Leila Zakharia

Since the Palestinian people have not yet obtained an independent and sovereign state in the West Bank, Gaza and Arab Jerusalem, their socio–economic and political situation remains particularly complex and within that context the circumstances of Palestinian refugees are especially unique.

THE CONTEXT

They have been stateless for fifty years, and while their national representation is exercised by the Palestine Liberation Organisation, it is the United Nations which has undertaken direct responsibility for their livelihood and has provided them with essential services through a special agency, the United Nations Relief and Works Agency for Palestine Refugees (UNRWA), created in 1949 (UNGA Res. 302–IV). Today, 3.3 million Palestinians in the Diaspora are officially classified as refugees through registration with the Agency.

The exceptional condition of Palestinian statelessness and Palestinian dispersal extends itself to all political, economic, social and humanitarian spheres. UNRWA's mandate does not provide protection for Palestinian refugees nor can they appeal to the assistance of UNHCR whose mandate specifically exempts them from its protection. This aberration is particularly significant, not only for refugees living under Israeli occupation in the West Bank and Gaza, but also for those Palestinian refugees who are temporary residents in various countries, mainly Lebanon, Syria and Jordan.¹ Thus, UNRWA's operations in these countries, the refugees' legal status and their rights are subject to host government policies without recourse to international agreements delineating refugee rights.

Palestinian refugees have access to public services exclusively through UNRWA and while they remain in exile and stateless, the responsibility of implementing UN Summit agreements

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can only be exercised by the United Nations, particularly in reaching the required agreements with host governments for the implementation of UN targets and goals. Strangely UNRWA does not consider poverty eradication as part of its mandate and does not participate in UN Inter Agency Task Forces.

Access to systematic and comprehensive statistical information on Palestinians is limited. This is most strikingly underlined by the absence of Palestine from UNDP's annual Human Development reports which even fail to incorporate existing indicators compiled through other United Nations agencies such as UNICEF, UNESCO, and UNRWA. The latter is the main source of educational and demographic statistics with other information appearing in occasional studies conducted by UN agencies, the PLO and NGOs.

Notwithstanding these limitations, all existing data concur that disquieting socio-economic trends are emerging within Palestinian refugee communities as underlined in UNRWA's 1992 report to the UN General Assembly: «It was disconcerting to see that after 45 years, most of the refugees, not only in Lebanon and the Gaza strip, but in other fields as well continued to live in extreme poverty. Many families were still deprived of an adequate shelter, to provide protection from the heat, cold and rain. Under the pressures of demographic growth and worsening political, social and economic factors, the standard of living was gradually being eroded even further. The future looks bleak unless a political solution is soon found that ends the plight of the refugees.»²

In view of the variations in the socio-economic contexts of host countries, this report deals with Palestinians residing in Lebanon, where limitations on basic civil rights provide an additional dimension to the common hardships of Palestinian refugees. The Palestinian community in Lebanon counts 350,000 registered refugees, more than half of whom live in twelve refugee camps and their peripheries, located inside or near five major Lebanese cities and towns. They constitute 11% of refugees registered with

¹ The distribution of the registered Palestinian refugee population is as follows: 352,668 in Lebanon; 347,391 in Syria; 1,358,706 in Jordan; 532,438 in the West Bank; and 716,930 in Gaza.

² Report of the Commissioner–General of UNRWA; Official Records of the General Assembly, Forty Eighth Session, Supplement No. 13 (A/48/13).

UNRWA and 10.4% of the general population in Lebanon. The complexity of the Lebanon model, serves as an appropriate background for investigating the unique situation of monitoring the implementation of UN summit commitments through a United Nations Agency, rather than a member country.

Consecutive and momentous developments have had profound impact on the current socio-economic situation of Palestinian refugees in Lebanon: in 1989, Lebanon ended thirteen years of war, launching the process of national reconciliation and reconstruction. The conflict had led to much humanitarian and social devastation as exemplified by the mass displacement of hundreds of thousands of Lebanese and tens of thousands of Palestinians. In addition, the destruction of the Lebanese infrastructure and of the means of production «caused the GDP to fall to 40% of what it should have been had there been no war... Record annual inflation rates of above 100% were recorded between 1982 and 1992, reaching 500% in 1987.»³; In the meantime, the Gulf war led to the eviction of Palestinians workers from countries of the region and stopped the flow of remittances on which hundreds of Palestinian households, were dependent. At the same time, the PLO virtually stopped all financial support for its social and health institutions in Lebanon. In 1991, the Middle East peace process was launched and in 1993 the Oslo Agreement was signed between the PLO and Israel. The guestion of refugees was not included in the negotiating agenda nor in the agreements that followed. As a result, Lebanon announced its refusal to accept the long-term presence of Palestinians on Lebanese soil and requested their eventual transfer to other countries. It tightened restrictions on the employment and freedom of travel of Palestinians and curtailed post-war UNRWA reconstruction projects of Palestinian camps. This Lebanese attitude was instigated by Israel's well-known opposition to the repatriation of refugees to their original homes and villages in Palestine, in contradiction with UN resolution 194 which affirms their right of return, and by Israeli insistence on Palestinian permanent resettlement in Arab host countries against their will.

In short, the last five years have witnessed the unprecedented political, social and economic marginalisation of Palestinian refugees. Diminishing resources and the increasing isolation of Palestinian civil society have further pauperised wide sectors of the community. Community leaders, NGOs and UNRWA have repeatedly warned that poverty levels will continue to rise unless Palestinian national rights are respected, international commitments are reaffirmed, and an agreement is reached with the Lebanese authorities to ease civil rights restrictions.

POVERTY

Although inflation arising from the years of conflict has been

curtailed since 1991, the Lebanese economy continues to suffer from unemployment, substandard wages and decline in the local currency's purchasing power. In 1993 close to one third of Lebanese (one million) were poor of whom 7.25% were extremely poor. The extreme poverty line for an average Lebanese family of five members was placed at 306 US\$ and the absolute poverty line at 618 US\$.⁴ Lacking the right to work, the situation of Palestinian households is more serious. Only 1% of the population manages to secure the mandatory work permit and to benefit from regular jobs. Travel restriction also prevent them from seeking long-term jobs in other Arab countries. **Since 1992**, **UNRWA has estimated that 60% of Palestinian refugees in Lebanon live below the poverty line. Data compiled in 1996 indicate that proportions have risen to 80% with 56%⁵ of the population living in extreme poverty.**

TABL	e 1.
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Poverty levels in Palestinian homes according to size of family						
	1 to 3	4 to 6	7 to 9	10 to 15	16 y +	Total
Extreme Poverty (206\$)	16%	45%	76%	85%	100%	56%
Absolute Poverty (418\$)	30%	35%	19%	13%	0%	26%
Above Poverty Line	54%	20%	6%	1%	0%	18%
Total	100%	100%	100%	100%	100%	100%

Social hardship cases receiving special assistance from the Agency constitute another indicator of extreme poverty levels: between June 1991 and June 1996, UNRWA Lebanon Field Office serviced the highest proportion of such families ranging from 11.8% to 10% of the population as compared to Agency wide ratios of 6.7% and 5.4%. On the whole only small Palestinian households or families with multiple earners are able to maintain an acceptable living standard. With only 18% percent of families living above the poverty line, the gap between the richest and poorest income groups is narrow and ranges from two to six times more earnings among the former.

The spread of poverty has not been accompanied by a correspondent rise in unemployment indicating the high incidence of hidden unemployment or underemployment. Most Palestinians can only work as casual labourers and the average individual income (\$44) is a quarter of the mandatory Lebanese minimum wage (\$161) while the average family income (\$228) is below the poverty line.⁶ The proportion of working adult males has remained relatively stable between 1988 and 1996 while there is a marked rise in the proportions of Palestinian women and children entering the labour force.⁷ (Table 2). In eight years, the ratio of working chil-

³ Haddad, Antoine, *Poverty in Lebanon*, E/ESCWA/SD/1995/8/Add. 2; United Nations; Executive Summary, p.1.

⁴ Op. cit, Executive Summary, p.1.

⁵ Tabari, Samia & Zakharia, Leila; Data compiled for a research study on Palestinian women in Lebanon, to be published in 1997.

⁶ Al Madi, Yussef Haidar, Palestinian Refugees in camps and communities in Lebanon, UNICEF & PLO Bureau of Statistics, October 1996, p. 84 (Arabic version).

⁷ Compiled from various separate studies conducted by UNICEF and the PLO Bureau of Statistics between 1988 and 1996.

dren has doubled, and among them a quarter are estimated to be girls.⁸ In the same period, the ratio of working women has tripled from 5% to 16%. On average, women's earnings are derisory with 69% of female headed households securing incomes below the minimum wage as compared to 24% of all Palestinian households (Table 3).⁹

TABLE 2.

Trends in employment/work					
	1988	1988 1992 19			
men	43%	37%	41%		
women	5%	8%	16%		
children	7%	_	16%		

TABLE 3.

Income of women headed households					
	Women Headed Households	All Families			
Below MW (\$161)	69 %	24%			
Minimum Wage to \$352	29%	54%			
\$353 to \$642	2%	18%			
\$643 & above	0%	3%			
Total	100%	100%			

Concerted efforts are deployed by NGOs and UNRWA to promote training and income-generation. It is estimated that more than 40% of Palestinian women have taken vocational training and that half of currently working women are skilled. Yet only 29% manage to secure above minimum wage earnings including university educated women.¹⁰ Clearly, these programs are unable to combat poverty in the absence of minimum civil rights guarantees. The quandary of Palestinians is that gaining these rights is conditional on the existence of a political climate which reassures Lebanon that, in its turn, the international community intends to respect and protect the repatriation rights of Palestinian refugees and their national identity.

SOCIAL PROTECTION AND UNRWA'S SERVICES

The World Summit for Social Development called for «the further enhancement of international mechanisms for the provision of humanitarian and financial assistance to refugees and host countries». UNRWA is the archetype of such a mechanism and its disappearance would undermine the credibility of international strategies for the eradication of poverty. Yet, in compliance with the request of its largest donor, the United States, UNRWA has taken concrete steps towards eventual discontinuance, such as making provisions for staff termination indemnities in its 1996– 1997 biennial budget. **Palestinian refugees, stateless and without economic resources would lose their only source of social protection. On the socio–economic level alone, it would place an immense strain on host countries, particularly Lebanon where refugees account for one tenth of the population.** Already, the effect of current cutbacks on educational, health and relief services are a signal of the dramatic reversals to be expected.

ENVIRONMENTAL HEALTH

After their arrival to Lebanon in 1948, Palestinian refugees were distributed into 15 refugee camps located on tracts of land leased by UNRWA. Since then, three camps were destroyed and four others extensively damaged either as a consequence of Israeli attacks, or because of the internal conflict in the country. Between 1974 and 1987, close to two thirds of the Palestinian population had been forcibly dislocated at least once and more than 35,000 persons became permanently homeless. The toll of this disruption continues to reverberate on all aspects of Palestinian daily life, including housing conditions, access to adequate basic services, educational standards, and economic productivity.

A 1991 WHO assessment stated that «almost all Palestinian camps suffered from serious problems relating to quantity, quality, maldistribution and interrupted water supplies»¹¹ and that the resultant «unplanned house connections» have increased the risk of water contamination. In eight out of twelve camps, the quantity of water contracted by UNRWA from water companies had not changed since the 1950s and 17% of camp inhabitants still relied on public water taps for their daily supply. In addition, «onsite sulage and excreta disposal is a threat to public health in most camps».¹² Demographic growth within confined camp areas, the rise in water consumption, coupled with the lack of improvements in the sewerage systems have overloaded existing sewers, and have resulted in sewage overflow on roads and pathways. As for solid wastes, these are dumped in uncovered collection points causing extensive insect and rodent infestation.

In mid–1995 UNRWA secured funds (nearly 17% of its budget) to overhaul camp infrastructure but these environmental health projects cannot service Palestinians living outside UNR-

12 Ibid; p.7.

⁸ Shaaban, Hussein; Palestinian children in the Labor Market (in Lebanon); UNICEF, October 1996, p 45 (Arabic version).

 ⁹ Tabari, Samia & Zakharia, Leila; Palestinian Women in Lebanon: Health, Work Opportunities and Attitudes; Centre for Lebanese Studies, Oxford; August 1996, p. 26 & 29.
10 Ibid, p.26.

¹¹ El Sharkawi, Dr. Fahmi H.; Assessment of the Environmental Health Conditions in Palestine Refugee Camps in Lebanon Field, April–June 1991; WHO Regional Office for the Eastern Mediterranean; p.5.

WA administered camps. Therefore, the availability of essential services will continue to be a major cause for concern as 23% of households do not have access to public water supply, 42% are not connected to a public sewage network and 23% use open sewage pipes. In displaced and Palestinian agglomerations outside the camp 16.7% of housing is constructed of mud and wood, and 10.2% is built of corrugated iron.¹³

HOUSING

The question of housing is a highly charged issue since it invariably provokes Lebanese fears of permanent Palestinian resettlement in their country. Before the situation of internal conflict arose, Lebanese Security forces strictly enforced administrative measures prohibiting the horizontal and vertical expansion of Palestinian camps. These measures were revived after the return of civil peace, although the population has grown three-fold since its arrival in Lebanon and in the interim has lost one fifth of refugee camp areas. In 1993, UNRWA declared that «Palestinian families displaced by the years of fighting still lived in intolerable conditions outside the camps, often squatting in damaged or unfinished buildings lacking basic amenities such as clean running water, electricity and proper sanitation facilities. The problem of rehousing them gained urgency following the Government's decision to resettle displaced Lebanese involving the eviction of displaced squatters.»¹⁴ By 1995, at least 1,127 displaced families (approx. 6000 persons) had been evicted from eight squatting sites. Compensation was paid by the Lebanese authorities, however they rejected all suggestions put forward by the Palestinian community to resolve the acute problem of displacement and camp overcrowding. The reconstruction of destroyed camp sites would not be allowed nor would they be replaced by other sites and the prohibitions on the expansion of existing camp areas would continue. The authorities also informed UNRWA that two camps in the Beirut area housing 20,000 inhabitants would eventually be demolished in the context of the ongoing reconstruction projects of the Lebanese capital.

EDUCATION

Through its elementary and preparatory schools UNRWA has provided an invaluable contribution to the education of Palestinian refugees, who have enjoyed higher educational standards than prevalent in most Arab countries. Education accounts for 47% of

the Agency's operating budget and since the 1960s, it was one of the first school systems in the Middle East to achieve equitable enrolment of boys and girls. This is best illustrated by literacy rates among women. In Lebanon the incidence of literacy and semi-literacy has dropped from 78% among Palestinian women aged 45 to 60 years to 13% among younger women between 15 and 19 years of age.¹⁵ Nevertheless, the educational levels of Palestinian refugees are witnessing signs of erosion with clear-cut reversals in Lebanon where there is a 61% attendance of primary and preparatory school as compared to 82% attendance of all Palestinian refugees (Table 4).¹⁶ Thus, despite the availability of free UNRWA education, growing numbers of young children are staying out of school. Data appearing in 1996 reveal that only one third of children currently aged 10 to 14 have ever been to school, and that none have attended the preparatory level. Likewise, youths in the older age group exhibit 50% primary school attendance but with reduced rates of preparatory level education (17%)in comparison to their older counterparts aged 20 to 25.(24%).¹⁷

TABLE 4.

School enrolment rates								
	Elen	nentary	Preparatory		Secondary		Professional and Higher Education	
Year	Lebanon	All Refugees	Lebanon	All Refugees	Lebanon	All Refugees	Lebanon	All Refugees
89-90	67%	93 %	68%	81%	28%	33%	5%	3%
93-94	62%	88%	60%	85%	11%	35%	4%	4%
94-95	62%	82%	61%	83%	15%	28%	4%	4%

Falling school attendance is coupled by a rising incidence of premature school departure. Although UNRWA drop-out rates between 1990 and 1994 diminished at the elementary level from 7.7% to 5.9%, they increased at the preparatory level from 14 to 16% mainly due to a rise in girl drop–out ratios from 13% to 17.3%. These rates are the highest in all UNRWA fields at nearly double the current Agency–wide ratios of 2.5% and 9.1% respectively.¹⁸ Various surveys have indicated that the real Palestinian drop-out rates in Lebanon are much higher, affecting 22% of the school aged population and 33% of girls attending preparatory school.

At the secondary level, poverty is the major cause of falling enrolment rates from 28% in 1990 to 15% in 1995. The high cost of private education in Lebanon along with the termination of PLO secondary schools and scholarship funds have meant that few

15 Tabari, Samia & Zakharia, Leila; data to be published in 1997.

18 Op. cit.

¹³ Al Madi, Yussef Haidar, Palestinian Refugees in camps and communities in Lebanon, UNICEF & PLO Bureau of Statistics, October 1996, p. 52 (Arabic version).

Report of the Commissioner–General of UNRWA; Official Records of the General Assembly, Fourty Eighth Session, Supplement No. 13 (A/48/13), p.18. 14

¹⁶ Stastical Yearbooks 1989–90, 1993–94 & 1994–95, Dept. of Education, UNRWA Headquarters – Amman.

¹⁷ Al Madi, Yussef Haidar, Palestinian Refugees in camps and communities in Lebanon, UNICEF & PLO Bureau of Statistics, October 1996, (Arabic version).

young Palestinians can enjoy the privilege of extending their education towards the tertiary and technical levels. In 1993 UNRWA took the exceptional step of opening a secondary school in Lebanon with plans pending for two other similar establishments. Although barely absorbing one tenth of applications, the Agency has become the principle venue of advanced education for Palestinian refugees in Lebanon, including vocational training and the provision of a few university scholarships. **High competition and the program's limited size has been detrimental to women with very low female participation at 4% of vocational trainees and 33% of University scholarship holders.**

The search for fundamental remedies is affected by imbalanced budget distribution. UNRWA's spending on education in Lebanon is lower than in other fields. Between 1994 and 1995 its education budget in Syria and Jordan was raised by 6% and 9% respectively but remained the same in Lebanon, despite a 4% rise in student enrolment, and the exceptional circumstances of the Lebanon context. contracted private clinics. Only 1.4% of births rely on unregistered midwives.²⁰

At 4.1 per woman, the fertility rate in Lebanon's Palestinian community, is deemed to be already diminishing due to higher educational standards, as well as financial and war-related factors. Average birth rates have dropped from 7.1 for illiterate women to 2.6 among women with secondary education.²¹ Nevertheless, a recent random sampling reveals that 66% of married women have given birth between six to sixteen children and that 20 per cent became pregnant in adolescence. Two thirds of consequent pregnancies (second and above) occurred while the women were still caring for an infant. The average miscarriage rate was one per mother, with 22% having miscarried between two and eleven times. In addition, nearly 20% had delivered stillborn children. Community awareness of reproductive health issues remains very low and reflects itself on women's inability to relieve and avert the results of an increasingly strenuous and exacting mode of life.

HEALTH

Health care services for Palestinians in Lebanon are provided by UNRWA, UNICEF, the Palestine Red Crescent Society (PRCS) and a number of NGOs. Available health services include, primary & preventive health care, disease prevention and control, maternal and child health and family planning. Life expectancy is estimated to be 72 for males and 76 for females.¹⁹ Since all Palestinian, including those who hold work permits cannot benefit from the Lebanese public health system, hospitalisation and specialist care is one of the biggest problem facing the community. PRCS manages several hospitals, but has seen its funds vastly reduced by the PLO since 1991, suffering from supply and equipment shortage and plans to reduce its staff by 30% in 1997. Partial costs of hospitalisation involving only «specialised emergency life-saving treatment» are covered by UNRWA through contractual arrangements with nine private hospitals and two mental health institutions. In 1995, Palestinians in Lebanon constituted two thirds of patients who were assisted Agency-wide in this program. However patients make co-payments ranging from 50 to 75 per cent for surgery and treatment that can cost on average five to ten thousand dollars, involving long-term indebtedness for most Palestinian families.

On the level of maternal and child health care, existing clinics appear to cover a significant proportion of community needs with infant mortality rates at 30–40/tho. The number of pregnant women, infants and children monitored by UNRWA clinics are commensurate with the annual incidence of birth in the Palestinian refugee population. The majority of births are attended by professionals, with 55% occurring in NGO clinics and 20% at UNRWA Similar to trends around the world, the effect of poverty on women is profound especially since one fifth of Palestinian families consist of female headed households. Close to two-thirds of the emerging female labour force are estimated to be women with children and forty percent are heads of households. PLO subsidies for destitute families, particularly widows, are irregular and are often cut for long periods. Welfare assistance from UNR-WA and NGOs are estimated to cover only 20% of female headed households. As economic obstacles increase, younger women are becoming less educated and less skilled yet the average age at marriage is rising and one quarter of female headed households are families supported by single women. These trends underline that women of all marital situations and ages are becoming more burdened while being less equipped and with access to few adequate support systems.

POVERTY ERADICATION STRATEGIES

The action plan for the eradication of poverty formulated at the World Summit for Social development calls for integrated strategies, improved access to productive resources and infrastructure, meeting basic human needs, enhanced social protection and reduced vulnerability. The case of Palestinian refugees demonstrates that contrary developments are in active operation. Currently, the top-down approach adopted at the international and

¹⁹ Al Madi, Yussef Haidar, *Palestinian Refugees in camps and communities in Lebanon*, UNICEF & PLO Bureau of Statistics, October 1996, p. 59 (Arabic version). 20 Ibid, p 67.

²¹ Ibid, p.73 26) Tabari, Samia & Zakharia, Leila; Palestinian Women in Lebanon: Health, Work Opportunities and Attitudes, Centre for Lebanese Studies, Oxford; August 1996, p. 3 to 16.

regional levels in the framework of Middle east peace negotiations conforms with Israeli opposition to Palestinian rights. It is leading to the elimination of Palestinian aspirations for better living conditions, education and health, let alone self–sufficiency and humanrights.

The Copenhagen declaration also calls upon all concerned to «create comprehensive conditions that allow for the voluntary repatriation of refugees in safety and dignity» in accordance with the International Declaration of Human Rights. This is contained in UNRWA's mandate which affirms that the agency will not be disbanded until UN resolution 194 is implemented. It is then strengthened by UN recognition of the right of return as an inalienable national right for Palestinian refugees (UNGA Res. 3236, 1974). Refutation of these rights and guarantees would undermine the credibility of international commitments and international legitimacy. It would constitute a precedent threatening many world– wide gains in human rights and sustainable development.

Beyond the co-ordinated efforts of a group of NGOs, whose aggregate budgets do not exceed three million dollars, action plans to reduce and eliminate poverty for Palestinian refugees have not been formulated by any of the concerned actors: the PLO, UNR-WA or the host government. Rather, existing strategies focus on the permanent elimination of social protection through UNRWA's dissolution. The vulnerability of the community is deepened by excessive negligence in information and data collection, thus minimising the acuteness of its deprivation, denying it access to available poverty eradication programs and hampering the elaboration of self-help initiatives. This is exacerbated by the absence of participatory mechanisms between the community and UNRWA in policy-making, program design and assessment, as well as means to ease host country restrictions.

In the face of existing obstacles and reversals, NGOs working with Palestinian refugees have adopted advocacy and lobbying campaigns as well as research projects to disseminate information and to explore methods for stopping the degradation of Palestinian refugee conditions. Campaigns to preserve UNRWA and improve its services are at the top of their agenda. They also seek to upgrade the involvement of other United Nations Agencies and their links with the community. These are the minimum requirements for launching strategies to reduce and eradicate poverty and to empower Palestinian refugees in starting self-reliance initiatives that will ameliorate their economic circumstances.

 ASSOCIATION NAJDEH Lebanese NGO established in 1976, working with Lebanese and Palestine women in education, resource development and resource generation activities.