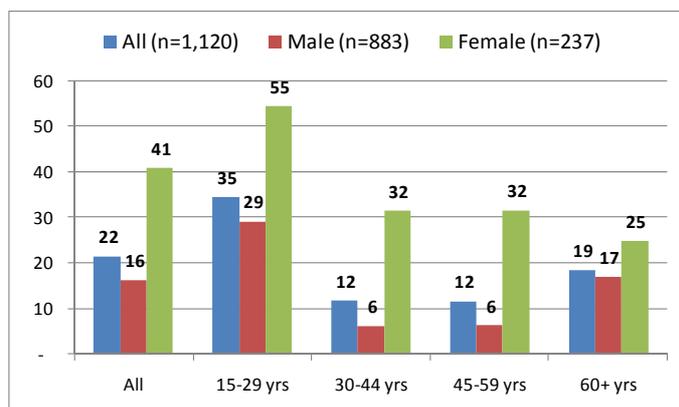


Figure 12 'Relaxed' unemployment rate for Beddawi and Nahr El-Bared taken together, by gender and age.



The economically active are considerably better educated than the average population. A comparison of the residents of Beddawi and Nahr El-Bared who form part of the labour force with those who do not, reveals that 16% of the former compared with 4% of the latter have a post-secondary degree. 3% compared with 12% have not completed any education (Table 6). The same Table also shows that many of those with university papers do not manage to get jobs. While 9% of the employed have higher education, a high 18% of the unemployed have a similar background. This finding tones well with the high unemployment among the young, as it is this age cohort which is the better educated.

**Table 6 Educational profile of the labor force (aged 15+) in Beddawi and Nahr El-Bared taken together. In percent.**

	No school	Not complete elementary	Elementary	Preparatory	Vocational training after preparatory	Secondary	Semi-professional training after secondary	Higher education	Total	Estimated population	n
All 15+	9	18	38	17	2	8	3	5	100	18,947	2,710
Employed	3	20	40	11	4	7	6	9	100	6,149	879
Unemployed	2	25	30	10	6	3	5	18	100	807	115
In labor force	3	20	39	11	5	6	6	10	100	6,956	994
Out of labor force	12	17	37	20	1	9	2	2	100	11,991	1,716

According to the survey, there are very few people who report holding more than one job.<sup>16</sup> Of the employed, 2% in Beddawi and 1% in Nahr El-Bared have additional jobs. When we provide some more details about people's employment below, all statistics refer to the 'main job', which is the job that usually both yields the highest income, and where the employed work the most hours.

In accordance with the general trend in the region, sector of work is to some extent gendered (Table 7). Nearly a third of men (32%) in the two camps are employed in construction. A similar share of men (31%) works in trade, hotels and restaurants. This particular sector is also important for women (30%). However, the largest sector of work for women is education and health services (34%). The third most significant sector of work for women is community and social services (19%). This implies that four in five women are employed in the service sector. Manufacturing is also crucial for the Nahr El-Bared and Beddawi populations as approximately one in ten women and men hold jobs in this sector. Nearly 10% of men work in the education and health, and the community and social services' sectors, but overall these sectors are of less importance for the employment of men than women. While obviously essential for some, agriculture and fisheries do not look important for the communities' overall income generation.

**Table 7 Industry of employment by gender. Beddawi and Nahr El-Bared taken together. In percent.**

	Agriculture, fishing	Manufacturing, mining	Construction, electricity, gas	Trade, hotels, restaurants	Transport, storage, communication	Financial inter-mediation, real estate	Education and health services	Community and social services, other	Total	Estimated population	n
All	3	11	27	31	4	1	12	11	100	6,107	873
Male	2	11	32	31	5	1	8	9	100	5,126	733
Female	6	8	1	30	-	1	34	19	100	981	140

Statistics on people's occupations naturally reflect their sector of employment (Table 8). While 39% of women are professionals of various sorts, only 15% of working men are. On the other hand, 49% of men are categorized as crafts workers compared with 11% of women. This picture reflects the sector of work, whereby employment in education, health, and social services typically require a university degree. One fourth of men and a third of women are service and sales workers.

<sup>16</sup> Again, note that the reference period is the week preceding the interview. Our qualitative interviews suggest that it is more commonplace to have extra jobs intermittently.

We just stated that a higher share of women than men is professionals. However, because the overall labour force participation of women is so low, there are actually two males for each female professional in the two camps (770 men; 383 women). Equally, there is a higher number of men than women working in the education and health, and community and social services sectors (altogether 971 men and 520 women).

**Table 8 Occupation by gender. Beddawi and Nahr El-Bared taken together. In percent.**

	Pro- fessionals, managers	Clerical workers	Service and sales workers	Skilled agricultural and fishery workers	Crafts and related workers	Plant and machine operators	Ele- mentary occu- pations	Total	Estimated population	n
All	18	1	24	1	43	4	8	100	6,114	874
Male	15	1	23	1	49	4	7	100	5,133	734
Female	39	2	34	2	11	-	12	100	981	140

Our data suggest that the population of Nahr El-Bared and Beddawi are fairly comparable with regard to industry and occupation. The major difference is that the latter camp has a higher share of its workforce employed in construction than the former (at 33% *versus* 23%). Conversely, Nahr El-Bared has a higher share of people working in trade, hotels, and restaurants than Beddawi (at 34% *versus* 26%). Concerning occupation, Beddawi has a higher share of professionals (21%) and service and sales workers (27%) than Beddawi (15% and 20%, respectively), and a lower share of crafts and related workers (51% *versus* 38%).

The private sector employs the large majority of people in the two camps (Table 9). However, UNRWA, various NGOs and political parties are also important. Such institutions employ almost one in five people, predominantly those with higher education. The work is fairly well paid, and these employers usually offer several benefits that most other employers do not, such as health insurance, paid maternity and sick leave, pensions, etc. Thus they are crucial for the welfare of a substantial segment of the camp populations. The Table indicates that a significantly higher percentage of people in Beddawi than in Nahr El-Bared work for NGOs.

**Table 9 Type of employer. In percent.**

	UNRWA	PRCS	Other NGO	PLO, political faction	Gov't sector	Private company, business	Family business	Private house- hold	Other	Total	Estimated population	n
All	9	1	6	3	1	69	7	0	6	100	6,149	879
Beddawi	8	1	15	3	1	65	7	1	-	100	2,359	337
Nahr El-Bared	9	1	0	3	1	71	7	0	9	100	3,790	542

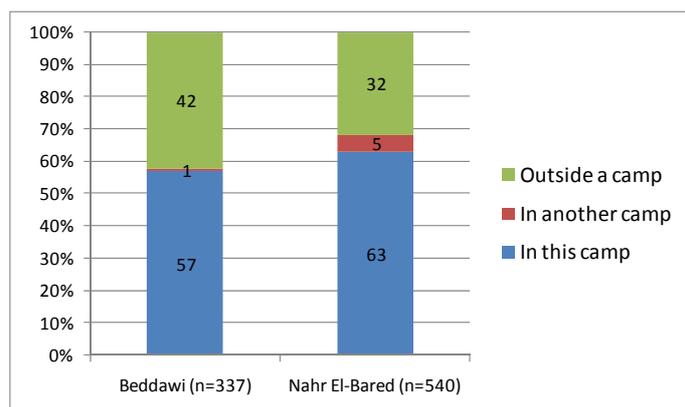
Most people are paid employees (Table 10). About a third of the labour force are self-employed, either working alone or employing household members (more common in Beddawi than Nahr El-Bared) or entrepreneurs employing non-household members (more prevalent in Nahr El-Bared).

**Table 10 Employment status. In percent.**

	Paid employee	Paid employee, family business	Employer (with paid workers other than family members)	Self-employed (or employs only family members)	Unpaid worker in a family business	Trainee, work without pay	Total	Estimated population	n
All	60	4	10	24	2	1	100	6,149	879
Beddawi	63	2	4	31	1	0	100	2,359	337
Nahr El-Bared	58	5	14	19	3	1	100	3,790	542

The inhabitants of the Nahr El-Bared and Beddawi refugee camps predominantly work where they live (Figure 13). Altogether six in ten are employed in their own camp. 5% of the labour force in Nahr El-Bared work in another camp which in most instances is Beddawi. It is more common for women than men to work close to home. In both camps, 80% of employed women work in the camp where they reside. Under the prevailing situation in Nahr El-Bared one must assume that work inside the camp is impossible. The information in Figure 13 would suggest that 63% of people in Nahr El-Bared have temporarily lost their livelihood. However, one would assume that this is not the case for UNRWA employees. Although four in five UNRWA staff in Nahr El-Bared are usually employed in their own camp, we would believe their expertise is required elsewhere under the current circumstances. If nothing else, they do not risk losing their salaries. The employees of the Palestine Red Crescent Society (PRCS) work outside of Nahr El-Bared. As a consequence, and although the occasional paid employee might keep receiving his or her salary for some time, one might conclude that up to 55% of the labour force of Nahr El-Bared have either lost their income, or risk losing it fairly soon.<sup>17</sup> This figure corresponds to nearly 2,100 persons.

**Figure 13 Location of work (main job). In percent**



<sup>17</sup> Of all paid employees in Nahr El-Bared, approximately half (49%) of them get paid on a monthly basis. The others receive wages either weekly (30%) or daily (19%), or they are paid by quantity (1%) or at completion of work (1%). This testifies to their vulnerability. For comparison, only 4% of the paid employees in Beddawi receive daily pay.

Many people work long hours (Table 11), particularly in Nahr El-Bared, where nearly half work 56 hours or more every week (in their main job). Mean and median working hours in Nahr El-Bared are 52 and 50 hours, whereas it is 40 and 42 hours in Beddawi. Part of the reason behind this substantial variation is to be found in the type of employment, where a much higher proportion of employees in Beddawi work for NGOs, which presumably have fairly regulated, i.e. short (what could perhaps be described as ‘normal’), work days. Women tend to work considerably shorter hours than men. For example, three times the percentage work below 35 hours a week (Table 11). Furthermore, whereas the mean and median work hours are 50 hours for men, they are merely 35 hours for women. Since the labour force participation rate of women is much higher in Beddawi than in Nahr El-Bared (17% compared with 10%) this represents a second explanation for the disparity in average work hours between the two camps.

**Table 11 Work hours in main job by gender. In percent.**

	< 35 hrs	35 -48 hrs	49-56 hrs	> 56 hrs	Total	Estimated population	n
Both camps	20	31	13	36	100	6,149	879
Beddawi	24	40	13	23	100	2,359	337
Nahr El-Bared	18	25	13	45	100	3,790	542
Male	15	32	14	39	100	5,168	739
Female	45	25	8	22	100	981	140

## Income

It is difficult to measure income accurately through household surveys. For example, people may have recall problems affecting the accuracy of their reporting, particularly when the reference period is extensive. Many incomes are ‘forgotten’ because people do not consider them as incomes, for example gifts, scholarships, in-kind poverty relief. Poor people may be tempted to wittingly under-report the size of income thinking that low income may trigger, or at least enhance the chances of, some kind of social relief. Others, and we know from our qualitative fieldwork that this is the case, may chose not to inform about a person’s, sometime meager, economic activity and income to avoid losing special hardship assistance from UNRWA. And so on and so forth. Nevertheless, and despite the many challenges at hand, we thought it useful to collect income data to increase the understanding of people’s work life and livelihoods.

The survey approached the issue of income by asking all employed individuals about pay in their main job and for all jobs taken together during the past week. Furthermore, it asked about household income for the past year, requesting the respondents to list all incomes that the household and any of its members might have had for a total number of 34 (grouped) income sources. For wage income, we also enquired about income during the past month. While time consuming, previous experience has shown us that listing all types of income sources and providing the respondent with examples pertaining to each of them during the interview improves the reporting.

Hourly wages are low.<sup>18</sup> Only a quarter report above Lebanese pounds (LL) 3,000, or US dollars (USD) 2, per hour. Table 12 suggests that the wage level is slightly higher in Beddawi than in Nahr El-Bared with a higher percentage of people earning more than LL 3,000 an hour (Table 12). This is also evident from the average hourly wage, where the statistical mean for Beddawi is almost LL 1,000 higher than for Nahr El-Bared (Table 14). The results for Nahr El-Bared refugee camp are approximately the average for all Palestinians covered by the 2006 survey.

**Table 12 Hourly wage in main job. In Lebanese pounds. Percentage distribution on grouped wages.**

	< 1,000	1,000 - 2,000	2,000 - 3,000	3,000 - 10,000	> 10,000	Total	Estimated population	n
Both camps	19	37	21	20	4	100	5,280	755
Beddawi	15	31	27	21	5	100	1,806	258
Nahr El-Bared	21	39	17	19	3	100	3,475	497
Male	18	37	22	19	4	100	4,517	646
Female	28	31	13	24	5	100	764	109

However, as stated earlier, the Nahr El-Bared residents tend to work longer hours than people in Beddawi, something that more than compensates for their lower hourly wage. While the mean and median total weekly incomes for people's main job in Beddawi are LL 95,000 and LL 85,000, they are LL 114,000 and LL 90,000 for Nahr El-Bared (Table 13). The level of wages of the two camps seen as a whole is on a par with the level of wages found by the survey for all Palestinians. Since very few people hold additional jobs, the average weekly wages at *all jobs* is insignificantly larger than weekly wages at the *main job*.

**Table 13 Weekly wages from main job. In 1,000 Lebanese pounds.**

	25 percentile	Mean	75 percentile	Median	Estimated population	n
The two camps	60	107	125	90	5,666	810
Beddawi	50	95	125	85	2,170	310
Nahr El-Bared	60	114	145	90	3,496	500

Table 14 shows how wages vary across a number of different characteristics. As expected, people employed at UNRWA earn significantly more than other people do. For a large part this is explained by the educational background and the kind of jobs these people hold. As shown by the Table, work in the education and health sectors, as well as in community and social services is better paid. In correspondence with this, particularly professionals and managers but also clerical workers, typically found in these two sectors (industries) and at UNRWA, earn more than other people. Furthermore, Table 14 strongly suggests that investment in education pays off; the higher the education, the larger the remuneration. Above all, it appears advantageous to hold a secondary or post-secondary degree.

<sup>18</sup> In calculations and discussion of individual wages, people who work in family businesses without remuneration and unpaid trainees are excluded.

Women's mean income is higher than men's mean income, while the median income is slightly lower. This is a result of the picture provided by Table 12, where there is a higher proportion of women in the two upper and the lowest income groups. The reason is that well-educated women are paid reasonably well compared to men, while women with limited or no education hold jobs which are paid poorer than men with a similar background.

**Table 14 Mean and median hourly wage in main job. In 1,000 Lebanese pounds. Percentage distribution of the employed in the Beddawi and Nahr El-Bared refugee camps.**

	Mean	Median	Estimated population	n
The two camps	3.0	1.8	5,280	755
Beddawi	3.6	2.1	1,806	258
Nahr El-Bared	2.7	1.7	3,475	497
<b>Gender</b>				
Male	2.9	1.9	4,517	646
Female	3.5	1.7	764	109
<b>Education attained</b>				
Not completed elementary	2.2	1.3	1,187	170
Elementary	2.0	1.7	2,144	306
Preparatory	2.1	1.9	588	84
Secondary+	5.7	2.9	1,361	195
<b>Type of employer</b>				
UNRWA	10.0	6.7	462	66
PRCS	5.7	1.7	35	5
Other NGO	2.3	2.2	315	45
PLO, political faction	3.8	2.5	154	22
Government sector	2.9	2.2	21	3
Private company or business	2.3	1.7	3,655	523
Family business	1.8	1.4	308	44
A private household	1.2	1.2	14	2
Other	2.0	1.7	315	45
<b>Industry</b>				
Agriculture, fishing	1.7	1.3	168	24
Manufacturing, mining	2.3	1.5	546	78
Construction, electricity, gas	2.2	2.1	1,507	216
Trade, hotels, restaurants	2.0	1.4	1,552	222
Transport, storage, communication	1.9	1.4	210	30
Education, health	7.2	3.3	624	89
Community, social services, other	4.3	3.1	645	92
<b>Occupation</b>				
Professionals and managers	6.8	3.8	971	139
Clerical workers	3.9	1.4	63	9
Service and sales workers	2.1	1.4	1,180	169
Skilled agricultural, fishery workers	2.1	1.9	77	11
Crafts and related workers	2.2	1.9	2,351	336
Plant and machine operators	2.1	1.6	196	28
Elementary occupations	1.8	1.3	413	59

In the 2006 survey all but 3% of the households interviewed in Beddawi and Nahr El-Bared reported income during the 12 months preceding the interview (Table 15). Approximately half had wage income, while slightly more than a third had income from self-employment. Almost three quarters of the households receive some kind of transfer income. This could be e.g. retirement pensions, poverty relief payments from UNRWA or NGOs, or it could be in the form of economic support from relatives, often abroad, to cover running costs or to specific outlays in relation to health treatment, education, house renovation, etc. 6% report other income sources. This could imply e.g. property income such as renting out a flat or a room, insurance payments following damage, sale of tangible assets (e.g. cars, durables, jewelry) and other used items (furniture, clothes, household equipment), lottery price, etc. The Table suggests that there are insignificant differences between the two camps overall, but the inhabitants of Beddawi more often report 'other' income sources.

**Table 15 Income sources in Beddawi and Nahr El-Bared. Percent of households.**

	Has income	Wages	Self-employment	Transfer	Other source	Total	Estimated no. of households	n
The two camps	97	49	36	72	6	100	5,533	791
Beddawi	94	52	37	74	10	100	1,967	281
Nahr El-Bared	99	48	35	72	3	100	3,566	510

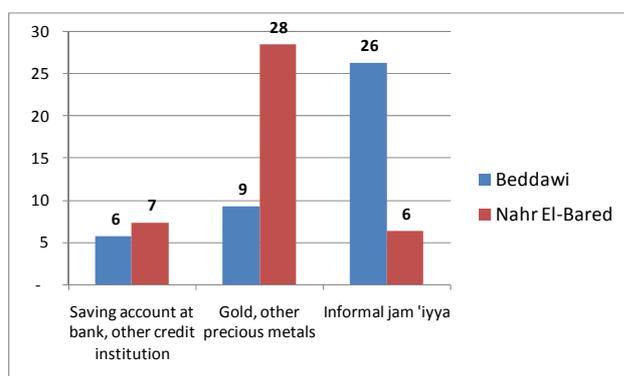
The average total yearly household income for the Beddawi and Nahr El-Bared refugee camps is approximately LL 6.3 million, or USD 4,200 (Table 16), with only a minor difference between the two camps. The poorest one-fourth of all households in the two camps lives on LL 3 million (USD 2,000) or less a year. The richest one-fourth has a minimum total yearly household income of LL 8.3 million (USD 5,533). The average wage income (in households with paid employees) is somewhat higher (LL 700,000) in Nahr El-Bared than in Beddawi. Similarly, the average income from self-employment (in households with employers and other self-employed) is nearly LL 1 million higher in Nahr El-Bared. On the other hand, our data suggest that transfer income (in households receiving transfer) is slightly higher in Beddawi than in Nahr El-Bared, on the average. Furthermore, those few households in Beddawi that report property or income from 'other' sources have such income at a distinctly higher level.

**Table 16 Mean and median yearly household income; total (all) and by source (all with source). In 1,000 Lebanese pounds.**

	Beddawi		Nahr El-Bared		The two camps	
	Mean	Median	Mean	Median	Mean	Median
Total income (n=791)	6,331	5,420	6,307	4,800	6,316	4,850
Wage (n=391)	6,191	5,400	6,892	4,800	6,631	4,800
Self-employment (n=283)	4,879	4,025	5,808	4,800	5,466	4,800
Transfer (n=572)	1,384	840	1,279	900	1,317	850
Property and other (n=44)	5,098	3,600	3,041	2,400	4,397	2,400

Those households that did not report any income may have lived off savings and means. Approximately a third (34%) of all households said they had some form of savings. As shown by Figure 14, some households place money in a savings account at a bank, while it is more common to use informal savings clubs (*jam'iyyat*) or to keep savings as silver and gold and other precious metals. Our data suggests that people in the two camps may have somewhat different practices with regard to savings, with *jam'iyya* being much more prevalent in Beddawi and the traditional form of gold savings being more popular in Nahr El-Bared.

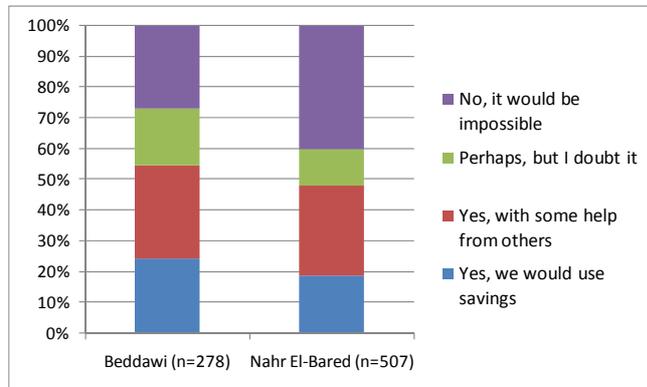
Figure 14 Forms of saving in Beddawi and Nahr El-bared. Percent of households.



As we have seen, Palestinian households in Beddawi and Nahr El-Bared report by and large low incomes and only a third of the households have any form of saving. The survey does not provide information about the level of saving, but based on the low overall income level and our knowledge of the camps from qualitative research, we suspect a majority have very limited sums deposited in banks or put aside in alternative ways. Thus, our general impression is one of high vulnerability in the two camps. The informality and minimal job security of most employment add to that picture.

The survey asked whether and the extent to which people would be able to cover an unexpected outlay of LL 300.000 (USD 200), a relatively modest amount of money – but still a fairly ordinary monthly income. As Figure 15 shows, one half thought they would be able to do deal with a cost of this scale, either drawing on savings or with support from their networks (in most instances relatives). The other half doubted they would be able to cover such sudden expenses or said it would be impossible. As many as four in ten in Nahr El-Bared answered that they could not cover such expenses. This finding testifies to the vulnerability of the Palestinian refugees in Nahr El-Bared and Beddawi, where a considerable proportion of the people struggle to make ends meet.

**Figure 15 Ability to cover unexpected expenses. Households' response to the question, 'If your household had a sudden need for LL 300.000 would you be able to raise the money within a week?'**



## Conclusion

Thousands of Palestinian refugees have been displaced due to the current crisis and armed fights in and around the Nahr El-Bared refugee camp. They are a vulnerable group of people generally characterized by limited human resources, low labour force participation, meager incomes despite long work hours, and inadequate savings to buffer sudden income shortfalls in times of crisis such as the one now unfolding.

According to our estimates, approximately half of the employed people in Nahr El-Bared may have completely lost their jobs and incomes as a result of the conflict. This is dramatic. While being welcomed and housed in Beddawi, sometimes by relatives, the population there is not in a position to cater for the displaced, at least not over an extensive period of time, without significant external support.

We would like to draw attention to the post-crisis phase, when the displaced shall return, or will be expected to return, to their homes in Nahr El-Bared. Prior to the conflict, 63% of the labour force in Nahr El-Bared worked inside the camp. Assuming their previous jobs shall be difficult for many of them for a number of reasons. First, although the exact scale of physical destruction is not yet known, the camp will be marked by demolished building structures, including offices, workshops and stores. Second, the damages will also comprise roads and sanitation and electricity infrastructure, which in addition to negatively affecting people's homes and overall living conditions, may prevent businesses from running. Investments, sometimes considerable, shall be required to get establishments back on their feet. And, as we have seen, most people lack savings and capital for such investments. Thus, financial aid may be needed. Third, the customer base of many businesses may be severely undermined as a result of the violence, at least in the short run. In the immediate aftermath of the crisis, one should expect fewer local customers because of a reduced camp population until damaged homes have been rebuilt. Also, one might expect reduced purchasing power of local customers due to the general income shortfall created by the crisis. And, lastly, non-camp customers have been scared away, and it might take long to rebuild their confidence and draw them back into the camp.

Reconstruction of houses and infrastructure will become one of three key challenges when the fighting in Nahr El-Bared is over. Securing people's employment will constitute a second challenge. The third major challenge is ensuring that children can pursue their education. According to our data, Nahr El-Bared has approximately 4,500 children attending elementary and preparatory school. The education of these children risks being jeopardized in the next scholastic year if school facilities have been destroyed by bombardments and battles, and should UNRWA be unable to rebuild them and provide the necessary teaching material in time.

To conclude, with low incomes and little savings the Nahr El-Bahred population is rather vulnerable and not in a good shape to cope with the kind of external shocks and crises we now see. Without knowing the scale of physical destruction inside Nahr El-Bared, considerable intervention by donors should be expected to help rebuild the Palestinian refugees' homes, to guarantee continued schooling of the children, and to reestablish businesses and create new job opportunities for those who cannot get the old ones back. Without such assistance, it is highly likely that this population will see a significant deterioration of their livelihoods and living standards.

## References

- Blome Jacobsen, Laurie (ed.) 2003. *Finding Means, UNRWA's Financial Crisis and Refugee Living Conditions: Socio-economic Situation of Palestinian Refugees in Jordan, Lebanon, Syria, and the West Bank and Gaza Strip*, Fafo-report 427 Volume I, Oslo: Fafo.
- Doraï, Mohamed Kamel, 2003. 'Palestinian Emigration from Lebanon to Northern Europe: Refugees, Networks, and Transnational Practices', *Refuge*, Vol. 21. No. 2: 23-31.
- Khawaja, Marwan 2003, 'Population', in Ole Fr. Ugland (ed.) 2003.
- Pedersen, Jon 2003. 'Population Forecast of Palestinian Refugees 2000-2020', in Laurie Blome Jacobsen (ed.) 2003.
- Shiblak, Abbas, 2005. 'Reflections on the Palestinian Diaspora in Europe', in Abbas Shiblak (ed.), *The Palestinian Diaspora in Europe: Challenges of Dual Identity and Adaptation*, Refugee and Diaspora Studies, No. 2, Institute of Jerusalem Studies and SHAML Palestinian Refugee & Diaspora Center.
- Tiltnes, Åge A. 2005. *Falling Behind: A Brief on the Living Conditions of Palestinian Refugees in Lebanon*, Fafo-report 464, Oslo: Fafo.
- Ugland, Ole Fr. (ed.) 2003. *Difficult Past, Uncertain Future: Living Conditions among Palestinian Refugees in Camps and Gatherings of Lebanon*, Fafo-report 409, Oslo: Fafo.



# A Socio-economic Profile of the Nahr El-Bared and Beddawi Refugee Camps of Lebanon



P.O.Box 2947 Tøyen  
N-0608 Oslo  
<http://www.fafo.no/english/>

Fafo-paper 2007:16  
Order no.: 10036  
ISSN 0804-5135