



# SOCIO-ECONOMIC ASSESSMENT IN NAHR EL-BARED SURROUNDING AREAS

January 2009



Copyright © 2009 United Nations Development Programme

All right reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise.

Copyright © 2009 International Labour Organization

The designations employed in this UNDP / International Labour Organization (ILO) publication, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the ILO concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and the publication does not constitute an endorsement by the ILO of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the ILO, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

Design by: [www.afishinsea.co.uk](http://www.afishinsea.co.uk)  
Printed in (Lebanon)

This report has been prepared by the Consultation and Research Institute

# CONTENTS

1	EXECUTIVE SUMMARY	5
2	INTRODUCTION	4
3	METHODOLOGY	5
3.1	SURVEY TOOL	5
3.2	SURVEY SAMPLE	5
3.3	SURVEY IMPLEMENTATION	6
3.4	ANALYSIS	6
4	HOUSEHOLD COMPOSITION AND DEMOGRAPHICS	7
5	HOUSING CONDITIONS	10
5.1	RESIDENCE STATUS BEFORE AND AFTER THE CRISIS	10
5.2	LEVEL OF DESTRUCTION	11
5.3	CROWDEDNESS	12
6	EDUCATION	13
6.1	ENROLMENT	13
6.2	EDUCATIONAL ATTAINMENT AND LITERACY	14
7	HEALTH	16
7.1	DISEASES	16
7.2	DISABILITIES	17
8	ECONOMIC PROFILE	18
8.1	HOUSEHOLD INCOME	19
8.2	LABOR FORCE PARTICIPATION AND UNEMPLOYMENT	19
8.3	SECTORS AND TYPES OF EMPLOYMENT	21
8.4	MAIN BREADWINNERS	24
8.4.1	FUTURE PLANS	26
8.4.2	INTEREST IN VOCATIONAL TRAINING	28
8.4.3	PREFERRED WORK LOCATION	28
8.4.4	CASH-FOR-WORK ACTIVITIES	28
8.4.5	MICRO-CREDIT	29
8.5	BUSINESS OWNERS	29
8.5.1	OWNERSHIP OF WORK PREMISES	30
8.5.2	ECONOMIC IMPACT OF THE CRISIS	30
8.5.3	PERCEPTIONS OF SUCCESS	31
8.5.4	OBSTACLES TO ENHANCING BUSINESS	32
8.5.5	EXCHANGE WITH LEBANESE BUSINESSES AND HOUSEHOLDS	32
8.5.6	DEBT	32
8.5.7	NEEDED ASSISTANCE	33
9	OPINIONS AND NEEDS	36
9.1	EVALUATION OF ORGANIZATIONS	36
9.2	EVALUATION OF PUBLIC SERVICES	37
9.3	RECEIVED ASSISTANCE	38
9.4	RATING OF PALESTINIAN-LEBANESE RELATIONS	39
10	CONCLUDING REMARKS	41
	APPENDIX	43



# CONTENTS

## Figures

1. AGE DISTRIBUTION (PERCENT)	8
2. EXTENT OF DISPLACEMENT DURING THE CONFLICT (PERCENT)	9
3. RESIDENCE STATUS BEFORE THE NBC CRISIS (PERCENT)	10
4. RESIDENCE STATUS AFTER THE NBC CRISIS (PERCENT)	10
5. IMPACT ON HOMES	11
6. SCHOOL ENROLLMENT BY AGE GROUP (PERCENT)	13
7. EDUCATIONAL ATTAINMENT AMONG	14
8. ILLITERACY RATES BY AGE AND GENDER	15
9. PREVALENCE OF DISEASE BY AGE GROUP (PERCENT)	16
10. TYPES OF DISEASE (PERCENT OF INDIVIDUALS PER GROUP)	17
11. TYPES OF DISABILITY (PERCENT OF INDIVIDUALS PER GROUP)	17
12. UNEMPLOYMENT RATES (PERCENT)	20
13. SECTORS OF EMPLOYMENT (PER CENT)	21
14. MOST COMMON PROFESSIONS	22
15. AGE DISTRIBUTION OF MAIN BREADWINNERS (PERCENT)	24
16. EDUCATIONAL ACHIEVEMENT OF MAIN BREADWINNERS (PERCENT)	25
17. METHODS USED FOR FINDING A NEW JOB	27
18. OWNERSHIP OF WORK PREMISES	30
19. IMPACT OF THE CRISIS ON WORK PREMISES (PERCENT)	30
20. TOTAL LOSS OF PRODUCTIVE ASSETS (PERCENT)	31
21. ASSISTANCE NEEDED FOR BUSINESS REACTIVATION OR IMPROVEMENT (PERCENT)	33
22. AMOUNT OF ASSISTANCE NEEDED FOR BUSINESS REACTIVATION OR IMPROVEMENT (MILLION LBPS)	34
23. TYPES OF ASSISTANCE RECEIVED BY HOUSEHOLDS (PERCENT)	38
24. SOURCES OF ASSISTANCE RECEIVED BY HOUSEHOLDS (PERCENT)	38

## Tables

1. DISTRIBUTION OF RESIDENTS PER MUNICIPALITY AND SAMPLE DISTRIBUTION	5
2. CHARACTERISTICS OF THE SAMPLE	7
3. AGE AND GENDER DISTRIBUTION OF THE SAMPLE	8
4. WORKLOAD BEFORE AND AFTER THE NBC CRISIS (N=WORKING PERSONS IN EACH OF THE TWO PHASES)	20
5. RATING OF CURRENT WORK CONDITIONS	25
6. IMPACT OF CRISIS ON BUSINESS ACTIVITY (PERCENT)	31
7. SOURCES OF BUSINESS-RELATED DEBT (PERCENT)	33
8. RATINGS OF VARIOUS SERVICE AGENCIES	36
9. SERVICE RATINGS AND NEEDS ASSESSMENTS FOR VARIOUS PUBLIC SERVICES	37
10. RATING OF PALESTINIAN-LEBANESE RELATIONS	39

## Statistical Appendix Tables

1. RELATIONSHIP TO HEAD OF HOUSEHOLD BY MUNICIPALITY	43
2. CURRENT RESIDENCY STATUS BY MUNICIPALITY	43
3. GENDER COMPOSITION OF CONTIGUOUS (CM) AND NON-CONTIGUOUS (NCM) MUNICIPALITIES	44
4. AGE DISTRIBUTION OF CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES	44
5. DISPLACEMENT DURATION BY MUNICIPALITY	44
6. CURRENT RESIDENCY OWNERSHIP PER MUNICIPALITY	45
7. IMPACT OF THE CRISIS ON HOMES PER MUNICIPALITY	45
8. CROWDING INDEX PER MUNICIPALITY	45
9. OVERALL MALE/FEMALE RATIO OF SCHOOL ENROLLEES	46

10. SCHOOL ENROLLMENT BY AGE GROUP FOR CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES	46
11. EDUCATIONAL ATTAINMENT FOR CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES (15-64)	46
12. HOUSEHOLD MONTHLY INCOME (THOUSAND LBPS)	47
13. CURRENT WORK LOCATION	47
14. BREADWINNER'S RELATION TO HEAD OF HOUSEHOLD (HOH)	47
15. WORK-RELATED MEMBERSHIPS AND TRAINING OF MAIN BREADWINNERS PER MUNICIPALITY	48
16. FUTURE PLANS OF MAIN BREADWINNERS PER MUNICIPALITY	48
17. INTENTIONS FOR CHOOSING THE SAME TYPE OF WORK FOR JOB SEEKERS PER MUNICIPALITY	48
18. METHODS USED TO FIND A NEW JOB PER MUNICIPALITY	49
19. TYPES OF ASSISTANCE NEEDED BY JOB-SEEKING BREADWINNERS PER MUNICIPALITY	49
20. INTEREST IN VOCATIONAL TRAINING PER MUNICIPALITY	50
21. PREFERRED WORK LOCATION PER MUNICIPALITY	50
22. INTEREST IN CASH-FOR-WORK ACTIVITIES PER MUNICIPALITY	50
23. INTEREST IN MICRO-CREDIT PER MUNICIPALITY	51
24. AGE DISTRIBUTION OF BREADWINNERS IN CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES	51
25. EDUCATIONAL ATTAINMENT OF CM AND NCM BREADWINNERS	52
26. CURRENT SECTORS OF ACTIVITY OF CM AND NCM BREADWINNERS	53
27. SATISFACTION WITH WORK CONDITIONS OF CM AND NCM BREADWINNERS	53
28. FUTURE PLANS OF CM AND NCM BREADWINNERS	54
29. CURRENT OWNERSHIP OF WORK PREMISES PER MUNICIPALITY	54
30. PRE-CRISIS OWNERSHIP OF WORK PREMISES PER MUNICIPALITY	54
31. IMPACT OF THE CRISIS ON WORK PREMISES PER MUNICIPALITY	55
32. PERCEPTIONS OF BUSINESS SUCCESS PER MUNICIPALITY	55
33. RATING OF POST-CRISIS BUSINESS OBSTACLES PER MUNICIPALITY	56
34. RATING OF PRE-CRISIS BUSINESS OBSTACLES PER MUNICIPALITY	56
35. CURRENT EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY	57
36. PRE-CRISIS EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY	57
37. SHARE OF PALESTINIAN CLIENTS PER MUNICIPALITY	57
38. PERCENTAGE OF BUSINESS OWNERS WITH BUSINESS-RELATED DEBTS PER MUNICIPALITY	57
39. CURRENT OWNERSHIP STATUS OF WORK PREMISES FOR CM AND NCM	58
40. CURRENT EXCHANGE WITH THE PALESTINIAN COMMUNITY FOR CM AND NCM	58
41. PRE-CRISIS EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY	58
42. BUSINESS OWNERS' DEBTS FOR CM AND NCM	58
43. BUSINESS OWNERS' NEEDS FOR CM AND NCM	59
44. SITUATION PERCEPTIONS	59
45. ASSISTANCE RECEIVED	59
46. ASSISTANCE EXPECTATIONS	60
47. RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE LEBANON	60
48. RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE NORTH	60
49. ASSISTANCE RECEIVED FOR CM AND NCM	61
50. TYPE OF ASSISTANCE FOR CM AND NCM	61
51. SOURCE OF ASSISTANCE FOR CM AND NCM	61
52. RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE LEBANON FOR CM AND NCM	61
53. RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE NORTH FOR CM AND NCM	62



# 1. EXECUTIVE SUMMARY



FISHERMAN  
REHABILITATING A NET IN  
ABDEH HARBOUR, NORTH  
LEBANON

THIS report presents the results of a field survey commissioned by the United Nations Development Programme (UNDP) in collaboration with the International Labor Organization (ILO). The preparation of the survey and report has been undertaken with the support of the Consultation and Research Institute (CRI). The survey took place during the month of September 2008 and covered 1,000 households located in six municipalities: Bhanine, Bebnine, Deir Amar, Minieh, Muhammara, and Beddawi.

The aim of the survey and the ensuing report is to provide an assessment of the pre and post conflict conditions of households located in the vicinity of the Nahr El Bared camp for a variety of livelihood aspects including: housing, health, education, and employment. Employment results were gathered and analyzed on two different levels: the household 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.

For analysis and reporting purposes, the sample was divided into two major groups: contiguous municipalities (CM) referring to Bebnine, Bhanine, and Muhammara and non-contiguous municipalities (NCM) referring to Beddawi, Minieh, and Deir Amar.

The survey found an average household size of 5.8 with contiguous municipality households (CM) averaging 6.5 members vs. 5.5 members among non-contiguous (NCM) households. The population is relatively young with 44% below age 20.

Displacement was more prevalent among the municipalities closest to NBC. Thus, 32% of CM households left their homes compared to 11% of NCM households. The average period of displacement was 2 months and only around 1.5% remain displaced.

Home ownership rates are relatively high (80%) and were unaffected by the crisis. The level of destruction was much higher in the contiguous municipalities with 40% of households reporting damages compared to 20% in the NCM. Contiguous municipality households live in more crowded quarters possibly because of the larger family sizes.

Primary school enrolment is fairly high and the gender gap is non-existent. Illiteracy rates are relatively high, averaging 9% compared to 4% in the UNRWA survey. A significant difference was found between CM (15%) and NCM (6%) residents.

The health profile of the population revealed a 19% disease incidence rate and a 4% disability rate. The most common diseases are hypertension, diabetes, and heart disease. The most common disabilities are motor impairments followed by hearing/speech disabilities. The income of surrounding area households was only minimally impacted by the NBC crisis. A 5% decrease was registered with some discrepancy between CM (-8%) and NCM (-4.5%) households in that regard.

The overall labor participation rate was 40.6%, slightly higher than the figure in the camps (37.4%). The unemployment rate is relatively low (6.8%) and increased only slightly compared to the pre-crisis period (6.5%).

Employment is less concentrated in the surrounding area than in the camps because of the access to a wider range of professions. Commerce ranks first followed by industry/crafts, and agriculture/fishing which constitutes the main sector of activity among the contiguous municipalities.

In contrast to the UNRWA survey that found 15% of the households without a breadwinner, all the surrounding area households have a main breadwinner and none of them are unemployed although some are retired and live on their pensions.

Surrounding area breadwinners are generally less educated than camp breadwinners and an intergroup comparison shows a much higher illiteracy rate among CM breadwinners: 26.5% vs. 4.4% in the NCM.



A similar percentage of camp and surrounding area breadwinners plan to find a new job (around 20%). However, satisfaction with the current profession is much lower among surrounding area breadwinners, 78% of whom would choose a different type of job compared to 56% among camp breadwinners.

Significantly more camp business owners reported complete destruction of their work premises (55% vs. 3% in the surrounding municipalities). However, a similar percentage in both groups reported a significant impact on business activity (interruption of supply, higher commodity prices). Similarly, a far lower proportion of Lebanese businesses reported loss of business assets although the impact was significantly higher among contiguous municipality businesses.

The dependence of Palestinian businesses on the Lebanese market is much higher than the dependence of Lebanese businesses on the camps as sources of customers and materials. Thus, prior to the crisis, 71% of camp business owners reported normal or frequent exchange with Lebanese businesses or customers vs. only 35% among surrounding area businesses.

The highest priority for assistance based on camp and surrounding area business owners is working capital.

The Lebanese government and its municipalities were given the lowest ratings by both camp and surrounding area residents despite the fact that they are the main source of assistance for these six municipalities and especially for the three contiguous municipalities.

The highest ranked needs for surrounding area residents were drinking water and electricity, echoing the complaints of Lebanese households across the country. Surrounding area residents reported a less acute deterioration of Lebanese-Palestinian relations: a 15-20% decrease vs. 40-50% according to the camp residents.

All in all, the conflict seems to have affected camp residents to a much larger extent than the surrounding area population and within the latter, the impact on the three contiguous municipalities (Muhammara, Bibnine, and Bhanine) was much more significant.

## 2. INTRODUCTION

THE Recovery and Reconstruction Appeal document that was published as a result of the Vienna International Donor Conference held on June 23 2008<sup>1</sup> 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, with the support of the Lebanese Palestinian Dialogue Committee (LPDC), UNRWA, UNDP and ILO commissioned two separate but coordinated field surveys that aim to evaluate the livelihood impact of the conflict on Palestinian and Lebanese populations. The survey commissioned jointly by UNDP and ILO attempts to assess the condition of the Lebanese populations residing in the “second ring”, i.e. the municipalities of: Muhammara, Bebnine, Bhanine, Minieh, Beddawi, and Deir Amar. This report presents the main findings of this field survey and takes a comparative approach whenever possible both over time (pre and post conflict) and between camp and surrounding-area households. 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 begins presenting the results pertaining to various livelihood aspects including household composition and demographics (section 4), housing conditions (section 5), education (section 6), health (section 7), employment (section 8), and opinions and needs (section 9). The report ends with concluding remarks (section 10).



WIVES OF FISHERMEN WORKING ON REHABILITATING NETS

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 Survey Tool

THE survey tool was designed by CRI based on a list of topics provided by ILO and UNDP. A draft questionnaire was generated and sent to ILO for review and comments. A pilot test involving 30 questionnaires was conducted between the 4th and the 8th of August and minor adjustments were introduced based on feedback from the pilot test. The final version of the questionnaire was included in the appendix.

### 3.2 Survey Sample

THE sample of 1000 households was allocated to each municipality based on the density of residents (table 1)<sup>2</sup>. For instance, since 34.57% of the target population (population in the six municipalities) is located in Minieh, 346 questionnaires were allocated to that municipality.

The survey unit is the household defined by 'all individuals that usually live under the same roof, pool economic resources together and share meals regardless of blood relations.'<sup>3</sup>

TABLE 1: DISTRIBUTION OF RESIDENTS PER MUNICIPALITY AND SAMPLE DISTRIBUTION

	Number of residents (estimated)	% out of total	Sample	Actual Sample
Beddawi	27'000	21.70%	217	221
Bhanine	12'000	9.65%	96	96
Bibnine	16'000	12.86%	129	130
Deir Ammar	20'000	16.08%	161	162
Minieh	43'000	34.57%	346	349
Muhammara	6'400	5.14%	51	50
<b>Total</b>	<b>124'400</b>	<b>100.0%</b>	<b>1000</b>	<b>1008</b>

Source: UNDP ART GOLD Program

2. The number of residents per municipality was provided by the UNDP ARTGOLD program.

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

### 3.3 Survey Implementation

THE survey team consisted of 10 surveyors and one field supervisor who all have previous experience working on similar surveys. They were trained by the CRI field supervisor on September 1 and the survey was conducted between September 2 and September 15. Maps provided by UNOSAT were divided into sectors and given to each team of surveyors. The surveyors were instructed to randomly select households (primary dwellings) within each sector and given a detailed roadmap to follow.

Different variables were taken into account to ensure the sample's representativeness including:

- Geographic Sectors within each municipality
- Density of population using satellite view maps
- Type of dwelling (building, independent house, etc.)
- Floors (diversify from ground floor to first, second, etc.)
- Main road vs. internal roads
- Interview Day: surveyors were instructed to diversify the dates of their interviews (all seven days of the week should be used: working days, Saturdays and Sundays)
- Interview Time: surveyors were instructed to diversify the time of their interviews (morning, noon, after noon, early evening)

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.

### 3.4 Analysis

FOLLOWING the initial plan of the survey, analysis was first performed on the six municipalities as one group. However, as the report will show, the results did not reveal any significant physical or economic effects of the NBC crisis on the surveyed households and members. The weak impact is further highlighted when parallels are drawn with the camp population whose livelihoods were hit hard by the conflict. In order to delve deeper into the results and extract the populations who were impacted, the six municipalities were split into two groups:

- » Contiguous municipalities: Muhammara, Bhanine, Bibnine
- » Non-contiguous municipalities: Beddawi, Deir Amar, Minieh

The results for these two groups are shown throughout the report.



## 4. HOUSEHOLD COMPOSITION AND DEMOGRAPHICS

THE end result was a sample of 1,008 households and a total of 5,813 members (table 2). Surrounding area households have an average household size of 5.8 (table 2), which is significantly higher than the size of camp households which include 5 members on average. 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).

TABLE 2: CHARACTERISTICS OF THE SAMPLE

	Total Households	Total Members	Household Size
Muhammara	50	320	6.4
Bhanine	96	626	6.5
Bebnine	130	870	6.7
Minieh	349	1915	5.5
Beddawi	221	1184	5.4
Deir Amar	162	898	5.5
<b>Total/Average</b>	<b>1008</b>	<b>5813</b>	<b>5.8</b>

Much like camp households, almost all the surveyed subjects (96%) 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 almost all of the members currently live within the household (98%).

The age structure (figure 1) seems to be similar to that of camp households: 30% of the surveyed sample are younger than 15 (in comparison to 33% among camp households) and 44% are younger than 20 (in comparison to 46% among camp households).

The gender composition seems more or less well balanced (around 52% male and 48% female). A closer look into age groups shows that males slightly outnumber females across all age groups except for 35-44 year olds among whom the male to female ratio becomes 0.8 (table 3). Even among the elderly where one would expect a higher percentage of females because of higher life expectancies, males continue to outnumber females.

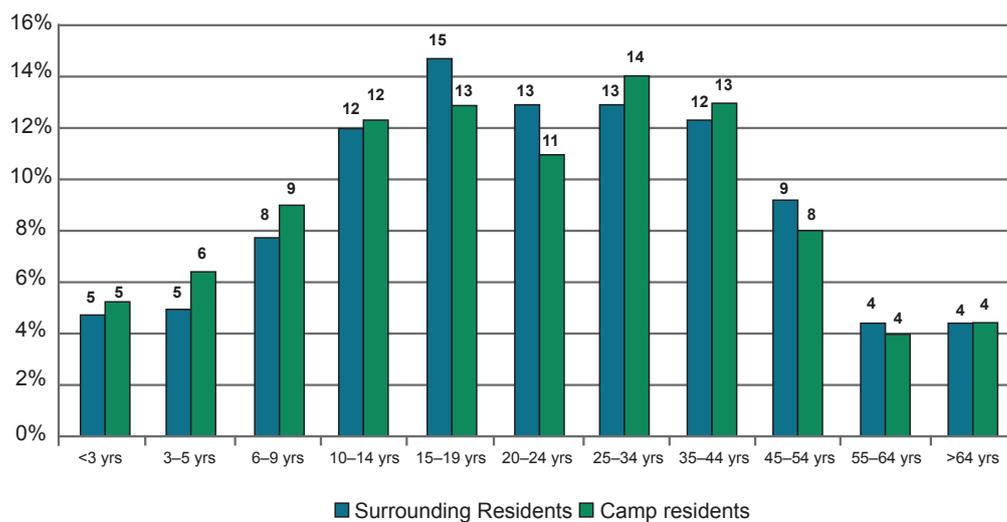


Figure 1: Age distribution (percent)

TABLE 3: AGE AND GENDER DISTRIBUTION OF THE SAMPLE

	Surrounding residents		Camp residents	
	Percent %	M/F Ratio	Percent %	M/F Ratio
<3 years	4.77%	1.0	5.25%	1.1
[3-5] years	5.03%	1.2	6.33%	1.0
[6-9] years	7.81%	1.1	8.97%	0.9
[10-14] years	11.93%	1.1	12.39%	1.0
[15-19] years	14.71%	1.0	12.75%	1.1
[20-24] years	12.81%	1.3	11.00%	1.1
[25-34] years	13.03%	1.0	14.06%	0.9
[35-44] years	12.34%	0.8	12.95%	1.0
[45-54] years	9.14%	1.3	8.01%	1.0
[55-64] years	4.44%	1.2	3.93%	0.8
→64 years	3.98%	1.1	4.37%	0.7
<b>Total</b>	<b>100%</b>	<b>100%</b>		



As expected, only the populations of the municipalities closest to the conflict’s epicenter were forced to leave their homes during the crisis (figure 2). Thus, 43% of Bhanine’s families and 72% of Muhammara’s families left compared to 15% or less for the four remaining municipalities. However, unlike the situation of the Nahr El-Bared population, very few families have not yet returned and the reasons for not returning are more likely to be economic than related to destruction of homes and businesses.

This hypothesis is supported by the finding that the average period of displacement was 2 months and the highest reported displacement duration was in Muhammara (3 months). In other words, all the families were able to return to their homes relatively shortly after the conflict.

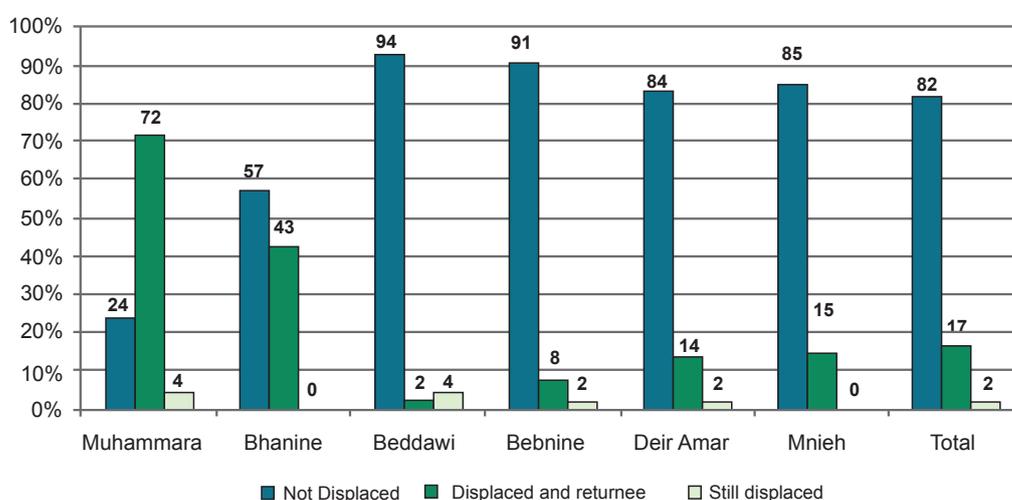


Figure 2: Extent of displacement during the conflict (percent)

HOUSEHOLD COMPOSITION AND DEMOGRAPHICS OF THE CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » SAMPLE CHARACTERISTICS:
  - CONTIGUOUS SAMPLE INCLUDES 276 HOUSEHOLDS AND 1816 MEMBERS
  - NON-CONTIGUOUS SAMPLE INCLUDES 732 HOUSEHOLDS AND 3997 MEMBERS
- » THE HOUSEHOLD SIZE IS LARGER IN THE CM: 6.6 VS. 5.5 IN THE NCM
- » THE GENDER COMPOSITION IS SIMILAR IN THE TWO GROUPS
- » THE CONTIGUOUS POPULATION IS SLIGHTLY YOUNGER WITH 33% YOUNGER THAN 15 VS. 28% IN THE NCM AND 48% YOUNGER THAN 20 VS. 43% IN THE NCM
- » DISPLACEMENT WAS CLEARLY MORE SEVERE IN THE CM POPULATION WITH 32% OF FAMILIES HAVING LEFT THEIR HOMES AND RETURNED VS. 11% IN THE NCM. THE PERCENTAGE WHO ARE STILL DISPLACED IS SIMILAR FOR BOTH: 1.6% (NCM) AND 1.4% (CM) AND THE DURATION OF DISPLACEMENT IS ALSO SIMILAR (2.4 MONTHS)

## 5 HOUSING CONDITIONS

### 5.1 Residence status before and after the crisis

WHEREAS prior to the conflict (figure 3) ownership rates<sup>4</sup> were very similar in the camps and surrounding areas, the situation looks much different after the conflict (figure 4). Although no major changes in ownership were recorded in the surrounding municipalities, the camps ownership rate dropped significantly from 72 to 37%. Moreover, ownership rates are homogeneous among the different municipalities (80% on average); however, an inter-municipality comparison shows that Deir Amar and Muhammara have relatively high rental rates (22 and 18% compared to an average of 13%) and Muhammara and Beddawi (which happen to house the Nahr El-Bared and Beddawi camps) also register a higher presence of free housing (14 and 16% compared to an average of 6%).

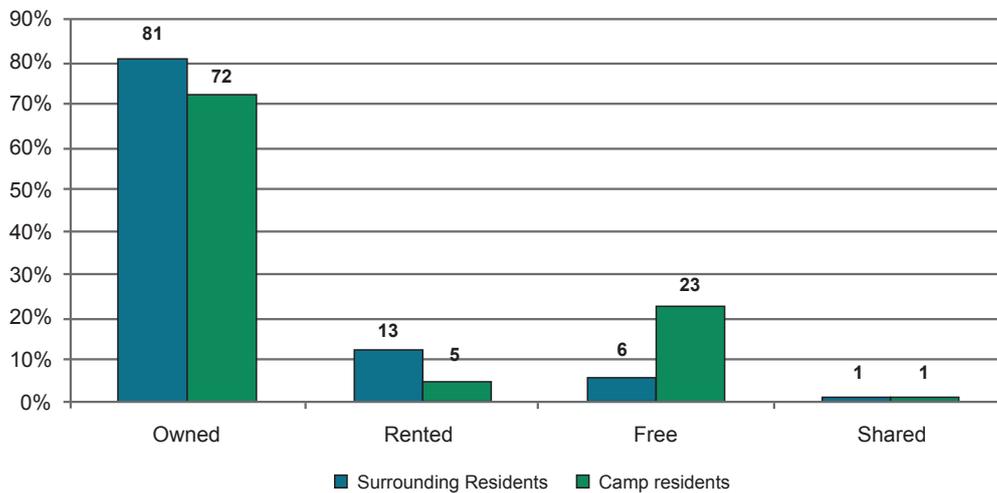


Figure 3: Residence status before the NBC crisis (percent)

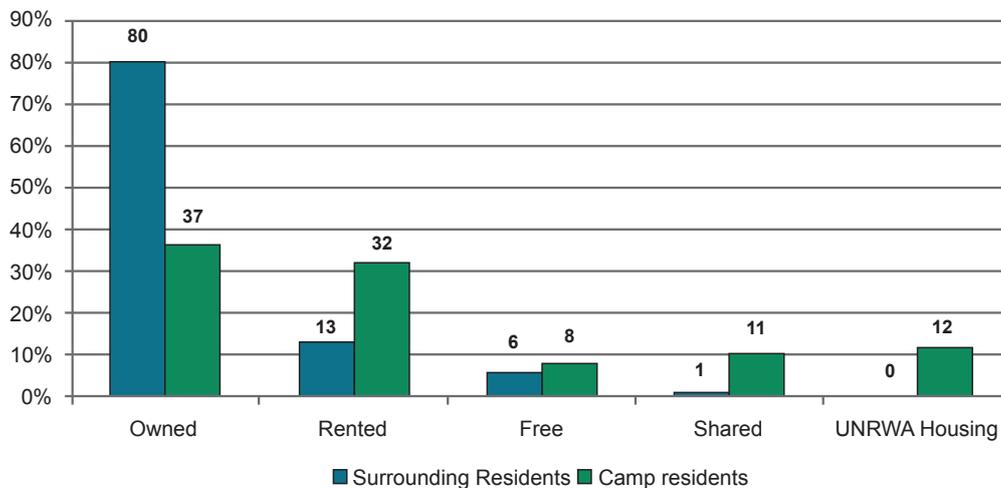


Figure 4: Residence status after the NBC crisis (percent)

4. The definition of ownership bears some ambiguity in the camps with legal issues standing in the way of bona-fide ownership in many cases.



## 5.2 Level of destruction

THE differential impact of the conflict on homes in camps and surrounding municipalities is made strikingly clear by the percentage of homes that were completely destroyed vs. the percentage of homes that incurred no damage whatsoever in each of the two groups (figure 5). 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. The level of destruction was higher in contiguous municipalities like Muhammara where 62% of homes suffered damages and Bhanine (54%). Interestingly, Minieh which is not contiguous to NBC suffered a relatively high level of damage with 32% of households reporting some damage to their homes.

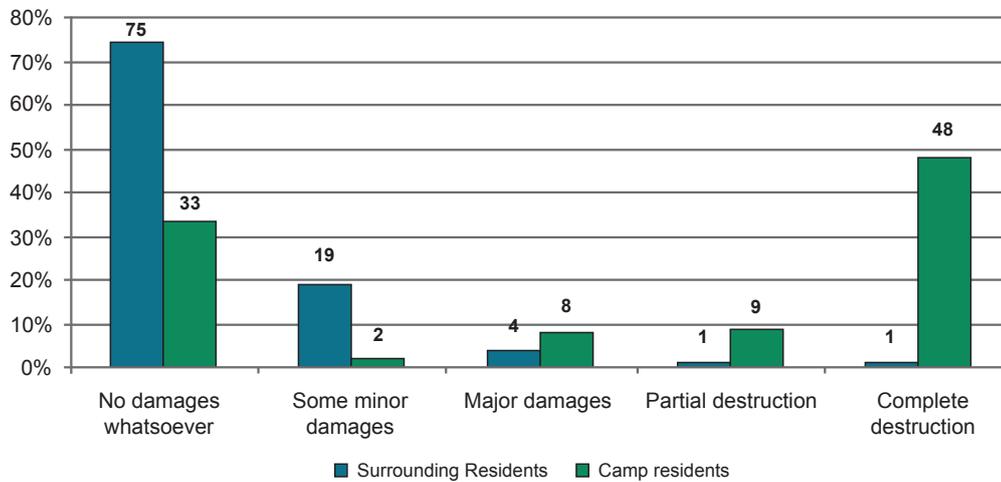
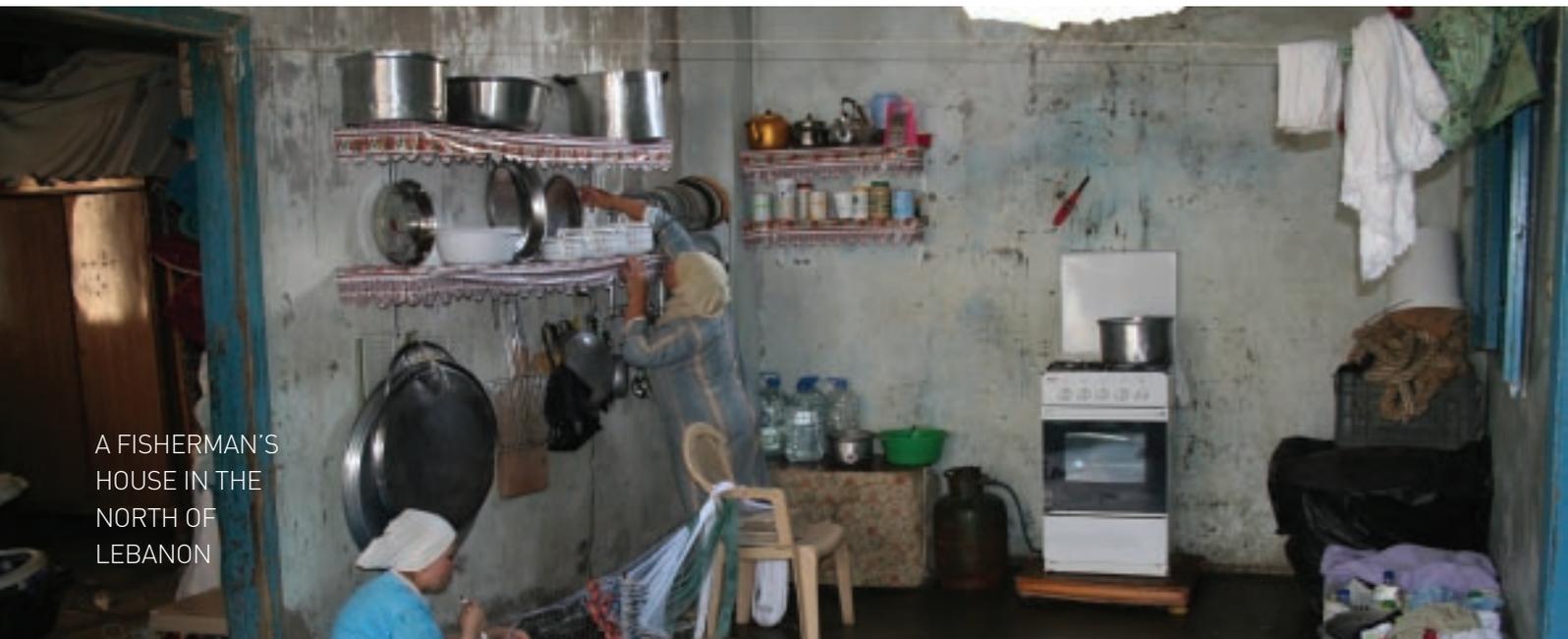


Figure 5: Impact on homes



A FISHERMAN'S HOUSE IN THE NORTH OF LEBANON

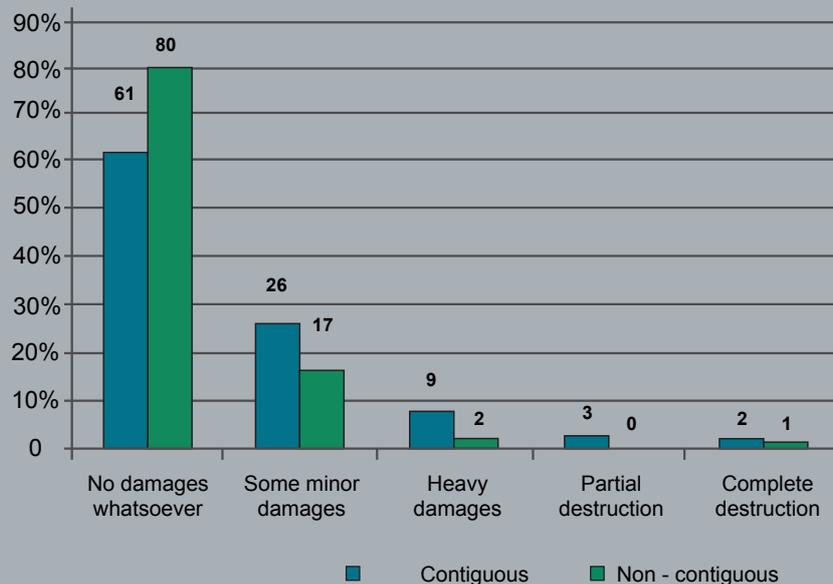
## 5.3 Crowdedness

A crowding index was developed by dividing the total area of a dwelling by the number of persons residing in that particular dwelling. Because almost all families never left their homes or were displaced for a very short period during active conflict, the crowding index remained constant at around 34 square meters per person. In contrast, a sharp decline in private space was recorded among camp households whose crowding index moved from 28 square meters pre person before the conflict to 20 square meters in its aftermath. An inter-municipality comparison reveals that families enjoy relatively more space in Minieh (42 m<sup>2</sup>/person) and less space in Bebnine and Beddawi (23 and 26 m<sup>2</sup>/person).

### HOUSING CONDITIONS OF THE CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

» NO MAJOR DIFFERENCES IN HOME OWNERSHIP PRIOR OR POST CRISIS

» MAJOR DIFFERENCES IN THE WAR IMPACT ON HOMES WITH A HIGHER PERCENTAGE OF CM HOMES HAVING SUFFERED DAMAGES. THE RATE OF COMPLETE DESTRUCTION IS LOW FOR BOTH GROUPS.



» HIGHER CROWDEDNESS IN THE CM: 28 M<sup>2</sup> PER PERSON VS. 36 FOR NCM POSSIBLY BECAUSE OF THE DIFFERENCE IN HOUSEHOLD SIZE. THE CROWDING INDEX REMAINED UNCHANGED AFTER THE CONFLICT.



# 6 EDUCATION

## 6.1 Enrolment

FOR both groups, school enrolment results (figure 6) show an expected declining trend as we move up the age ladder. However, an inter-group comparison shows that 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.

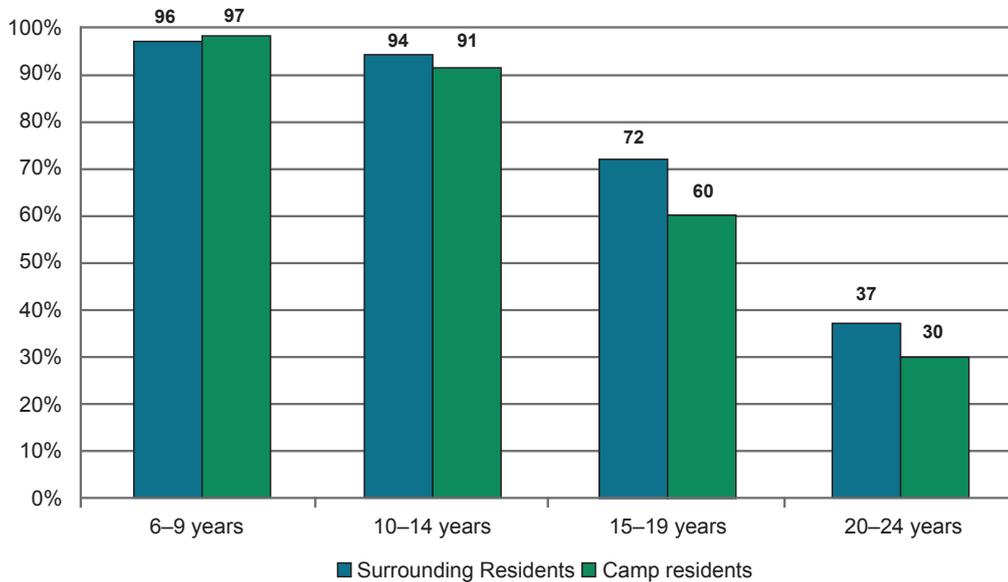


Figure 6: School Enrollment by age group (percent)

Gender parity characterizes enrolment across age groups except for secondary enrolment in which females outnumber males (male to female ratio of 0.8). Parity is restored in college enrolment among the 20-24 year olds.

## 6.2 Educational attainment and literacy

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 (figure 7). 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%<sup>5</sup> vs. 4% among camp residents.

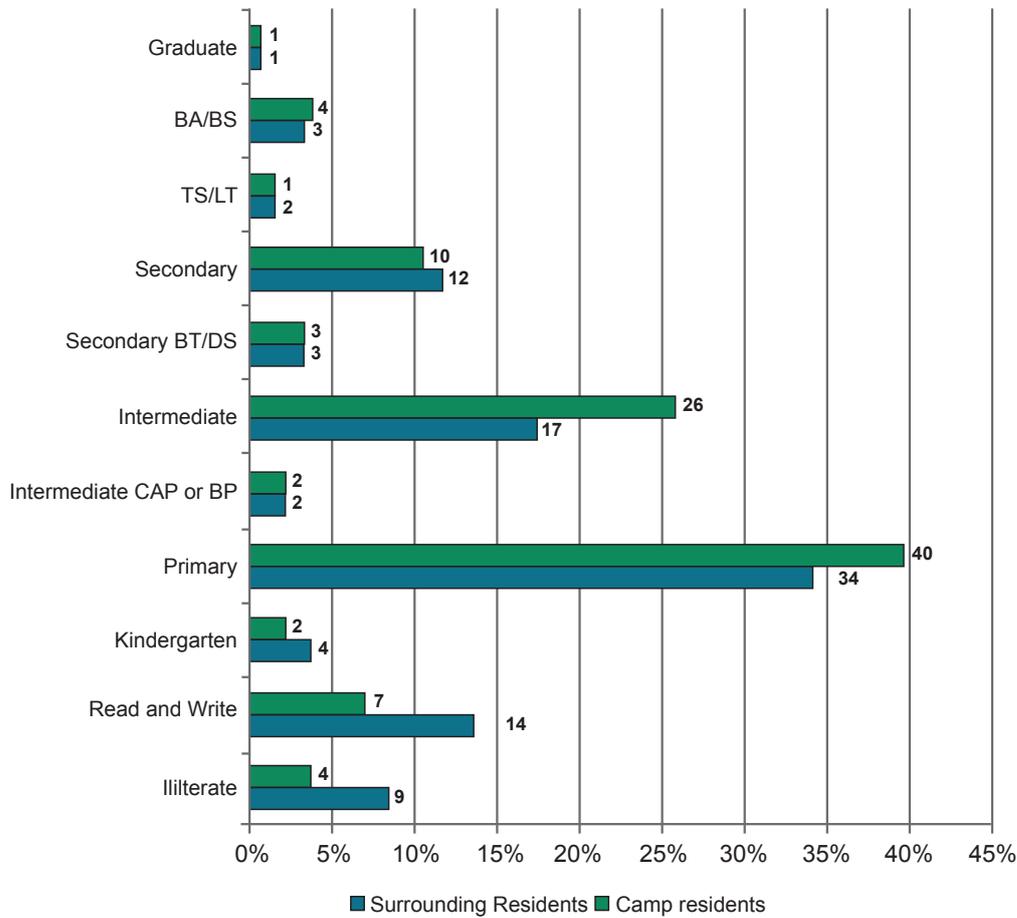


Figure 7: Educational attainment among

5. Close to the national illiteracy rate of 8.75% according the "Living Conditions of Households" study conducted by the Central Administration for Statistics, MOSA, and UNDP (2004).



A more in-depth look shows higher illiteracy rates in the surrounding area population across genders and age groups (figure 8). 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.

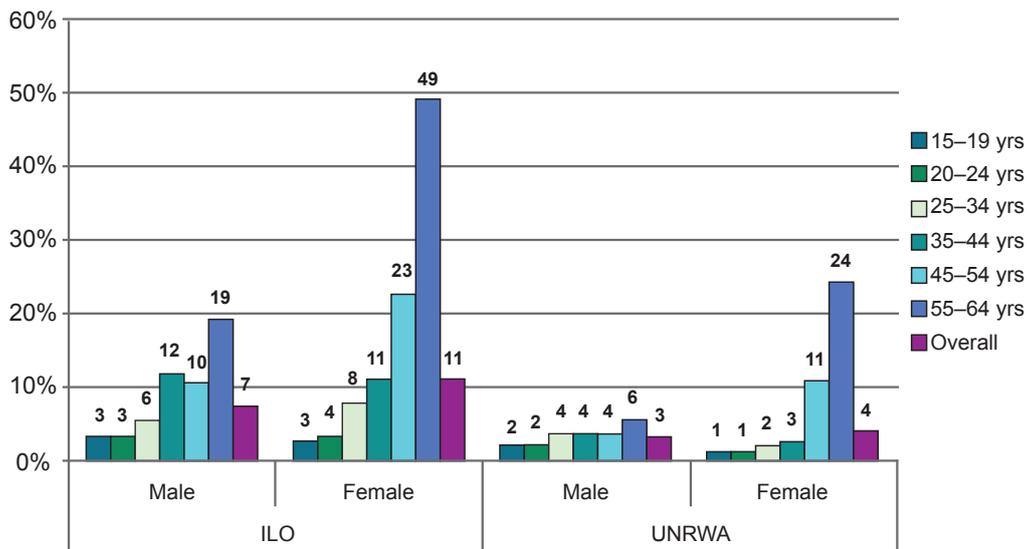


Figure 8: Illiteracy rates by age and gender

HOUSING CONDITIONS OF THE CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » NO MAJOR DIFFERENCES IN HOME OWNERSHIP PRIOR OR POST CRISIS
- » A LOWER PERCENTAGE OF ENROLMENT IN THE CM AMONG 15-19 YEAR OLDS (62% VS. 76% IN THE NCM) AND AMONG 20-24 YEAR OLDS (25% VS. 41% IN THE NCM).
- » HIGHER EDUCATIONAL ACHIEVEMENT FOR NCM POPULATION: A HIGHER PERCENTAGE OF PEOPLE WITH INTERMEDIATE, SECONDARY, AND HIGHER EDUCATION DEGREES.
- » HIGHER ILLITERACY IN THE CONTIGUOUS MUNICIPALITIES: 15% VS. 6% IN THE NCM.

# 7 HEALTH

THE survey reveals that 12% of the population have a disease and 2% are disabled.

## 7.1 Diseases

FIGURE 9 shows a clear progression of the prevalence of disease with age for both populations. However, disease prevalence is consistently higher for camp residents.

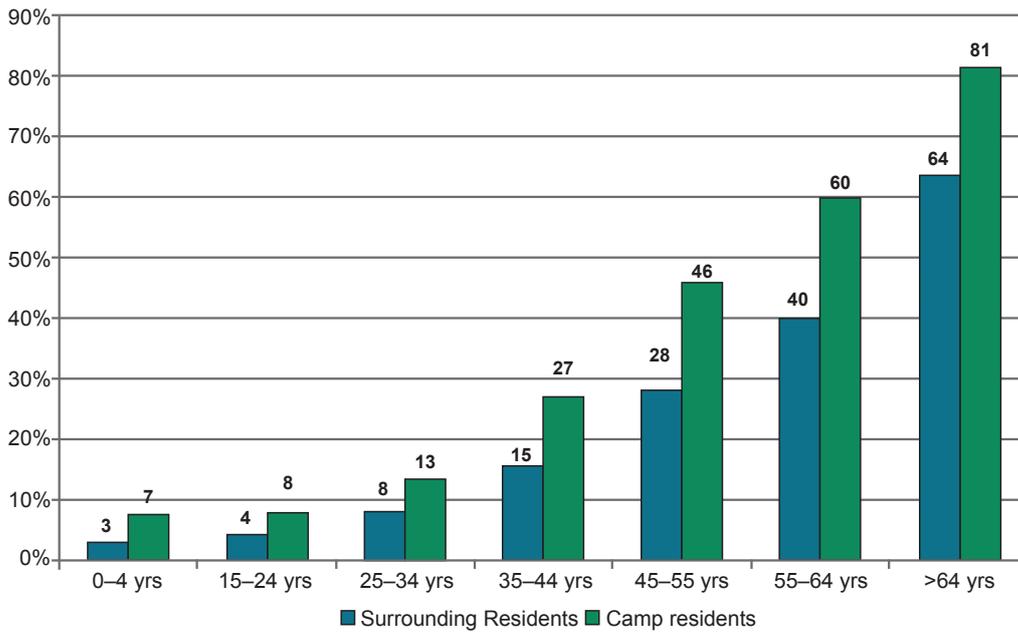


Figure 9: Prevalence of disease by age group (percent)

The most common diseases are the same in both groups (figure 10). Hypertension ranks first, followed by diabetes, and heart disease. It is noteworthy however that diabetes is much more prevalent among surrounding-area residents: 22% of individuals who have disease mentioned diabetes compared to 16% among camp residents. Similarly, hyperlipidemia (high cholesterol and triglycerides) seems to be more prevalent in the surrounding area population (6 vs. 1% among camp residents).



JOINT LEBANESE-PALESTINIAN YOUTH ACTIVITIES TAKING PLACE IN A JOINT SUMMER SCHOOL



## 7.2 Disabilities

THE most prevalent disabilities (figure 11) are motor impairments (57%) followed by mental disabilities (20%).

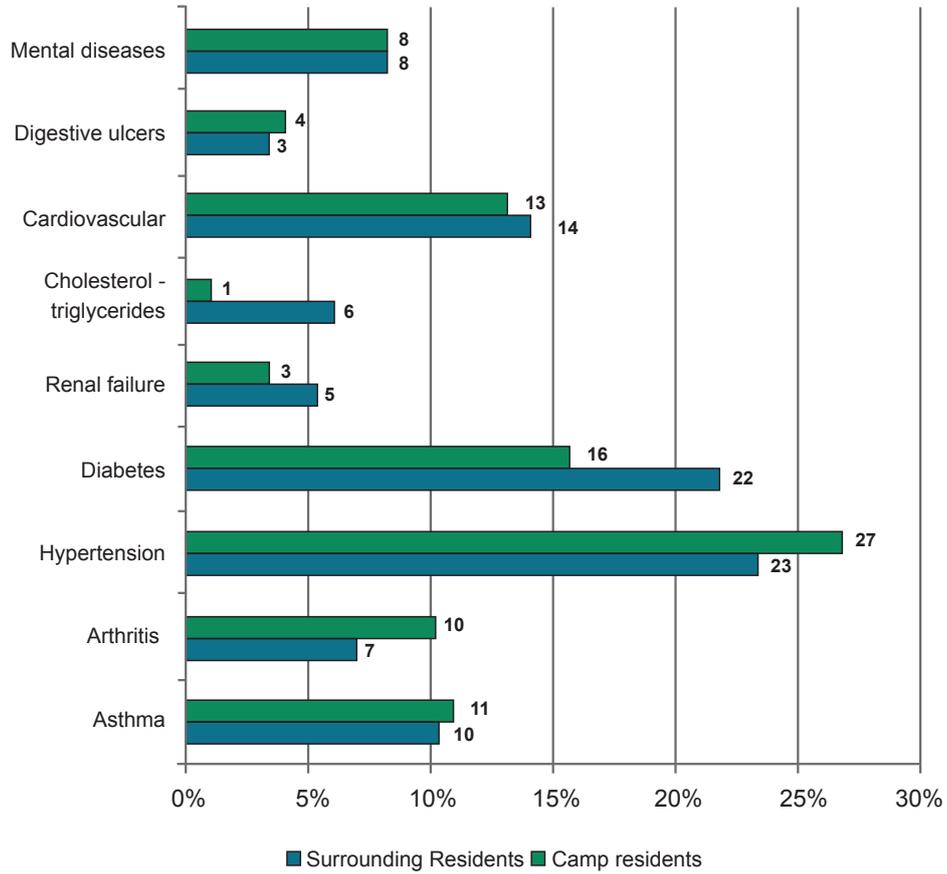


Figure 10: Types of disease (percent of individuals per group)

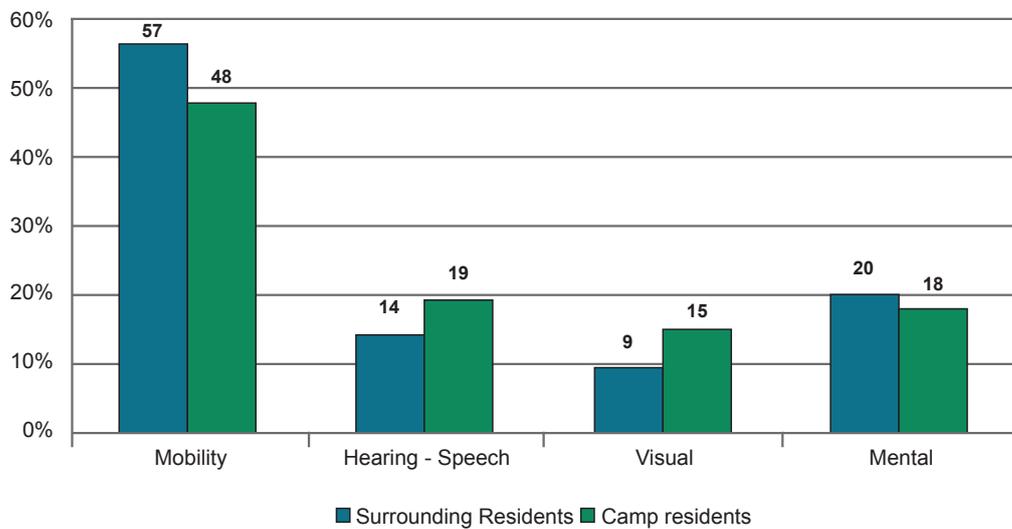
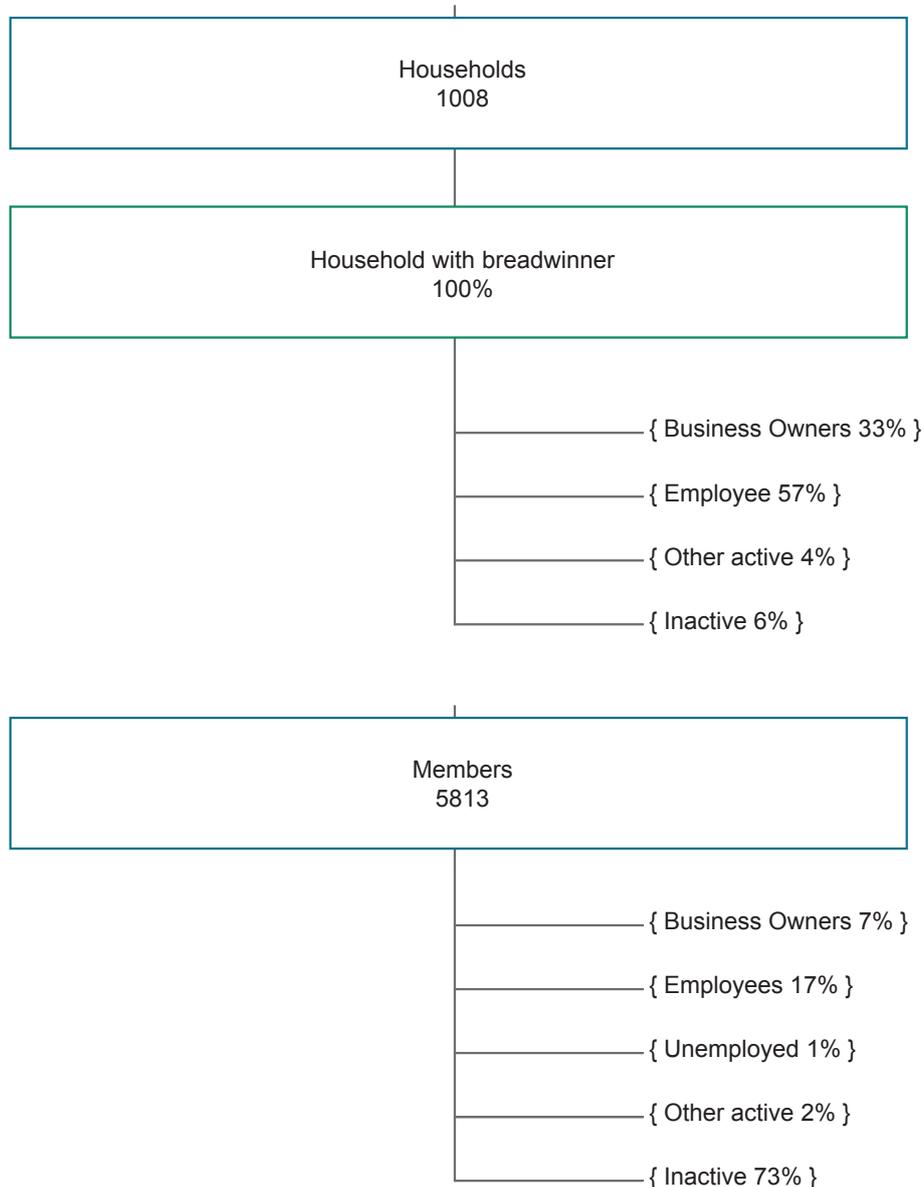


Figure 11: Types of disability (percent of individuals per group)

## 8 ECONOMIC PROFILE

THE most important objective of this survey was to paint a picture of the economic situation of the residents of the six municipalities that were closest to the NBC conflict and hence were most likely to have suffered direct and indirect economic consequences. In pursuance of this objective, this section attempts to present an assessment of the current employment situation and the ways in which it differs from the situation prior to the conflict, 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.





## 8.1 Household income

A comparison of pre- and post-crisis income figures shows that the income of surrounding area households remained relatively intact (an average decrease of 5%) whereas the crisis had a significant effect on the income of camp households which dropped by 30% compared to pre-crisis levels (appendix). Inter-municipality differences were noticed with Muhammara registering the highest income decline (-12%), followed by Deir Amar (-9%), and Bebnine (-7%), showing that the economic impact of the crisis extends beyond the municipalities that are directly contiguous to the conflict's epicenter.

## 8.2 Labor force participation and unemployment

THE discussion begins with an explanation of the definitions that were adopted, in collaboration with ILO and UNDP, 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 40.6%, a figure that is slightly higher than the one obtained in the UNRWA survey (37.4%), but remains relatively low which is quite typical of the region's countries where low female participation rates prevail. Case in point, the male labor participation rate reaches around 64.6% in comparison to only 10.9% labor participation among females.

The difference between the economic effect of the crisis in the camps and its effect in the surrounding municipalities is clearly reflected in the unemployment rates (figure 12). In the six surveyed municipalities, the overall unemployment rate increased slightly from 6.5 to 6.8% (+4%) in contrast to an increase from 9.7 to 26.6% (+174%) among camp residents. Although high, the current unemployment rate among camp residents represents an improvement compared to the 78.8% rate revealed by the August 2007 UNRWA-ILO survey<sup>6</sup> which took place during active conflict.

---

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

As for the gender dimension, the unemployment rate is 3 times as high among females (15.3% compared to 5.3% among males). This difference may be due to the higher percentage of first-time job seekers among females (12.5% of active labor force compared to 4% for males). However, conclusions should be drawn with caution because of the relatively small female active population (216) and therefore the weak statistical validity of any inferences. It is also noteworthy that unemployment is significantly higher among the youth (15-24 year-olds) both male and female with the unemployment rate reaching 17.4% for males (compared to a 5.3% overall rate) and 34% for females (compared to a 15.3% overall rate).

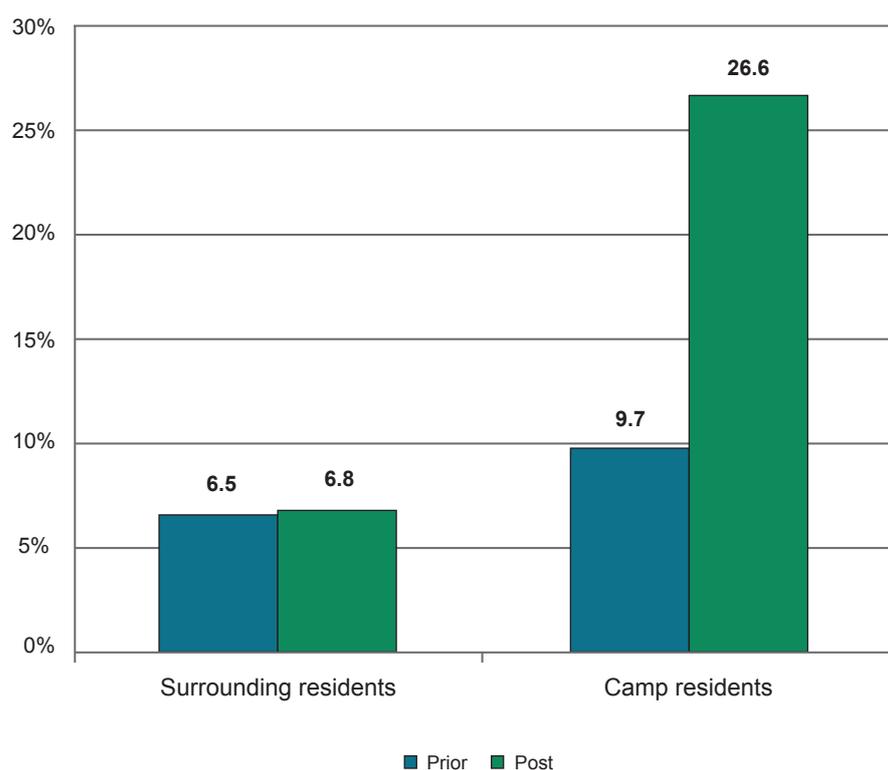


Figure 12: Unemployment rates (percent)

Finally, the results show that while workloads decreased as a result of the crisis according to camp respondents, they seem to have remained unchanged in the six surveyed municipalities (table 3). Even prior to the crisis, workloads appear slightly higher in the surrounding areas.

TABLE 4: WORKLOAD BEFORE AND AFTER THE NBC CRISIS (N=WORKING PERSONS IN EACH OF THE TWO PHASES)

	Surrounding residents		Camp residents	
	Before the crisis	After the crisis	Before the crisis	After the crisis
Working hours per day	8.59	8.63	8.56	8.24
Working days per week	5.68	5.68	5.46	5.23



### 8.3 Sectors and types of employment

EMPLOYMENT is more concentrated in the camps than in surrounding municipalities for the simple reason that Palestinians do not have access to all types of employment (figures 13 and 14). Thus, three major sectors (commerce/trade/maintenance, construction/public works, and education/health) absorb 72% of camp workers. In contrast, workers in the six surrounding municipalities are scattered across a variety of sectors with commerce/trade/maintenance ranking first (24%), followed by industry/craftwork (18%), and agriculture/fishing (12%). Moreover, it might be worth pointing out that the share of construction out of the total labor force in the camps is up from 22.4% before the crisis <sup>7</sup> to 32% in this year’s UNRWA survey (figure 13) which might signal an increase in the importance of this sector for the camp population due to ongoing construction efforts. However, such comparisons should be made with caution because they might reflect differences in questionnaire modalities or coding techniques.

Moreover, within the surrounding areas, female workers face a much narrower labor market with 64% of them working in education/health (41%) or commerce/trade (23%) while the male workforce is scattered across a variety of sectors including commerce (24%), industry/craftwork (19%), agriculture (13%), and construction (12%).

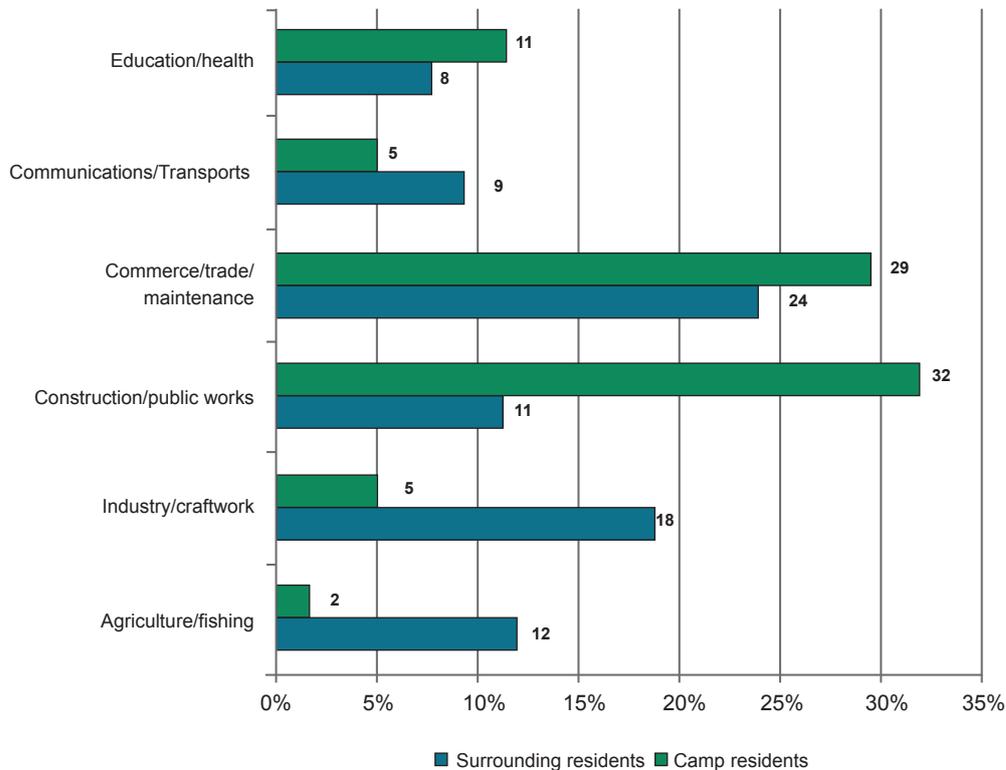


Figure 13: Sectors of employment (per cent)

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

The narrower access to the job market for Palestinians is made even clearer by the distribution of professions. The three top professions in the camp survey (construction, small business owner, sales) absorb 52% of all workers whereas in the surrounding areas, the two most common professions only absorb 23% of workers: 13% of the workers are in construction and 10% of the workers are in metal work/mechanics/electronics. The third position is disputed among five different professions. Some professions seem to attract the young more than others. Examples include: construction (17% vs. 11% for older workers), metal work (16% vs. 8% for older workers), crafts (13% vs. 8% for older workers), and quite expectedly the armed forces (9% vs. 3% for older workers).

Finally, the gender distribution of professions confirms the much narrower job market that female workers face. Thus, 34% of the female workforce is in education, 11% in personal services, and 10% in sales. In contrast, male workers are scattered across a variety of professions with 14% of them working in construction and an equal percentage (10%) working as vehicle operators, metal workers, farmers, and small business owners.

A question about work location revealed that 75% of surveyed individuals either work inside their town of residence (52%) or in its vicinity (23%). Meanwhile, only 51% of camp residents work either inside the camps (43%) or in their vicinity (8%). Moreover, a much higher percentage of camp residents work in North Lebanon: 31% vs. 12% for surrounding area residents. However, surrounding municipality residents are more likely to work in other areas of Lebanon.

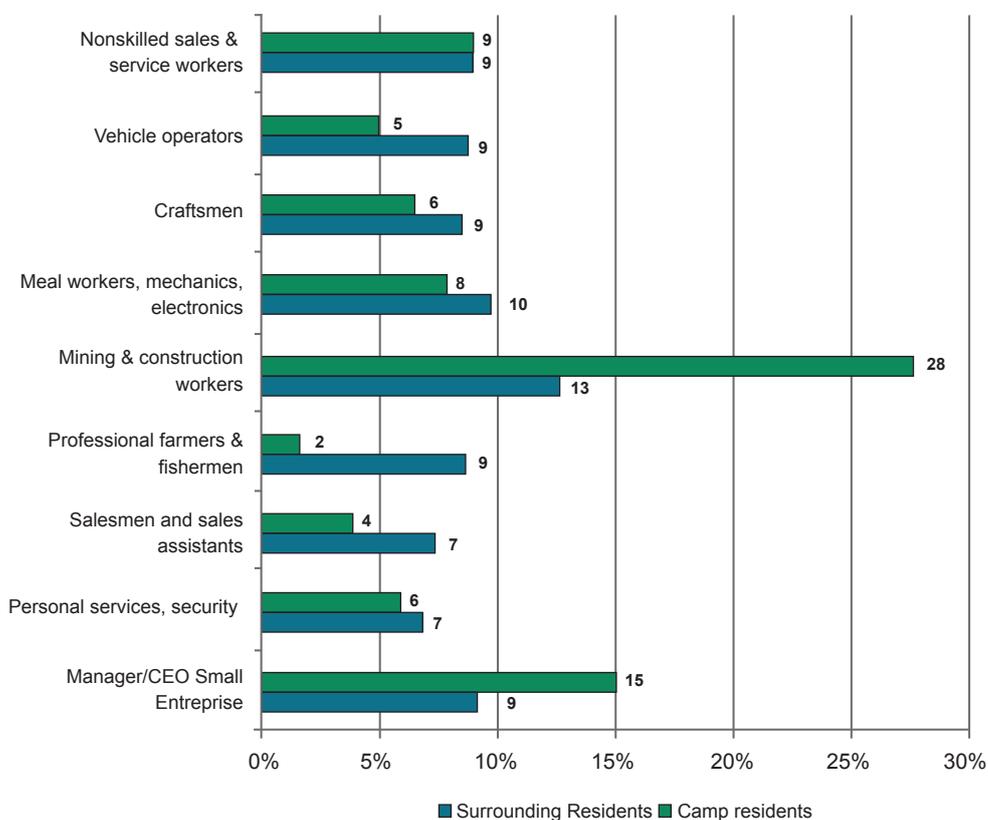


Figure 14: Most common professions



## ECONOMIC PROFILE OF THE CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » HOUSEHOLD INCOME PRIOR TO THE CRISIS WAS HIGHER IN THE NCM: 960 VS. 765 THOUSAND LBPS PER MONTH IN THE CM, THUS FALLING BELOW THE NORTH LEBANON POVERTY LINE OF 995 THOUSAND LBPS (CALCULATED USING THE FIGURES OF UNDP'S "POVERTY, GROWTH, AND INCOME DISTRIBUTION IN LEBANON" AND BASED ON THE SAMPLE'S AVERAGE HOUSEHOLD SIZE OF 5.8). THE DECREASE IN INCOME WAS HIGHER IN THE CM: -8% VS. -4.5% IN THE NCM.
- » THE FOLLOWING TABLE COMPARES THE EVOLUTION OF THE PERCENTAGE OF HOUSEHOLDS FALLING BELOW THE UPPER AND LOWER POVERTY LINES IN CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES WITH THE POVERTY PERCENTAGES IN THE AKKAR-MINIEH-DENNIEH CLUSTER IN UNDP'S POVERTY STUDY.

## Percentage of households falling below the North Lebanon upper poverty line (995 thousand LBPs)

	Prior to NBC conflict	Post NBC conflict
NCM	66.3%	67.8%
CM	82.3%	85.2%
Total sample	70.8%	72.8%
Total Akkar-Minieh-Dennieh cluster	62.98%	-

## Percentage of households falling below the North Lebanon lower poverty line (535 thousand LBPs)

	Prior to NBC conflict	Post NBC conflict
NCM	30.2%	32.8%
CM	42%	49%
Total sample	33.5%	37.4%
Total Akkar-Minieh-Dennieh cluster	20.61%	-

- » AGRICULTURE IS THE PRINCIPAL SECTOR OF ACTIVITY IN CM WITH 21.4% OF THE SAMPLE WORKING AS FARMERS/FISHERMEN VS. ONLY 3% IN THE NCM
- » LONGER WORKDAYS IN CM WITH 9.4 VS. 8.3 HOURS PER DAY IN THE NCM. WORKLOAD DID NOT CHANGE AFTER THE CRISIS
- » PARTICIPATION RATE OF 41% IN CM VS. 42% IN NCM
- » UNEMPLOYMENT RATE IS LOWER IN THE CM: 5.5% VS. 7% IN NCM POSSIBLY BECAUSE OF THE HIGHER PREVALENCE OF FARMING AND FISHING WHICH INVOLVE ENTIRE FAMILIES.

## 8.4 Main breadwinners

UNLIKE the UNRWA survey which found that 15% of the households have no breadwinner, all the surveyed surrounding area households have a main breadwinner. For both populations, the main breadwinner is the head of household in 85% of the cases. Only 13% of main breadwinners are children of the head of household (11% among camp households) and in only 2% of the cases in both populations, the main breadwinner is the spouse of the head of household.

The age distribution of main breadwinners (figure 15) reveals that surrounding area main breadwinners are slightly older than camp breadwinners.

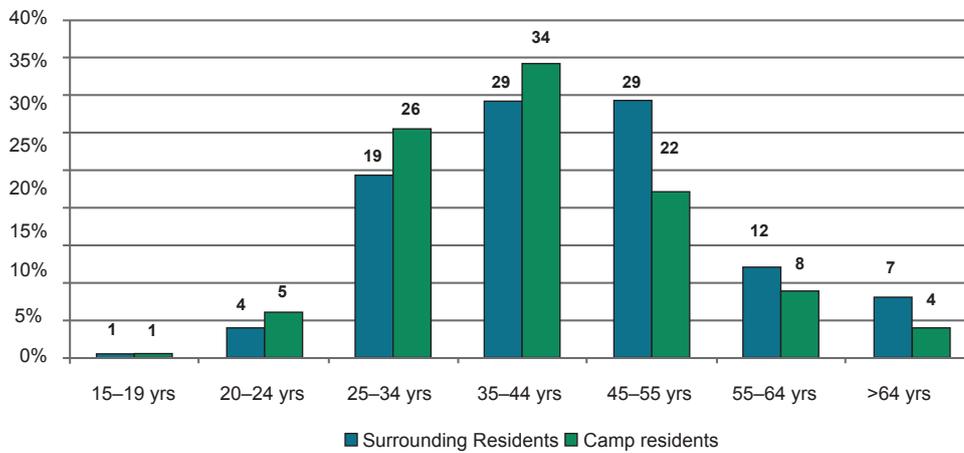


Figure 15: Age distribution of main breadwinners (percent)



INFRASTRUCTURE  
WORKS IN THE  
MUNICIPALITY OF  
BHANNINE

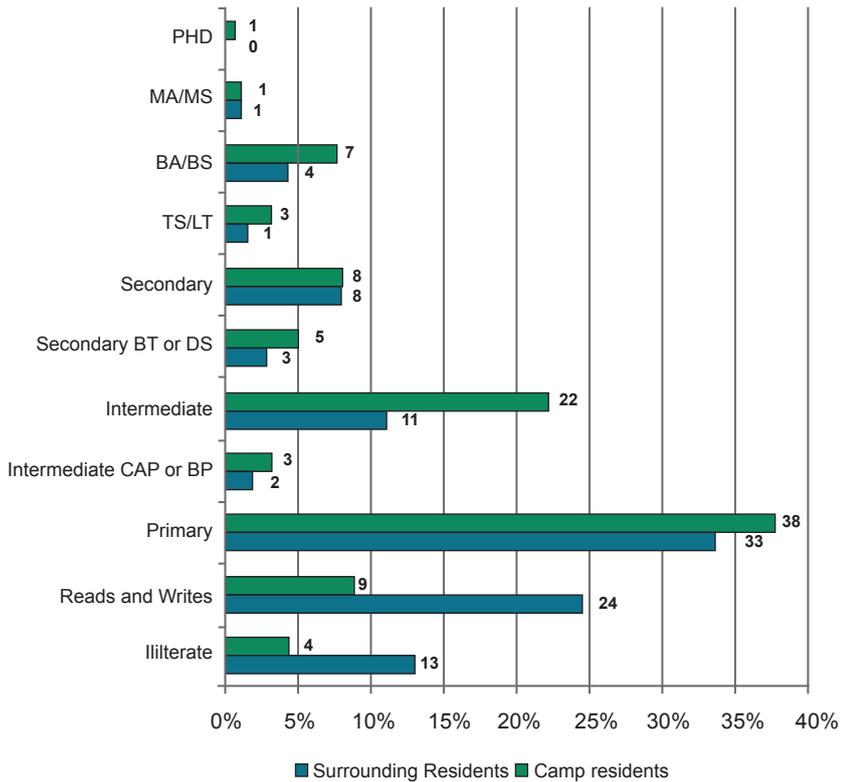


Figure 16: Educational achievement of main breadwinners (percent)

The unemployment rate among surrounding area main breadwinners is zero compared to 16% among camp main breadwinners. In other words, every household has an income-generating member.

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). It is immediately apparent that breadwinners in both groups were generally dissatisfied about every aspect of their work conditions and that the ratings given by the two groups were almost identical (table 5). The only exception is the fairness of salary/income category which was given a lower rating by surrounding area breadwinners: 1.9 vs. 2.4 for camp breadwinners.

TABLE 5: RATING OF CURRENT WORK CONDITIONS

	Surrounding residents	Camp residents
Fairness of salary/ income	1.9	2.4
Safety of work conditions	2.6	2.7
Distance/transport	2.8	2.7
Physical stress	1.9	2.0
Mental stress	1.9	2.0
Job stability	2.5	2.3
Pollution/noise	2.5	2.0
Work schedule	2.7	2.5
<b>Average</b>	<b>2.3</b>	<b>2.3</b>

## 8.4.1 Future plans

WHEN main breadwinners were asked about their future plans, 20% planned to find a new job (compared to 23% in the camps survey) and only 3% planned to establish/reestablish a business (compared to 19% among camp main breadwinners). Finally, 77% had no plans for changing their current situations (58% among camp main breadwinners).

### REASONS FOR NOT WANTING TO CHANGE JOBS OR ESTABLISH A BUSINESS

	Surrounding residents	Camp residents
Stability and satisfaction with current position	33%	19%
Old age	15%	10%
This is the job that best fits my skills	15%	25%
No job opportunities	13%	8%
There are no other jobs that I qualify for	9%	14%

Breadwinners who are planning to find a new job were asked whether they would choose the same type of work, 78% said that they would not compared to 56% among camp breadwinners. The difference may reflect one of two things: either camp residents are more satisfied with their current professions or they have no plans to change because of the limited number of professions that they are allowed to practice.

### REASONS FOR CHOOSING THE SAME PROFESSION

	Surrounding residents	Camp residents
This is my field of education/experience	61%	43%
I have no other skills	18%	23%
No other opportunities	12%	3%
Stability and comfort	9%	23%

### REASONS FOR CHOOSING A DIFFERENT PROFESSION

	Surrounding residents	Camp residents
Looking for a stable and productive profession	67%	29%
Looking for a comfortable profession	24%	34%
Looking for a profession that does not ruin one's health	2%	23%



Employees were more likely to choose the same profession than business owners: 20% said they would choose the same type of work compared to 8% among business owners. Among major sectors of activity, workers in commerce/trade/maintenance were the most eager to change the type of work (92%), followed by agriculture/fishing (90%), and construction/public works (81%). These figures are in line with the reasons given for wanting to change professions, namely stability which is relatively low in these sectors. The most desired new professions were personal vehicle operators (11% for the surrounding area and 12% for the camps), followed by services/security (10% for the surrounding area and 22% for camps).

The respondents were then asked about the methods they were using to find a new job (figure 17). The most commonly given answer was asking friends and relatives for help, followed by visiting companies/employers, and answering advertisement. The situation is much difference among camp breadwinners whose first choice was asking UNRWA/ UN agencies 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 among camp residents. Finally, just like in the UNRWA survey, the most commonly requested assistance (91%) was help in finding employment opportunities.

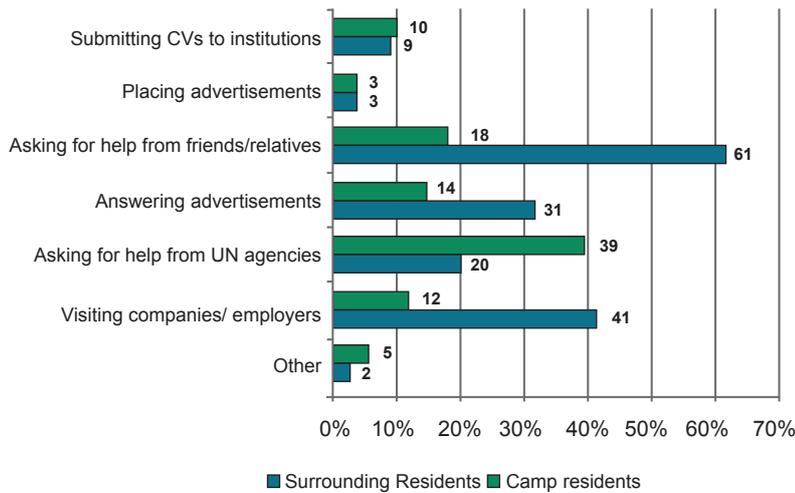


Figure 17: Methods used for finding a new job

Breadwinners planning to establish/reestablish a business represented a very small percentage of the sample (only 3% or 29 breadwinners). For this reason, any cross-tabulations would not have any statistical significance and no conclusions can be made about their profiles or their needs.

## 8.4.2 Interest in vocational training

QUITE interestingly, only 8% of surrounding area breadwinners were interested in professional or technical training. Interest was also low among camp breadwinners (10%). The reason might be the low diversity of supply in terms of labor opportunities making vocational training appear unnecessary to many. Of those interested in training, 37% requested computer training and 35% requested training in languages.

## 8.4.3 Preferred work location

QUITE expectedly, 68% prefer to work in their town or its vicinity vs. 51% among camp breadwinners who prefer to work in the camps or their vicinity. Moreover, 15% prefer to work in North Lebanon vs. 26% among camp breadwinners, which means that the wider regional market is more important to Palestinian than to Lebanese breadwinners.

## 8.4.4 Cash-for-work activities

A lower percentage of surrounding area breadwinners were interested in cash-for-work (21%) compared to 34% of camp breadwinners, possibly reflecting the significantly higher unemployment rate in the camps. Moreover, employees were more likely to be interested in cash-for-work activities than business owners and among major sectors of activity, construction workers were more likely than commerce/trade workers to accept such work (38% said yes) followed by industry/crafts workers (28% said yes). For those who were interested in cash-for-work, the minimum daily expected income was around 33,000 LBPs, slightly higher than the amount requested by camp breadwinners (31,000 LBPs) but still close to the average daily rate for unskilled labor country-wide.

### PROFILE OF THE BREADWINNERS IN CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » NO DIFFERENCE IN THE PERCENTAGES PLANNING TO FIND A NEW JOB OR ESTABLISH AN ENTERPRISE. HOWEVER, AMONG THOSE PLANNING TO ESTABLISH A BUSINESS, 93% OF CM BREADWINNERS WOULD NOT CHOOSE THE SAME FIELD OF BUSINESS VS. 46% IN NCM. THE CONTRAST IS LESS SHARP FOR CHANGING TYPE OF JOB: 83% IN CM VS. 78% IN NCM.
- » MORE INTEREST IN VOCATIONAL TRAINING IN CM WITH 14.3% VS. 5.5% IN NCM.
- » MORE INTEREST IN MICRO-CREDITS IN CM WITH 30.4% VS. 18.6% IN NCM. CM BREADWINNERS CAN AFFORD MUCH SMALLER INSTALLMENTS: 144 VS. 245 THOUSAND LBPS IN NCM. THE LOAN DURATION WAS HIGHER IN CM: 44 VS. 37 MONTHS IN NCM.



## 8.4.5 Micro-Credit

AROUND 22% of the population were interested in micro-credit compared to 28% among camp breadwinners.

The average monthly installment that respondents felt that they could afford was 207 thousand LBPs, significantly higher than the amount chosen by camp breadwinners (126 thousand LBPs), an expected discrepancy in view of the higher average income among surrounding area households. The average loan duration was around 40 months, compared to 28 months for camp breadwinners. It is therefore likely that the two groups had different loan amounts in mind with surrounding area breadwinners considering significantly larger investments.

### PROFILE OF THE BREADWINNERS IN CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » CM BREADWINNERS ARE YOUNGER: 43% YOUNGER THAN 34 VS. 11% IN NCM
- » CM BREADWINNERS ARE LESS EDUCATED: 26.5% ARE ILLITERATE VS. 4.4% IN NCM
- » 38% OF CM BREADWINNERS WORK IN AGRICULTURE/FISHING VS. 10% IN NCM
- » LOWER SATISFACTION RATINGS ON ALL WORK CONDITIONS IN CM (1.9) VS. NCM (2.5)
- » NO DIFFERENCE IN THE PERCENTAGES PLANNING TO FIND A NEW JOB OR ESTABLISH AN ENTERPRISE. HOWEVER, AMONG THOSE PLANNING TO ESTABLISH A BUSINESS, 93% OF CM BREADWINNERS WOULD NOT CHOOSE THE SAME FIELD OF BUSINESS VS. 46% IN NCM. THE CONTRAST IS LESS SHARP FOR CHANGING TYPE OF JOB: 83% IN CM VS. 78% IN NCM.
- » MORE INTEREST IN VOCATIONAL TRAINING IN CM WITH 14.3% VS. 5.5% IN NCM.
- » MORE INTEREST IN MICRO-CREDITS IN CM WITH 30.4% VS. 18.6% IN NCM. CM BREADWINNERS CAN AFFORD MUCH SMALLER INSTALLMENTS: 144 VS. 245 THOUSAND LBPS IN NCM. THE LOAN DURATION WAS HIGHER IN CM: 44 VS. 37 MONTHS IN NCM.

## 8.5 Business owners <sup>8</sup>

THE results show that there were 420 business owners before the crisis and the number dropped to 408 after the crisis (- 3%). In contrast, the number of business owners dropped from 571 to 367 (-36%) among camp residents.

8. Business owners include the following questionnaire categories: business owner (more than two employees) and self-employed (two employees or less/family helpers).

### 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 18). The results show minor changes for business owners in surrounding municipalities. Only 6% of respondents said that they lost their businesses compared to 36% among camp business owners. Similarly, while the ownership rate dropped significantly among camp business owners (from 43 to 15%), the percentage of business owners who own their premises dropped only 4% in surrounding municipalities. However, an inter-municipality comparison shows that Bhanine witnessed a significantly higher drop in premise ownership rates (-31%).

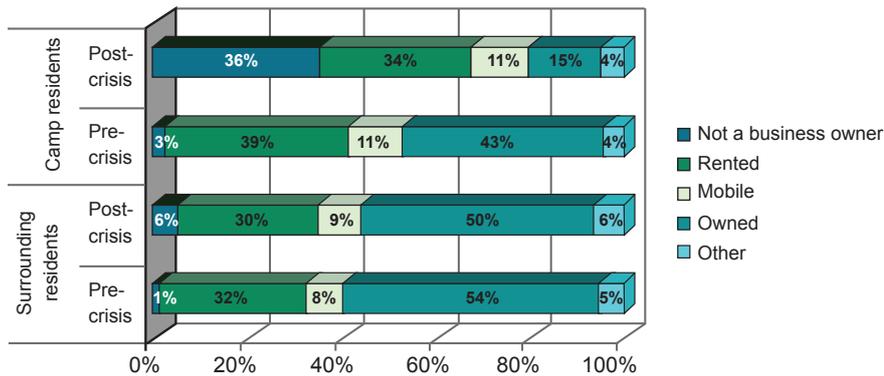


Figure 18: Ownership of work premises

### 8.5.2 Economic impact of the crisis

THE differential impact of the crisis on the work premises of camp and surrounding area businesses is very clear in figure 19. While 75% of surrounding area businesses suffered no damage whatsoever, only 30% could say the same among camp business owners most of them Beddawi camp businesses. In contrast, 55% of camp business owners reported complete destruction of their work premises compared to only 3% among surrounding area businesses.

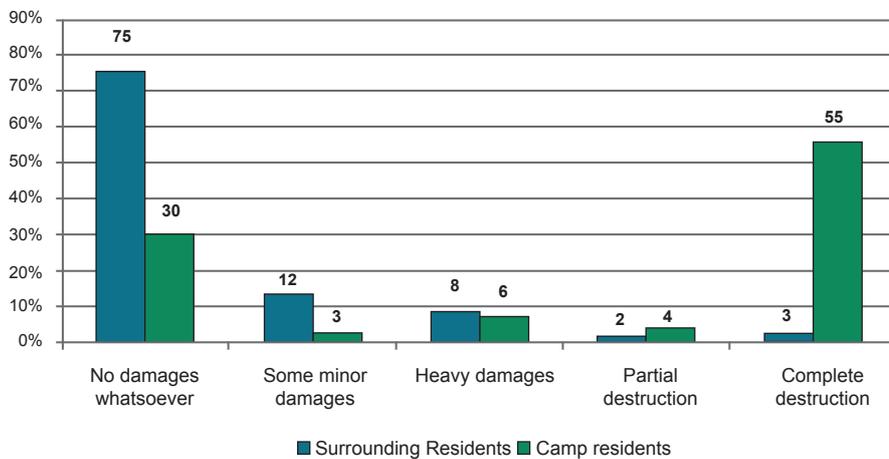


Figure 19: Impact of the crisis on work premises (percent)



Although the direct physical impact was much heavier among camp businesses, the crisis appears to have had a significant impact on business activity in both groups (table 6). Thus, similar percentages of businesses reported an interruption of their supply chain and an increase in commodity prices. The loss of customers was more acute among camp businesses. However, the largest discrepancy was in the percentage of businesses that had to close during the crisis (26% among surrounding area businesses vs. 63% among camp businesses), which is not surprising considering the higher intensity of the conflict especially inside Nahr El-Bared.

TABLE 6: IMPACT OF CRISIS ON BUSINESS ACTIVITY (PERCENT)

	Surrounding residents	Camp residents
Complete closure	25.6%	62.7%
Interruption of supply chain	49.5%	53.1%
Loss of customers	62.0%	70.6%
Increased commodity prices	63.0%	61.8%

Business owners were then asked to report total, partial, or no loss in a variety of business assets. It is quite obvious that Lebanese businesses were much less affected than camp businesses with the highest reported loss being in stocks (figure 20).

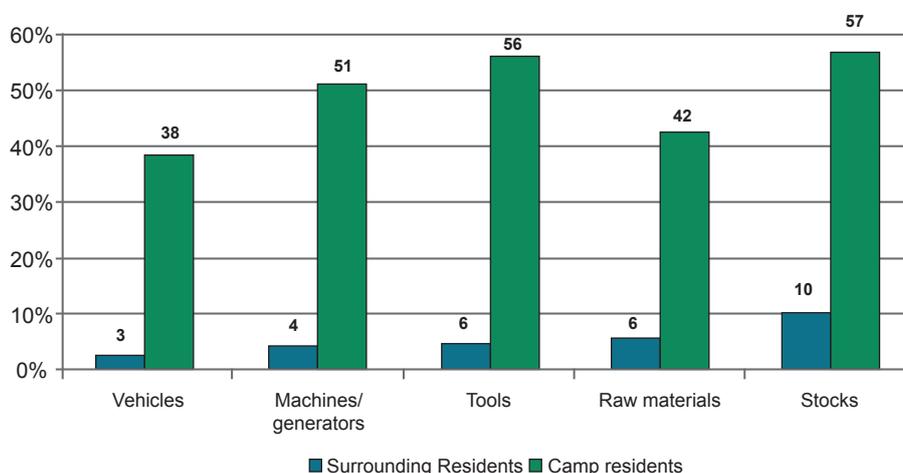


Figure 20: Total loss of productive assets (percent)

### 8.5.3 Perceptions of success

PERCEPTIONS of business success (on a scale of one to six) were lower for surrounding area businesses prior to the crisis (4.1 vs. 4.9 for camp businesses). However, the decline was much sharper among camp business owners whose perceptions of success dropped by 41% (reaching 2.9) compared to a 20% drop in the surrounding municipalities which reported an average success rating of 3.3 after the crisis.

## 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. No obstacle received a rating above 3.5 for both groups. However, while the global obstacle rating remained constant among surrounding area businesses, the rating given by camp business owners increased from 1.7 to 2.6. The most highly rated obstacles by surrounding area business owners were savings available for investment (3.5) and the level of income in the neighborhood (3.5) followed by access to the external market (2.3). In comparison, the most highly rated obstacles by camp business owners were tools/machines (3.1), premises (3.0), and the level of income in the neighborhood (3.1).

## 8.5.5 Exchange with Lebanese businesses and households

CURRENTLY, only 21% of surrounding area business owners report having normal or frequent business exchange with the Palestinian community and the percentage is the same among camp business owners. However, the situation was much different before the crisis with 71% of camp business owners reporting normal or frequent exchange with Lebanese businesses or customers compared to 35% among surrounding area businesses. This shows the higher dependence of Palestinian businesses on the local Lebanese market. This conclusion is supported by the much larger share of Lebanese clients in the customer base of camp businesses (48%) whereas Palestinian customers represent only 11% of the customer base of surrounding area businesses. Quite expectedly, the situation is much worse now with only 22% Lebanese customers in the customer base of camp businesses and only 7% Palestinian customers in the surrounding businesses' customer base.

## 8.5.6 Debt

THE percentage of business owners who reported having business-related debts is somewhat lower among surrounding area business owners: 38% vs. 47% among camp business owners. The average debt amount is similar for both groups (around 18 million LBPs).

The most often cited source of debt by both groups of respondents was business counterparts, followed by friends and relatives (table 7). An interesting observation is that the percentage of business owners who were able to benefit from bank or micro-credit loans was very low (1.6 & 0.8%).



TABLE 7: SOURCES OF BUSINESS-RELATED DEBT (PERCENT)

	Surrounding residents	Camp residents
Business counterpart	65.00%	69.77%
Friends/relatives	15.4%	21.32%
UNRWA, UN agencies	0.8%	4.26%
Bank/micro credit	1.60%	0.78%
Money lender	1.60%	2.33%
Other	4.10%	1.55%

### 8.5.7 Needed assistance

BUSINESS owners were asked about the kind of assistance needed to reactivate or improve their businesses (figure 21). The highest priority for both groups is working capital. A striking 67% of surrounding area businesses requested assistance in that domain. However, while the need remains relatively high among Palestinian businesses for all the other types of assistance, less than 20% of surrounding area business owners mention a need in any category other than working capital.

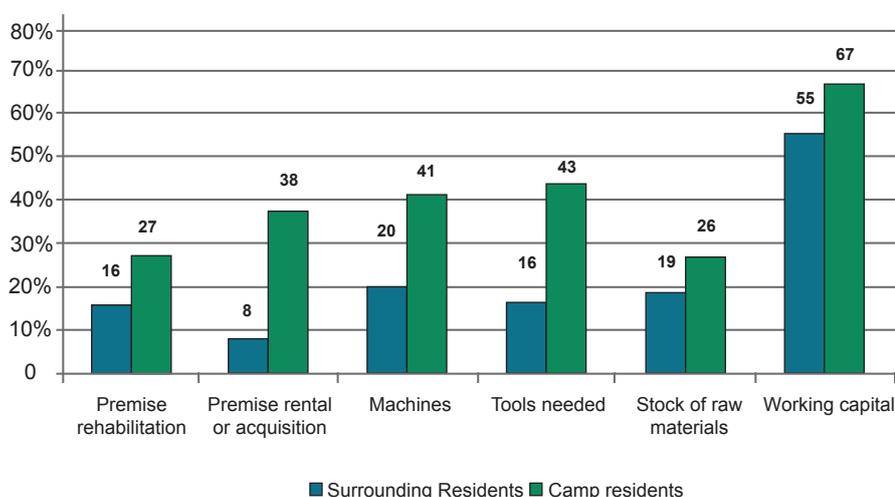


Figure 21: Assistance needed for business reactivation or improvement (percent)

The amount of assistance needed was consistently higher for surrounding area business owners across all categories (figure 22). The discrepancy was especially striking in premise rental/acquisition with surrounding area business owners requesting an average of 33 million LBPs, compared to only 3 million among camp business owners. The difference may be due to the fact that Lebanese business owners were much more interested in purchasing vs. renting business premises.

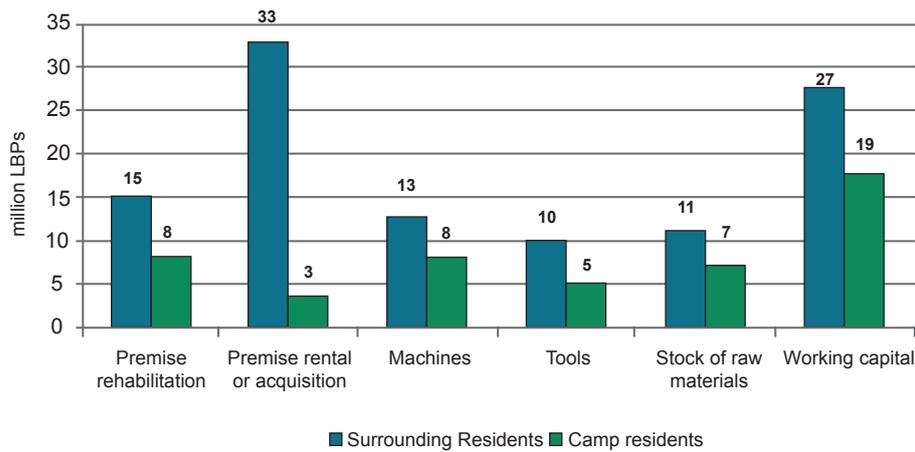
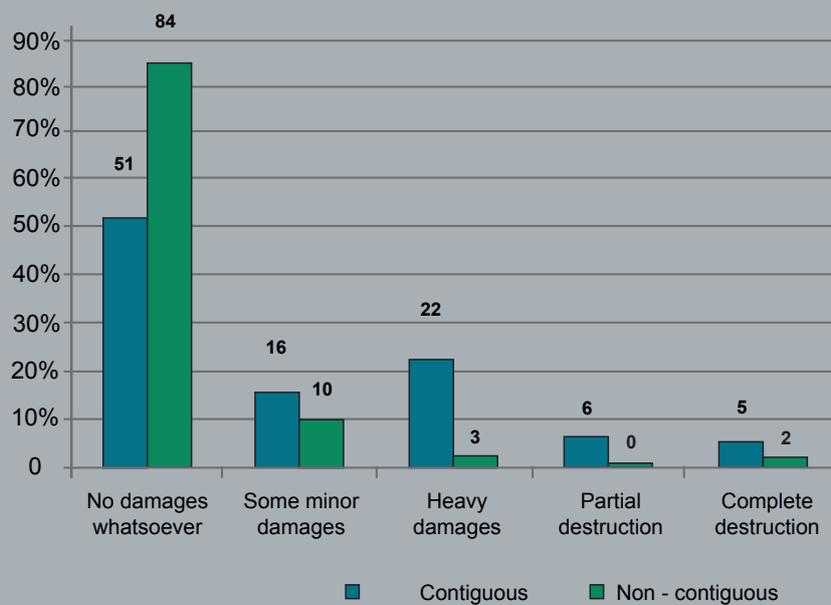


Figure 22: Amount of assistance needed for business reactivation or improvement (million LBP)

PROFILE OF BUSINESS OWNERS IN CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » A LOWER % OF SELF-EMPLOYED AMONG CM BREADWINNERS: 26% VS. 38% IN NCM
- » A LOWER % OF CM BUSINESS OWNERS OWN THEIR WORK PREMISES (38% VS. 54% IN NCM) AND A HIGHER % HAVE MOBILE BUSINESSES (16% VS. 6% IN NCM).
- » THE CRISIS HAD A SIGNIFICANT IMPACT ON CM WORK PREMISES WITH ONLY 51% REPORTING NO DAMAGES VS. 84% AMONG NCM BUSINESS OWNERS.





## PROFILE OF BUSINESS OWNERS IN CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » A SIMILAR IMPACT ON BUSINESS ACTIVITY FOR BOTH GROUPS.
- » THE LEVEL OF EXCHANGE WITH THE PALESTINIAN COMMUNITY REMAINED CONSTANT AMONG CM BUSINESS OWNERS (10% REPORTED FREQUENT EXCHANGE) WHEREAS IT DROPPED SIGNIFICANTLY AMONG NCM BUSINESS OWNERS 20% OF WHOM REPORTED FREQUENT EXCHANGE PRIOR TO THE CONFLICT DOWN TO 5% POST-CONFLICT.
- » A HIGHER PERCEIVED BUSINESS SUCCESS RATING AMONG CM BUSINESS OWNERS PRIOR TO THE CRISIS (4.4 VS. 4.0 IN NCM) AND A SIMILAR RATING POST (AROUND 3.3).
- » NCM BUSINESS OWNERS GAVE A HIGHER RATING ON ALL OBSTACLES TO IMPROVING THE BUSINESS EXCEPT ACCESS TO LOANS AND ACCESS TO THE EXTERNAL MARKET WHICH CM BUSINESS OWNERS CONSIDERED AS BIGGER OBSTACLES.
- » A HIGHER % OF CM THAN NCM BUSINESS OWNERS REPORTED PARTIAL OR TOTAL LOSS IN VEHICLES, RAW MATERIALS, AND STOCKS AND THE DIFFERENCE WAS ESPECIALLY NOTICEABLE IN TOOLS AND MACHINES.
- » A HIGHER % OF CM BUSINESS OWNERS HAVE BUSINESS-RELATED DEBTS (47% VS. 34% IN NCM). HOWEVER, THE DEBT AMOUNT IS LOWER IN CM (14 VS. 21 MILLION LBPS IN NCM).
- » A HIGHER % OF CM BUSINESS OWNERS NEED ASSISTANCE IN MOST SUGGESTED CATEGORIES, ESPECIALLY WORKING CAPITAL WITH 69% ASKING FOR HELP VS. 49% AMONG NCM BUSINESS OWNERS.

## 9 OPINIONS AND NEEDS

### JOINT LEBANESE-PALESTINIAN YOUTH ACTIVITIES



### 9.1 Evaluation of organizations

RESPONDENTS were asked to rate various service agencies and the ratings all fell below the 'satisfied' range (table 8). However, it was noteworthy that both groups gave the Lebanese government and its municipalities the lowest ratings both before and after the crisis.

TABLE 8: RATINGS OF VARIOUS SERVICE AGENCIES

	Surrounding residents		Camp residents	
	Prior	Post	Prior	Post
UN agencies	2.3	2.5	3.0	3.3
Government of Lebanon	1.6	1.6	1.2	1.3
Municipalities	1.7	1.8	1.2	1.2
International NGO's	2.5	2.5	1.4	1.7
Local NGO's	2.3	2.3	1.5	1.8
Religious organizations	2.0	2.0	1.4	1.6
Political organizations	1.9	1.9	1.4	1.6
<b>Average</b>	<b>2.0</b>	<b>2.1</b>	<b>1.6</b>	<b>1.8</b>



Moreover, when asked about any changes in the quality of the services provided by these organizations as a result of the crisis, 91% of surrounding area residents did not perceive any changes. In contrast, camp residents were much more divided on this question, with only 41% reporting no changes, while 38% said that the services improved and 20% said that they deteriorated.

## 9.2 Evaluation of public services

A comparison of service ratings given by surrounding and camp residents (table 9) reveals the following observations:

1. For both groups, very few ratings cross into the ‘satisfied’ range.
2. The ratings given by surrounding area residents are systematically lower than those given by camp residents.
3. The lowest rated services among surrounding municipality respondents were relief and social services both before and following the crisis. The reason is probably the perception that the area did not receive sufficient support in the aftermath of the crisis. Interestingly, post-crisis environmental conditions received the lowest rating among camp households revealing a sharp deterioration between the pre- and post-conflict stages.

When households were asked to rate their needs in the various service categories (table 9), surrounding area respondents ranked their needs highest in drinking water and electricity, a finding that echoes the complaints of Lebanese households throughout the country. In contrast, camp residents recorded the highest needs in health and educational services possibly reflecting the increased demand for these services and the deterioration of their quality in the aftermath of the crisis.

TABLE 9: SERVICE RATINGS AND NEEDS ASSESSMENTS FOR VARIOUS PUBLIC SERVICES

	Surrounding residents			Camp residents		
	Prior	Post	Needs	Prior	Post	Needs
Waste collection	3.2	3.3	5.68	4.2	3.6	5.36
Sewage system	3.7	3.8	5.75	4.2	3.6	5.35
Drinking water	2.0	2.0	5.79	4.2	3.5	5.38
Service water	2.4	2.4	5.68	4.2	3.7	5.27
Irrigation infrastructure	2.8	2.9	5.00	2.7	2.4	3.97
Electricity	2.0	2.2	5.78	4.0	3.0	5.39
Roads	2.5	2.6	5.60	3.9	2.7	5.12
Telecommunication	3.6	3.6	5.53	3.9	2.6	4.89
Health services	2.1	2.1	5.73	3.8	3.3	5.42
Educational services	2.2	2.3	5.59	3.9	3.5	5.40
Relief services	1.8	1.9	5.42	3.0	3.0	5.32
Social services	1.8	1.9	5.24	2.8	2.8	5.15
General hygiene	2.5	2.6	5.48	3.4	2.9	5.22
Environmental conditions	2.3	2.3	5.49	3.0	2.4	5.05
<b>Average</b>	<b>2.5</b>	<b>2.6</b>	<b>5.55</b>	<b>3.7</b>	<b>3.1</b>	<b>5.16</b>

### 9.3 Received assistance

THE first thing to point out is that only 15% of the surveyed households reported receiving any assistance as a result of the crisis compared to 96% of camp households (appendix). The percentage of targeted households increases in the municipalities that were most affected by the events. Thus, 54% of households and 40% of Bhanine households acknowledged receiving crisis-related assistance.

When the 150 households that reported receiving relief were asked about the kinds of assistance received (figure 23), the most commonly cited option was food and water (69%), followed by cash (55%), and health and medications (10%). In contrast, there was much more diversity in the assistance received by camp residents reflecting the higher impact of the crisis there.

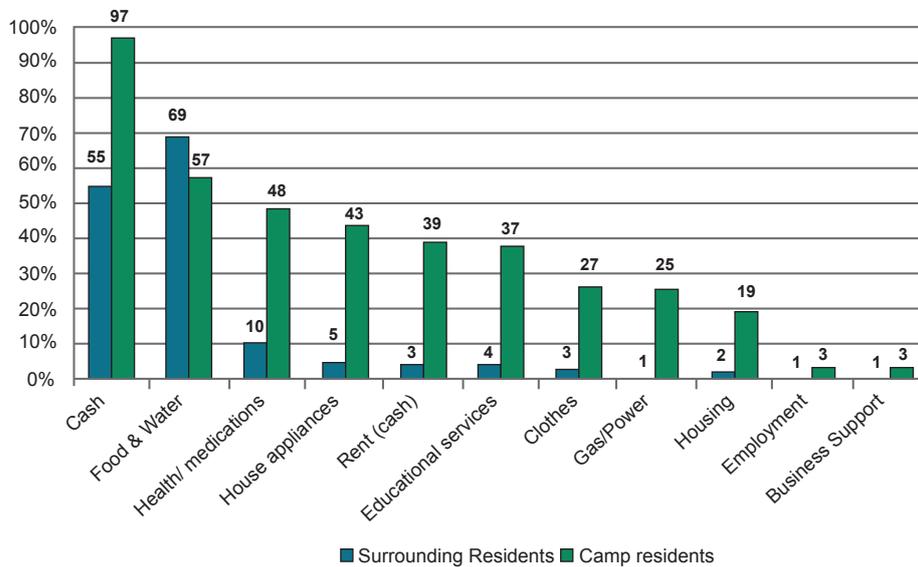


Figure 23: Types of assistance received by households (percent)

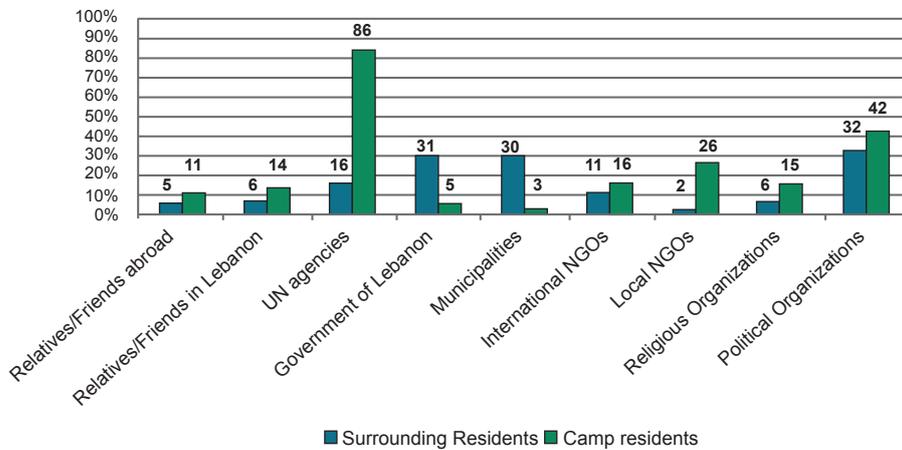


Figure 24: Sources of assistance received by households (percent)



When comparing the sources of assistance (figure 24), it becomes immediately clear that UN agencies are the most prominent source for camp residents while the Lebanese government and municipalities are the most prominent source for surrounding area residents. The second most commonly cited source for both groups are political organizations cited by 32% of surrounding area residents and 42% of camp residents.

The expectations reflect the same trend with most surrounding area households centering their expectations on the Lebanese central and local governments while most camp residents focus their expectations on UNRWA and other UN agencies.

## 9.4 Rating of Palestinian-Lebanese relations

RESPONDENTS were asked to rate Palestinian-Lebanese relations in the North and in the country at large. While the ratings for the pre-crisis period are very similar in the two groups (table 10), the degree of deterioration is much more acute for camp residents who record a 43% decrease in the rating for Lebanon in general (-15% for surrounding areas) and 52% in the North (-20% for surrounding areas).

TABLE 10: RATING OF PALESTINIAN-LEBANESE RELATIONS

	Surrounding residents			Camp residents		
	Prior	Post	% Change	Prior	Post	% Change
Lebanon	4.3	3.7	-15%	4.1	2.3	-43%
North Lebanon	4.2	3.3	-20%	4.3	2.1	-52%

It is also noteworthy that the lowest ratings both prior to and post-crisis were given by the residents of Muhammara and Bhannine which are the two most directly impacted municipalities.



CAPACITY BUILDING  
OF MUNICIPAL  
AUTHORITIES

## OPINIONS AND NEEDS OF THE CONTIGUOUS (CM) VS. NON-CONTIGUOUS MUNICIPALITIES (NCM)

- » CM HOUSEHOLDS GAVE LOWER RATINGS OF THE SERVICES OF ALL ORGANIZATIONS (1.5 VS. 2.2 FOR NCM RESIDENTS). THE RATINGS DID NOT CHANGE AFTER THE CRISIS.
- » CM HOUSEHOLDS GAVE LOWER SATISFACTION RATINGS THAN NCM RESIDENTS FOR DRINKING WATER, SERVICE WATER, HEALTH, EDUCATION, RELIEF, AND SOCIAL SERVICES. RATINGS WERE SIMILAR FOR THE OTHER PUBLIC SERVICES. THE RATINGS DID NOT CHANGE AFTER THE CRISIS.
- » NEEDS RECEIVED SIMILAR HIGH RATINGS (ABOVE 5) FOR MOST CATEGORIES EXCEPT IRRIGATION, TELECOMMUNICATIONS, EDUCATION, AND SOCIAL AND RELIEF SERVICES WHICH WERE RATED SIGNIFICANTLY HIGHER BY CM RESIDENTS.
- » 30% OF CM HOUSEHOLDS RECEIVED MORE SUPPORT AFTER THE CRISIS VS. 9% IN NCM. 74% OF CM HOUSEHOLDS RECEIVED CASH COMPARED TO 30% IN NCM.
- » SURPRISINGLY, 26% OF NCM HOUSEHOLDS REPORTED RECEIVING ASSISTANCE FROM UN AGENCIES COMPARED TO ONLY 8% OF CM HOUSEHOLDS. IN CONTRAST, 48 AND 42% OF CM HOUSEHOLDS RECEIVED ASSISTANCE FROM THE LEBANESE GOVERNMENT AND MUNICIPALITIES RESPECTIVELY COMPARED TO 9 AND 14% OF NCM HOUSEHOLDS.
- » NCM HOUSEHOLDS HAD HIGHER EXPECTATIONS OF ALL PARTIES (UN ORGANIZATIONS, GOVERNMENT, LOCAL NGOS, AND INTERNATIONAL NGOS IN ALL CATEGORIES OF ASSISTANCE THAN CM HOUSEHOLDS.
- » PRIOR TO THE CRISIS, BOTH GROUPS GAVE SIMILAR RATINGS TO THE LEBANESE-PALESTINIAN RELATIONS IN THE COUNTRY (4.3) AND IN THE NORTH (4.2). AFTER THE CRISIS, THE COUNTRY-WIDE RATING DROPPED BY 12% IN THE NCM AND 22% IN THE CM AND THE NORTH RATING DROPPED BY 17% IN THE NCM AND 31% IN THE CM.



# 10 CONCLUDING REMARKS

THE foremost purpose of this survey was to gauge the impact of the Nahr El-Bared conflict on the livelihoods of the Lebanese populations residing in the six municipalities that constitute the “second ring” based on the definition of the Vienna Donor Conference. With that in mind, the survey was designed to achieve pre- and post-conflict measurements of a variety of key variables pertaining to basic topics such as housing and public services and special attention was given to the economic aspect by targeting the main breadwinner of every family with a battery of questions that aim to assess the impact of the conflict on their livelihoods, the obstacles to their returning to pre-conflict activity levels, and their needs in terms of assistance.

The sample of 1000 households was allocated to each of the six municipalities based on population density, thus giving larger towns like Minieh for instance a larger share of questionnaires.

When the results were analyzed, the first impression was that the conflict did not have a significant impact on the surrounding Lebanese populations. This conclusion is further affirmed by the stark contrast with the dire physical and economic consequences for the camp residents. The first reaction was to go back to the field staff to gauge their perceptions and calibrate the analysis so as to avoid reaching erroneous conclusions that bare no connection to the reality on the ground. The field supervisor conveyed his initial surprise at the inclusion of some municipalities in the sample and suggested that the municipalities closest to the combat were the ones to suffer most. Based on this insight, the next step was to divide the municipalities into two groups based on their geographic proximity to the epicenter of the conflict, namely Nahr El-Bared Camp, and to conduct a comparative analysis on the characteristics of these two sub-samples and the impact of the conflict on their populations. The two new comparison groups were: Contiguous municipalities (CM) consisting of 276 households and non-contiguous municipalities (NCM) consisting of 732 households.

As expected, the results revealed significant differences in baseline criteria but more importantly in the impact of the conflict on the resident populations.

## BASELINE DIFFERENCES:

- » The population of the contiguous municipalities is poorer, more rural, slightly younger, and significantly less educated than the residents of non-contiguous municipalities.
- » Contiguous area families are significantly larger with 6.6 members per family on average compared to 5.5 members per family in the non-contiguous towns.
- » Household income prior to the conflict was larger in the non-contiguous municipalities.
- » Agriculture is the principal sector of activity in the contiguous municipalities which generates an economic profile characterized by low unemployment and high precariousness.

- » Contiguous area breadwinners are consistently less satisfied regarding all aspects of their work conditions.
- » Contiguous area breadwinners are more interested in micro-credits and vocational training.

#### CONFLICT-RELATED DIFFERENCES:

- » Residents of the contiguous municipalities were 3 times as likely to have been displaced during the conflict.
- » Homes in the contiguous municipalities were twice as likely to have suffered conflict-related damages.
- » Work premises in the contiguous municipalities were 3 times as likely to have suffered conflict-related damages.
- » The conflict had a higher impact on the incomes of contiguous area families although the drop in income was relatively low for both (8% and 4%)
- » A higher percentage of contiguous area business owners reported losses in vehicles, raw materials, stocks, and especially tools and machines.

Therefore, the conflict appears to have had a more significant impact on the livelihoods of the populations residing in , Bhanine, and Bibnine. However, unlike the situation of the camp residents, some aspects of livelihood were not impacted or -if they were, the impact was not significant. For instance:

- » Unemployment is relatively low and was unaffected by the conflict
- » A very low percentage of families remain displaced (around 1.5%)
- » Very few homes were completely destroyed (1 to 2%)
- » The income effect of the crisis is relatively low (6% on average)

To sum up, the effects of the Nahr El-Bared conflict on the residents of the six municipalities may not have been devastating but they were not negligible either. There was a measurable deterioration of living conditions and economic prosperity especially for those residing in the three contiguous municipalities. Moreover, the conclusion that some towns were more affected than others has no bearing on the reality that the baseline economic situation is difficult throughout the six municipalities and the needs are high on many levels. In conclusion, concerned parties are urged to be especially cautious in discerning the difference between the baseline precariousness and vulnerability that predated the Nahr El-Bared conflict and the financial and economic deterioration that is a direct result of last year's crisis.



# APPENDIX

APPENDIX TABLE 1: RELATIONSHIP TO HEAD OF HOUSEHOLD BY MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
HOH	17.70%	13.80%	14.70%	16.90%	18.20%	15.10%	16.70%
Spouse	18.30%	13.90%	15.00%	16.90%	17.80%	15.40%	16.80%
Children	61.40%	67.50%	64.00%	61.00%	59.30%	66.00%	62.10%
Daughter/son-in-law	0.20%	0.80%	0.60%	1.60%	0.70%	0.00%	0.70%
Grand child	0.40%	2.80%	2.40%	2.90%	0.60%	0.00%	1.40%
Parents of HOH	0.90%	1.00%	2.70%	0.70%	3.10%	3.50%	1.90%
Relatives	1.10%	0.10%	0.50%	0.00%	0.30%	0.00%	0.40%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 2: CURRENT RESIDENCY STATUS BY MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Presently living with household	17.70%	13.80%	14.70%	16.90%	18.20%	15.10%	16.70%
Sleep in different premises but share household	18.30%	13.90%	15.00%	16.90%	17.80%	15.40%	16.80%
Moved temporarily to another residence	61.40%	67.50%	64.00%	61.00%	59.30%	66.00%	62.10%
Moved permanently to another residence in Lebanon	0.20%	0.80%	0.60%	1.60%	0.70%	0.00%	0.70%
Temporarily absent for work / studies / health	0.40%	2.80%	2.40%	2.90%	0.60%	0.00%	1.40%
Outside the country for work	0.90%	1.00%	2.70%	0.70%	3.10%	3.50%	1.90%
Died	1.10%	0.10%	0.50%	0.00%	0.30%	0.00%	0.40%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 3: GENDER COMPOSITION OF CONTIGUOUS (CM) AND NON-CONTIGUOUS (NCM) MUNICIPALITIES

	Surrounding residents		Camp residents	
	Number	Percent	Number	Percent
Male	942	51.90%	2046	51.40%
Female	873	48.10%	1931	48.60%
<b>Total</b>	<b>1815</b>	<b>100%</b>	<b>3977</b>	<b>100%</b>

APPENDIX TABLE 4: AGE DISTRIBUTION OF CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES

	Contiguous municipalities	Non-contiguous municipalities
←3 years	4.80%	4.70%
[3-5] years	6.10%	4.50%
[6-9] years	8.60%	7.40%
[10-14] years	13.80%	11.10%
[15-19] years	14.20%	15.00%
[20-24] years	11.70%	13.30%
[25-34] years	15.60%	11.80%
[35-44] years	10.40%	13.30%
[45-54] years	7.30%	9.90%
[55-64] years	3.70%	4.80%
→64 years	3.70%	4.10%
<b>Total</b>	<b>100%</b>	<b>100%</b>

APPENDIX TABLE 5: DISPLACEMENT DURATION BY MUNICIPALITY

	Displaced and returned		Still displaced	
	Months	N	Months	N
Beddawi	2	2.3%	14	4.1%
Bebnine	2	7.7%	11	1.5%
Bhanine	2	42.7%	0	0.0%
Deir Amar	1	14.3%	11	1.9%
Minieh	2	14.6%	0	0.0%
Muhammara	3	72.0%	15	4.0%
<b>Total</b>	<b>2</b>	<b>16.5%</b>	<b>13</b>	<b>1.6%</b>



APPENDIX TABLE 6: CURRENT RESIDENCY OWNERSHIP PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Owned	70.20%	88.50%	87.40%	74.00%	86.00%	68.00%	80.10%
Rented	14.00%	9.20%	6.30%	22.20%	11.40%	18.00%	13.30%
Free	15.80%	0.80%	6.30%	1.90%	2.60%	14.00%	6.10%
Shared	0.00%	1.50%	0.00%	1.90%	0.00%	0.00%	0.50%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 7: IMPACT OF THE CRISIS ON HOMES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
No damages whatsoever	95.90%	81.30%	45.80%	83.90%	67.50%	38.00%	74.60%
Some minor damages	0.00%	15.50%	36.50%	14.90%	28.80%	32.00%	19.40%
Major damages	1.40%	1.60%	16.70%	0.60%	3.70%	14.00%	4.20%
Partial destruction	0.00%	1.60%	0.00%	0.00%	0.00%	10.00%	0.70%
Complete destruction	2.70%	0.00%	1.00%	0.60%	0.00%	6.00%	1.10%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 8: CROWDING INDEX PER MUNICIPALITY

	Prior to crisis	Post crisis
Beddawi	25.76	25.60
Bebnine	23.15	23.06
Bhanine	30.80	30.89
Deir Ammar	37.01	36.91
Minieh	41.92	42.24
Muhammara	33.47	33.52
<b>Total</b>	<b>33.72</b>	<b>33.79</b>

APPENDIX TABLE 9: OVERALL MALE/FEMALE RATIO OF SCHOOL ENROLLEES

	Male/Female Ratio
[6-9] years	8.60%
[10-14] years	13.80%
[15-19] years	14.20%
[20-24] years	11.70%

APPENDIX TABLE 10: SCHOOL ENROLLMENT BY AGE GROUP FOR CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES

	Contiguous municipalities	Non-contiguous municipalities
[6-9] years	98%	96%
[10-14] years	93%	95%
[15-19] years	62%	76%
[20-24] years	25%	41%

APPENDIX TABLE 11: EDUCATIONAL ATTAINMENT FOR CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES (15-64)

	Contiguous municipalities	Non-contiguous municipalities
Illiterate	15.33%	6.20%
Read and write	14.63%	13.17%
Kindergarten	6.26%	2.58%
Primary	34.89%	33.84%
Intermediate CAP or BP	1.59%	2.36%
Intermediate	13.57%	18.97%
Secondary BT/DS	1.67%	3.69%
Secondary	8.90%	12.88%
TS/LT	0.44%	2.07%
BA/BS	1.94%	3.76%
MA/MS	0.53%	0.33%
PhD	0.26%	0.15%
<b>Total</b>	<b>100%</b>	<b>100%</b>

APPENDIX TABLE 12: HOUSEHOLD MONTHLY INCOME (THOUSAND LBPS)

	Prior to crisis	Post crisis	Variation
Beddawi	891.66	899.10	-0.83%
Bebnine	451.58	487.31	-7.33%
Bhanine	602.08	619.79	-2.86%
Deir Ammar	666.37	730.57	-8.79%
Minieh	1048.77	1105.85	-5.16%
Muhammara	1551.40	1764.00	-12.05%
<b>Total</b>	<b>858.24</b>	<b>906.79</b>	<b>-5.35%</b>

APPENDIX TABLE 13: CURRENT WORK LOCATION

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Town of residence	58.78%	30.89%	52.03%	41.52%	58.73%	70.37%	52.20%
Vicinity of the town	32.44%	45.03%	9.46%	29.91%	10.71%	17.28%	22.70%
Palestinian camps	0.38%	0.00%	0.00%	0.45%	0.00%	0.00%	0.14%
North Lebanon	3.82%	6.81%	27.70%	15.18%	15.28%	0.00%	12.41%
Other regions	3.82%	16.23%	9.46%	11.61%	12.10%	6.17%	10.43%
Abroad	0.76%	1.05%	1.35%	1.34%	3.17%	6.17%	2.13%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 14: BREADWINNER'S RELATION TO HEAD OF HOUSEHOLD (HOH)

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
HoH	90.50%	76.90%	81.30%	86.40%	84.20%	90.00%	85.00%
Spouse	2.70%	0.80%	0.00%	0.00%	2.90%	0.00%	1.70%
Children	6.30%	20.80%	18.80%	13.60%	12.30%	10.00%	12.80%
Daughter/son-in-law	0.00%	0.00%	0.00%	0.00%	0.30%	0.00%	0.10%
Grand child	0.50%	0.80%	0.00%	0.00%	0.00%	0.00%	0.20%
Parents of HoH	0.00%	0.80%	0.00%	0.00%	0.30%	0.00%	0.20%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 15: WORK-RELATED MEMBERSHIPS AND TRAINING OF MAIN BREADWINNERS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Member of a trade union or business association	5.00%	10.10%	0.00%	5.60%	9.50%	6.00%	6.90%
Member of a cooperative	6.80%	10.10%	1.00%	0.00%	6.60%	0.00%	5.20%
Member of a community-based association	1.40%	2.30%	1.00%	4.30%	3.70%	0.00%	2.70%
Participated in vocational/technical training	1.40%	0.80%	0.00%	0.60%	3.20%	2.00%	1.70%

APPENDIX TABLE 16: FUTURE PLANS OF MAIN BREADWINNERS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Find a (new) job	18.22%	16.00%	29.35%	29.49%	15.41%	12.77%	19.59%
Reopen a business	2.80%	1.60%	4.35%	1.28%	5.44%	2.13%	3.42%
No plans in this regard	78.97%	82.40%	66.30%	69.23%	79.15%	85.11%	76.99%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 17: INTENTIONS FOR CHOOSING THE SAME TYPE OF WORK FOR JOB SEEKERS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	18.40%	20.00%	7.40%	26.10%	25.50%	50.00%	21.70%
No	81.60%	80.00%	92.60%	73.90%	74.50%	50.00%	78.30%
<b>Total</b>	<b>100%</b>						



APPENDIX TABLE 18: METHODS USED TO FIND A NEW JOB PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Visiting companies / employers	10.26%	44.44%	37.04%	51.28%	61.36%	33.33%	41.04%
Asking for help from UN agencies	38.46%	16.67%	0.00%	33.33%	2.27%	33.33%	19.65%
Answering advertisements	64.10%	16.67%	40.74%	17.95%	15.91%	16.67%	31.21%
Placing advertisements	0.00%	0.00%	3.70%	5.13%	4.55%	0.00%	2.89%
Submitting CV's to institutions	5.13%	11.11%	3.70%	23.08%	2.27%	0.00%	8.67%
Asking for help from friends/relatives	74.36%	0.00%	0.00%	0.00%	0.00%	0.00%	61.27%
Other	0.00%	0.00%	3.70%	2.56%	4.55%	0.00%	2.31%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 19: TYPES OF ASSISTANCE NEEDED BY JOB-SEEKING BREADWINNERS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Employment aid/ opportunities	100.00%	100.00%	96.30%	91.89%	75.56%	83.33%	90.64%
Transportation	0.00%	11.76%	7.41%	29.73%	6.67%	33.33%	11.70%
Vocational training	0.00%	0.00%	0.00%	21.62%	13.33%	16.67%	8.77%
Easy access at army checkpoints	0.00%	0.00%	0.00%	21.62%	13.33%	16.67%	8.77%
Laws that expand the number of allowed positions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	0.00%	0.00%	0.00%	2.70%	4.44%	0.00%	1.75%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 20: INTEREST IN VOCATIONAL TRAINING PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	1.80%	3.90%	14.60%	4.40%	8.40%	40.00%	7.90%
No	98.20%	96.10%	85.40%	95.60%	91.60%	60.00%	92.10%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 21: PREFERRED WORK LOCATION PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Town of residence	64.32%	50.39%	54.44%	66.03%	57.61%	87.76%	60.72%
Vicinity of town of residence	16.43%	0.79%	4.44%	10.90%	4.18%	2.04%	7.42%
Nahr El-Bared Camp	1.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%
Beddawi Camp	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%
Vicinity of camps	0.94%	0.00%	1.11%	0.00%	0.00%	0.00%	0.31%
North Lebanon	0.94%	35.43%	12.22%	12.82%	20.60%	4.08%	15.36%
Other - Lebanon	10.33%	11.02%	23.33%	4.49%	11.94%	0.00%	10.72%
Abroad	4.69%	2.36%	4.44%	5.77%	5.67%	6.12%	4.95%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 22: INTEREST IN CASH-FOR-WORK ACTIVITIES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	29.50%	6.90%	42.70%	12.30%	18.20%	26.00%	21.00%
No	70.50%	93.10%	57.30%	87.70%	81.80%	74.00%	79.00%
Expected income (thousand LPBs)	34.15	28.33	31.83	20.90	35.40	37.69	32.79



APPENDIX TABLE 23: INTEREST IN MICRO-CREDIT PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	3.20%	45.70%	10.40%	37.90%	19.30%	30.00%	21.80%
No	96.80%	54.30%	89.60%	62.10%	80.70%	70.00%	78.20%
Monthly installment (thousand LPBs)	307.14	119.48	215.00	163.93	312.61	191.67	206.65
Loan duration	36	46	52	36	39	33	40

APPENDIX TABLE 24: AGE DISTRIBUTION OF BREADWINNERS IN CONTIGUOUS AND NON-CONTIGUOUS MUNICIPALITIES

	Contiguous municipalities	Non-contiguous municipalities
[15-19] years	0.00%	0.70%
[20-24] years	6.00%	0.70%
[25-34] years	37.30%	10.40%
[35-44] years	21.70%	34.80%
[45-54] years	19.30%	34.80%
[55-64] years	10.80%	15.60%
→64 years	4.80%	3.00%
<b>Total</b>	<b>100%</b>	<b>100%</b>

APPENDIX TABLE 25: EDUCATIONAL ATTAINMENT OF CM AND NCM BREADWINNERS

	Contiguous municipalities	Non-contiguous municipalities
Illiterate	26.50%	4.40%
Read and write	15.70%	15.60%
Kindergarten	3.60%	3.00%
Primary	33.70%	34.80%
Intermediate CAP or BP	0.00%	2.20%
Intermediate	7.20%	17.00%
Secondary BT/DS	1.20%	3.00%
Secondary	8.40%	12.60%
TS/LT	1.20%	0.00%
BA/BS	1.20%	7.40%
MA/MS	0.00%	0.00%
PhD	1.20%	0.00%
<b>Total</b>	<b>100%</b>	<b>100%</b>



APPENDIX TABLE 26: CURRENT SECTORS OF ACTIVITY OF CM AND NCM BREADWINNERS

	Contiguous municipalities	Non-contiguous municipalities
Agriculture/fishing	37.80%	9.60%
Industry/craftwork	15.90%	12.60%
Water/electricity/gas	2.40%	3.70%
Construction/public works	4.90%	9.60%
Commerce/trade/ maintenance	18.30%	35.60%
Hotels/restaurants	1.20%	1.50%
Communications /transport	7.30%	13.30%
Finance/real estate /services to business	3.70%	1.50%
Public administration /armed forces	3.70%	5.20%
Education/health	2.40%	5.90%
Other services	0.00%	0.70%
<b>Total</b>	<b>100%</b>	<b>100%</b>

APPENDIX TABLE 27: SATISFACTION WITH WORK CONDITIONS OF CM AND NCM BREADWINNERS

	Contiguous municipalities	Non-contiguous municipalities
Fairness of salary/income	1.4	2.1
Safety of working conditions	1.7	3.0
Distance/transport	2.5	3.0
Physical working conditions	1.5	2.1
Mental stress/ working conditions	1.5	2.1
Stability of work	1.9	2.7
Pollution/Noise	2.3	2.6
Working hours/days	2.6	2.7
<b>Total</b>	<b>1.9</b>	<b>2.5</b>

APPENDIX TABLE 28: FUTURE PLANS OF CM AND NCM BREADWINNERS

	Contiguous municipalities	Non-contiguous municipalities
Find a (new) job	19.30%	18.60%
Reopen a business	2.50%	3.60%
No plans in this regard	74.20%	73.70%

APPENDIX TABLE 29: CURRENT OWNERSHIP OF WORK PREMISES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Not a business owner	6.30%	3.20%	12.20%	5.90%	3.50%	8.00%	5.60%
Rented	16.70%	16.10%	36.60%	41.20%	31.50%	32.00%	30.10%
Mobile	8.30%	19.40%	22.00%	3.90%	5.60%	0.00%	8.60%
Owned	66.70%	35.50%	26.80%	41.20%	55.20%	60.00%	49.90%
Other	2.10%	25.80%	2.40%	7.80%	4.20%	0.00%	5.90%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 30: PRE-CRISIS OWNERSHIP OF WORK PREMISES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Not a business owner	0.00%	0.00%	0.00%	2.00%	1.40%	0.00%	0.90%
Rented	20.80%	19.40%	36.60%	38.00%	35.20%	32.00%	32.00%
Mobile	8.30%	16.10%	22.00%	6.00%	4.20%	0.00%	8.00%
Owned	68.80%	38.70%	39.00%	46.00%	56.30%	68.00%	53.70%
Other	2.10%	25.80%	2.40%	8.00%	2.80%	0.00%	5.30%
<b>Total</b>	<b>100%</b>						



APPENDIX TABLE 31: IMPACT OF THE CRISIS ON WORK PREMISES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
No damages whatsoever	93.50%	50.00%	51.20%	85.40%	78.90%	32.00%	75.47%
Some minor damages	2.20%	10.00%	12.20%	4.20%	14.10%	24.00%	11.64%
Heavy damages	2.20%	3.30%	29.30%	0.00%	4.90%	24.00%	8.49%
Partial destruction	0.00%	3.30%	2.40%	0.00%	0.70%	12.00%	1.89%
Complete destruction	2.20%	0.00%	4.90%	4.20%	0.70%	8.00%	2.52%
<b>Total</b>	<b>100%</b>						

APPENDIX TABLE 32: PERCEPTIONS OF BUSINESS SUCCESS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Pre-crisis	3.7	3.2	2.8	3.9	3.0	4.0	3.3
Post-crisis	3.7	4.5	4.1	4.9	3.7	4.8	4.1

APPENDIX TABLE 33: RATING OF POST-CRISIS BUSINESS OBSTACLES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Premises of your business	2.04	1.39	1.49	1.31	1.63	1.42	1.6
Tools/power/machines	2.27	2.43	1.74	1.64	1.95	1.95	2.0
Stock of raw materials managerial skills	1.47	1.40	1.68	1.50	2.22	1.00	1.8
Transport vehicles	1.91	1.27	1.63	1.34	2.06	1.17	1.7
Know-how, experience,	2.05	1.00	1.29	1.05	1.57	1.13	1.4
Skilled Staff	1.70	1.13	2.29	1.11	1.69	1.17	1.6
Saving to invest	3.23	3.90	3.95	4.49	3.41	1.86	3.5
Access to loans	1.95	2.97	4.16	3.23	2.55	1.73	2.8
Disposable income in neighborhood	2.82	4.90	2.14	5.22	3.35	3.00	3.5
Access to external market	1.98	1.52	5.41	1.26	2.15	1.30	2.3

APPENDIX TABLE 34: RATING OF PRE-CRISIS BUSINESS OBSTACLES PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Premises of your business	1.98	1.23	1.28	1.24	1.61	1.24	1.5
Tools/power/machines	2.16	2.43	1.59	1.41	1.99	1.88	1.9
Stock of raw materials	1.35	1.43	1.55	1.27	2.11	1.00	1.7
Transport vehicles	1.76	1.33	1.51	1.23	2.07	1.16	1.7
Knowhow, experience, managerial skills	1.82	1.03	1.18	1.05	1.56	1.08	1.4
Skilled Staff	1.68	1.13	1.88	1.00	1.66	1.13	1.5
Saving to invest	3.18	4.17	3.32	4.22	3.19	1.91	3.4
Access to loans	1.95	2.73	3.83	3.09	2.37	1.83	2.6
Disposable income in neighborhood	2.91	5.03	2.15	4.89	2.90	2.92	3.3
Access to external market	2.12	1.35	5.40	1.30	2.15	1.29	2.3



APPENDIX TABLE 35: CURRENT EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Frequent	14.90%	6.50%	2.40%	4.10%	2.10%	24.00%	6.3%
Sometimes/Normal	40.40%	12.90%	0.00%	4.10%	10.60%	40.00%	15.0%
Infrequent	21.30%	9.70%	4.90%	28.60%	9.90%	0.00%	12.9%
None	19.10%	48.40%	80.50%	55.10%	73.80%	36.00%	59.0%

APPENDIX TABLE 36: PRE-CRISIS EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Frequent	14.90%	3.20%	7.30%	8.00%	24.60%	24.00%	16.7%
Sometimes/Normal	27.70%	9.70%	7.30%	8.00%	18.30%	44.00%	17.9%
Infrequent	21.30%	9.70%	14.60%	22.00%	12.00%	8.00%	14.6%
None	34.00%	54.80%	70.70%	56.00%	43.70%	24.00%	47.0%

APPENDIX TABLE 37: SHARE OF PALESTINIAN CLIENTS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Post-crisis	13.60%	6.06%	0.95%	9.28%	2.87%	20.84%	6.7%
Pre-crisis	13.00%	5.97%	8.45%	11.06%	9.68%	27.80%	11.2%

APPENDIX TABLE 38: PERCENTAGE OF BUSINESS OWNERS WITH BUSINESS-RELATED DEBTS PER MUNICIPALITY

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	2.20%	36.70%	51.20%	24.40%	47.10%	52.00%	37.70%
No	97.80%	63.30%	48.80%	75.60%	52.90%	48.00%	62.30%

APPENDIX TABLE 39: CURRENT OWNERSHIP STATUS OF WORK PREMISES FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Not a business owner	8.20%	4.50%
Rented	28.90%	30.60%
Mobile	15.50%	5.80%
Owned	38.10%	54.50%
Other	9.30%	4.50%
<b>Total</b>	<b>100%</b>	<b>100%</b>

APPENDIX TABLE 40: CURRENT EXCHANGE WITH THE PALESTINIAN COMMUNITY FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Frequent	10.59%	5.31%
Sometimes/Normal	16.47%	15.93%
Infrequent	5.88%	16.81%
None	67.06%	61.95%

APPENDIX TABLE 41: PRE-CRISIS EXCHANGE WITH THE PALESTINIAN COMMUNITY PER MUNICIPALITY

	Contiguous municipalities	Non-contiguous municipalities
Frequent	11.11%	19.74%
Sometimes/Normal	18.89%	18.45%
Infrequent	12.22%	16.31%
None	57.78%	45.49%

APPENDIX TABLE 42: BUSINESS OWNERS' DEBTS FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Yes	46.90%	33.80%
No	53.10%	66.20%
Debt amount	14,039	21,423



APPENDIX TABLE 43: BUSINESS OWNERS' NEEDS FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Premise rehabilitation	19.60%	13.90%
Premise rental/acquisition	6.20%	8.80%
Machines	25.80%	17.10%
Tools	28.90%	10.80%
Stock of raw materials	22.70%	17.10%
Working Capital	69.10%	49.00%

APPENDIX TABLE 44: SITUATION PERCEPTIONS

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
No change	92.20%	98.40%	88.50%	92.40%	88.70%	80.00%	90.80%
Improved	4.10%	0.00%	11.50%	2.50%	11.00%	8.00%	6.60%
Deteriorated	3.70%	1.60%	0.00%	5.10%	0.30%	12.00%	2.60%

APPENDIX TABLE 45: ASSISTANCE RECEIVED

	Beddawi	Bebnine	Bhanine	Deir Amar	Minieh	Muhammara	Total
Yes	12.20%	14.60%	39.60%	3.70%	9.20%	54.00%	14.80%
No	87.80%	85.40%	60.40%	96.30%	90.80%	46.00%	85.20%

APPENDIX TABLE 46: ASSISTANCE EXPECTATIONS

	UN Agencies	International NGOs	Local NGOs	GOL and municipalities
Improvement of infrastructure	28.90%	11.60%	11.40%	47.50%
Health services	39.40%	24.50%	24.90%	48.30%
Education/training	35.30%	23.70%	24.40%	42.00%
Employment support	26.40%	16.40%	14.40%	34.50%
Business support	13.90%	6.80%	8.60%	24.50%

APPENDIX TABLE 47: RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE LEBANON

	Beddawi	Bebnine	Bhanine	Deir Ammar	Minieh	Muhammara	Total
Post crisis	4.15	4.18	2.82	4.10	3.37	2.90	3.7
Prior to crisis	4.19	5.21	3.80	4.57	4.17	3.84	4.3
Variation	-1%	-20%	-26%	-10%	-19%	-24%	-15%

APPENDIX TABLE 48: RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE NORTH

	Beddawi	Bebnine	Bhanine	Deir Ammar	Minieh	Muhammara	Total
Post crisis	4.10	2.93	2.94	3.89	2.95	2.60	3.3
Prior to crisis	4.20	4.55	3.84	4.32	4.15	3.60	4.2
Variation	-2%	-36%	-23%	-10%	-29%	-28%	-20%



APPENDIX TABLE 49: ASSISTANCE RECEIVED FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Yes	30.40%	8.90%
No	69.60%	91.10%

APPENDIX TABLE 50: TYPE OF ASSISTANCE FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Cash	73.80%	30.30%
Food and Water	63.10%	77.30%
Health services/medications	0.00%	22.70%

APPENDIX TABLE 51: SOURCE OF ASSISTANCE FOR CM AND NCM

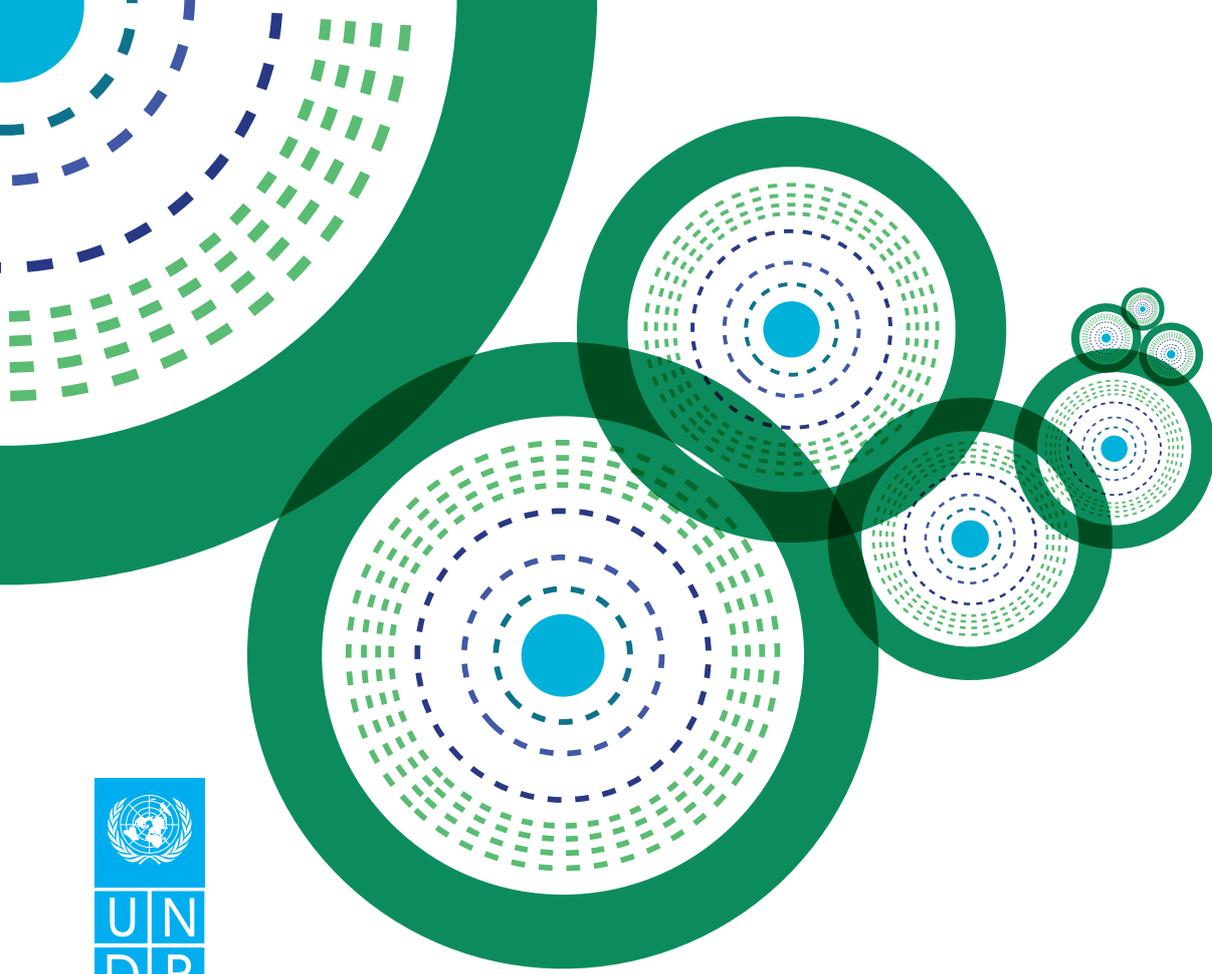
	Contiguous municipalities	Non-contiguous municipalities
Relatives/Friends abroad	1.20%	10.60%
Relatives/Friends in Lebanon	2.40%	10.80%
UN agencies	8.30%	25.80%
Government of Lebanon	47.60%	9.10%
Municipalities	42.20%	13.60%
International NGOs	15.50%	6.10%
Local NGOs	2.40%	1.50%
Religious Organizations	2.40%	10.60%
Political Organizations	23.80%	42.40%

APPENDIX TABLE 52: RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE LEBANON FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Post crisis	3.5	3.8
Prior to crisis	4.5	4.3
Variation	-22%	-12%

APPENDIX TABLE 53: RATING OF PALESTINIAN-LEBANESE RELATIONS IN THE NORTH FOR CM AND NCM

	Contiguous municipalities	Non-contiguous municipalities
Post crisis	2.9	3.5
Prior to crisis	4.1	4.2
Variation	-31%	-17%



**UNDP** is the UN's global development network, advocating for change and connecting countries to knowledge, experience and resources to help people build a better life. We are on the ground in 166 countries, working with them on their own solutions to global and national development challenges. As they develop local capacity, they draw on the people of UNDP and our wide range of partners.

For More Information:  
United Nations Development Programme  
Arab African International Bank Building  
Riad El Solh Street, Beirut, Lebanon  
E-mail: [registry@undp.org.lb](mailto:registry@undp.org.lb)  
Website: [www.undp.org.lb](http://www.undp.org.lb)



**The International Labour Organization (ILO)** is the tripartite United Nations specialized agency which brings together governments, employers and workers organizations of its member States in common action to promote decent work throughout the world.

For More Information:  
ILO Regional Office for Arab States  
ARESCO Centre, Justinien Street, Kantari.  
PO Box 11-4088 Riad Solh 1107-2150  
Beirut, Lebanon  
Tel: +961.1.752400  
Fax: +961.1.752405  
E-mail: [beirut@ilo.org](mailto:beirut@ilo.org)  
website: [www.ilo.org.lb](http://www.ilo.org.lb)

