

Disability and livelihoods in Lebanon

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Abstract

In 2002 the Lebanese Physically Handicapped Union (LPHU) conducted a study of 200 graduates of institutions for disabled people, to find out if institutions help disabled people enjoy their rights in the areas of education and employment, as set out in Lebanon's laws on disability rights and education law. It looked at the experience of 200 graduates of institutions for disabled people, aged between 14 and 40. Special institutions for disabled children are common in Lebanon, although local and international evidence indicates that these institutions undermine children's rights.

LPHU's study found that special institutions have much lower levels of educational attainment than mainstream schools, and that few graduates find employment. Most employed institution graduates earn less than the minimum wage. Few institution graduates are covered by Lebanon's state health and retirement insurance. Long term trends are not promising. Younger graduates were more likely to have low levels of educational attainment and most likely be unemployed. Women graduates did better than men at school, but fared worse in the labour market.

The study showed that disabled people are one of several groups paying the price for Lebanon's current economic policies. These economic policies, sponsored by the Lebanese government and international donors, often prioritise growth over fairness. Effective solutions for disabled people in Lebanon could lead to improvements in the lives of people from other marginal groups.

Key words

disability, livelihoods, Lebanon, residential institutions, education

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1. Disabled people and education

Disabled children aren't getting their rights to education

Disabled children in Lebanon have rights to education, set out in domestic laws on disability (No 220, 1999) and education (No 686, 1998) and in the Convention on the Rights of the Child (CRC). According to the CRC, education should help disabled children achieve social integration¹. Although disabled children have specially protected rights to education, international studies show that disabled people have less education and fewer qualifications than the general population².

In Lebanon, most mainstream schools exclude children with disabilities. As a result, most disabled children miss out on education altogether. The minority of disabled children who get an education pay a heavy price. They are educated in special institutions. Institutions run by 46 non-governmental organisations (NGOs) provide education for 4,758 disabled children in Lebanon. Institutions isolate disabled children from ordinary life. About half the disabled children in institutions are separated from their families in residential institutions.

The disabled population in Lebanon and LPHU's sample

There is little reliable demographic and economic data in Lebanon. The population is estimated at 3.5 million. LPHU household surveys over the past seven years, conducted according to the World Health Organisation's definitions, yielded disability rates of around 4 percent, or 140,000 people. Official studies, using local definitions, have yielded lower rates³.

For this study, LPHU's sample was drawn from graduates of residential institutions for disabled people, aged 14-38. They were contacted through institutions and chosen randomly. They answered questionnaires about education and employment. The sample reflected the geographical and sex distribution of disability in Lebanon as described the most recent official survey. But the sample may have over-represented people with physical and sensory disability, and under-represented people with learning disability⁴.

Institutions have a long history. Foreign missionaries opened the first residential institutions in Lebanon in the nineteenth century. After independence, Lebanese governments continued to fund increasingly large institutions, linked to religious sects. Institutions still play a key role in the government's response to the problems of poverty and vulnerability, and ensure that sectarian groups have a key role in managing those problems. Many other countries have used institutions to deal with poverty and vulnerability. But high costs, along with a large international literature on the disabling psychological and social impact of institutions, led many governments to withdraw support for institutions⁵.

Institutions are not cost effective. LPHU estimates that state expenditure per pupil in primary school was about \$670, according to the most recent available figures⁶. In 2001, the Lebanese Ministry of Social Affairs (MOSA) spent an average of \$1,762 on each disabled child in institutions⁷. LPHU's study shows that these expensive institutions do not educate children effectively, confirming similar findings in international studies⁸.

Education quality for disabled children in institutions is low

A sixth of the institution graduates in LPHU’s study couldn’t read or write, and almost half were not promoted from primary. This compares very badly the most recent statistics for the general population. The national promotion rate for primary schools in 1999 was 87.7 percent⁹. Illiteracy rates for younger members of the sample were much worse than those of the general population: 23% of those aged 14-26 were illiterate, while in the general population, the illiteracy rate for those aged 15-23 was 3.7%¹⁰.

Educational attainment of respondents

Level of educational attainment	percent
Illiterate (learnt skills other than literacy)	16.5
Primary certificate	29.5
Intermediate certificate	26.5
Secondary certificate	11
Vocational certificate	6.5
University certificate	10

Younger graduates are scoring significantly lower than older graduates

Illiteracy affected young respondents most – in the sample, over a third of illiterates were aged 14-20, and almost two-thirds of illiterates were under 27. Younger respondents were much less likely to be promoted from primary than older people: only 23 percent of the 14-20 age group had been promoted from primary school. The oldest respondents were 40 years old – they completed education after the beginning of the Lebanese war, but they had much better education indicators than younger respondents. One surprising finding is that respondents under 27 were less likely to have computer skills, suggesting that access to informal education and new learning opportunities might be becoming harder for younger disabled Lebanese. Low attainment in institutions is part of a wider problem of low attainment in mainstream state education.

Overall, girls do better than boys

Women respondents had higher levels of educational attainment than men. 64 percent of women were promoted from primary school, compared to only 48 percent of men. Men were more likely than women to be illiterate – 19 percent of men as against 12 percent of women were illiterate.

Learning disability does not account for illiteracy – but poverty may do

Half of the respondents who had learning disabilities were illiterate. They were the most likely group in the sample to be illiterate. But half of the illiterate group in the sample had other disabilities. Low education attainment cannot be correlated to learning disability alone.

However, there is a link between poverty and illiteracy. A quarter of respondents in the North region and South region (the poorest regions of Lebanon) were illiterate. This finding confirms a number of recent studies which show that Lebanon’s economic policies stimulate growth at the centre, around the capital, Beirut, and have left human development lagging far behind in the regions¹¹.

Problems in the education system affect other children too

LPHU study shows that disabled children who are placed in institutions don't get adequate education. The problems of low educational attainment and low promotion rates from one grade to the next affect disabled children disproportionately. They also affect many Lebanese children from poor households are affected by structural problems in the education system in Lebanon.

Education is costly in Lebanon. In 1999, most children in basic education were in private schools, some of them enjoying state subsidies. Even children in state schools have to pay fees and equipment costs, amounting to about \$200 a year, a little less than the minimum monthly wage. Education costs can be a heavy burden on large poor families.

One way of extending education to the poorest households is the residential institution. Institutions are usually called orphanages, although few orphans live in them. They provide education for 5,000 disabled children, along with more than 20,000 other children, mainly from poor or single parent families. About 2 percent of all Lebanese children live in these institutions – one of the highest proportions in the world¹². The system is not cost-effective – institutional education costs at least four times as much as mainstream education¹³. Graduates of institutions for children from poor families are at a disadvantage in the labour market. A 2001 study found that most graduates were unemployed or in part-time, casual jobs¹⁴.

Residential institutions force children's separation from their families, and this separation is linked to their low levels of educational attainment. Institutions are an ineffective attempt to solve wider problems in Lebanon's under-funded state education system, which has not recovered from the civil war. These problems contribute to high unemployment rates among young people: before the current recession, when the last figures were collected, the least skilled groups of young people faced unemployment rates of 29 percent¹⁵.

Many poor children don't enrol in school¹⁶. Many others are not promoted beyond primary school. State school quality is declining: recent studies show low levels of educational attainment in the public school system and a widening attainment gap between public and private schools¹⁷. Vocational training institutions don't meet the demands for skills from employers¹⁸.

LPHU's study shows that disabled children bear the brunt of the problems in Lebanon's education system. But they may also have some of the solutions. Lebanon's education system needs to be responsive to labour market demand, as the next section will show. But it also needs to be responsive to the needs of individual children, if all children are to benefit from education. LPHU believes that including disabled children in mainstream classrooms can be a shortcut for the introduction of child-centred teaching methods, and for curriculum reform¹⁹. Responsive, inclusive education is needed for young people to succeed in Lebanon's unwelcoming labour market.

2. Disabled people and employment

Disabled people aren't getting their rights in the labour market

International agreements and the Lebanese government’s own disability law oblige the government to support disabled people to get employment in ordinary workplaces (not just sheltered workplaces, which isolate disabled people from mainstream opportunity)²⁰. But LPHU’s study shows that institutions, which consume most government budget allocations for disability, do not give disabled people the education that they need to get a job.

Lebanese labour force statistics are irregular, and there are methodological problems in calculating unemployment rates for disabled people. But most informed observers believe that unemployment is high and rising in Lebanon. LPHU’s study shows that most disabled people are not working, and it’s increasingly difficult for them to get a job. Working disabled people are likely to be low paid, and few of them have social insurance. Institutional educations seldom help disabled people to get jobs that free them from poverty.

LPHU’s findings support the conclusions of international studies that show that disabled people are more likely to be unemployed or underemployed, and more likely to be paid less than the general population²¹.

Unemployment – most disabled people are jobless

LPHU’s study shows that more than half of disabled people aged between 14-40 were jobless. 45.5 percent of the sample were employed, but many of those were employed in the institution from which they graduated, often for extremely low wages and without the protection of health or retirement insurance. 34 percent of the sample were not working *and* looking for work – the unemployment rate as many labour statisticians would define it. 16.5 percent of the sample were neither working nor looking for work – they are “discouraged workers” in the language of labour statistics. It would be more accurate to say that the unemployment rate was 50.5 percent, including the “discouraged workers” overwhelmed by the obstacles they face in getting a job (see below, **Unemployment statistics can lie**)²².

Employment and unemployment in the sample

Institution graduates	Number (percent)
Employed in private or public sector	59 (29.5 percent)
Employed in institution	32 (16 percent)
Students	8 (4 percent)
Not working and looking for work	68 (34 percent)
Not working and not looking for work	33 (16.5 percent)
Total	200

Disabled young people, women and university graduates are more likely to be jobless

Although women institution graduates have higher levels of educational attainment than men, they are less likely to be employed. Only 35 percent of women were employed, compared to 52 percent of men. Disabled women face double discrimination in the Lebanese labour market. Women in the general population have low levels of participation in the labour force.

A depressing finding of the study was that university graduates have the worst employment record. There were 20 disabled university graduates in the sample, and only six of them

were working – an unemployment rate of 70 percent, higher than the unemployment rate of people with learning disabilities.

One of the most worrying findings of the study was that young people were scoring lower in educational attainment, and were also more likely to fail in the labour market. Institution graduates in the 14-20 age group have much higher unemployment rates than their older graduates. Only eight of the 43 respondents aged between 14-20 had jobs, and 6 were studying – an unemployment rate of 67 percent. In the 20-26 age group, only 20 out of 50 respondents were working.

Unemployment statistics can lie

In Lebanon, women's unemployment rates are lower than men's – not because women are more likely to be employed, but because of the way labour force statistics are defined²³. Labour force statistics discount a great deal of women's work, because it happens in the home. In official surveys unemployed people are people of working age and ability, and who are looking for work. Official surveys discount work in the family and thus overlook the economic contribution of many women.

Official surveys also often discount disabled people, for two reasons. Statisticians may believe that they are incapable of work, or they may believe that they are “discouraged workers” – people who have given up looking for work altogether. 16.5 percent of the 200 people interviewed by LPHU had given up looking for work, mostly because they thought their lack of qualifications meant that they would never get a job. Labour statistics may misrepresent the potential of disabled people, and make their unemployment rates appear artificially low.

Government bodies don't help disabled people to get jobs

Not all respondents were looking for work: some had jobs, some were studying and some had given up hope of employment. But some respondents gave details of the way that they looked for work. About half of respondents restricted their job search to the connections provided by the institution where they had studied. All respondents with learning disabilities, for example, asked their institution to find them a job. Half the respondents asked private companies for work. But very few were likely to use the National Employment Office, although it has special responsibility to support disabled people in their search for employment.

The public sector employs few disabled people

Just over 7 percent of working respondents were employed in the public sector, all of them male. This compares unfavourably with the general population: 14 percent of all the jobs in Lebanon are public sector²⁴. This finding means that the Lebanese government is not meeting its obligations under labour conventions that it has ratified. These conventions oblige the Lebanese government to develop a national non-discrimination policy for employment and implement it in the public sector²⁵.

The lack of jobs in the public sector is a major cause for concern for other reasons. The public sector provides full health and retirement insurance for workers. This insurance is increasingly rare in Lebanon (see below, **Informal employment and insurance**). Disabled

workers need pensions, as all workers do. Disabled workers face higher health costs and may retire earlier than the general population. Exclusion from jobs with adequate insurance protection is a heavy burden for disabled workers.

Over a third of disabled workers are employed in institutions

35 percent of working respondents were employed in the institution where they had studied. For example, all the metalworkers, cooks and seamstresses were employed in their institution. Many of these jobs are low paid and many of them reinforce the dependency that institutions create in people. Instead of giving people skills and knowledge, and helping them to enjoy their talents, institutional education has limited the ability of many disabled people to face the world alone.

Employment by sector

Sector	Male	Female	Total
Employed in the private sector	32	20	52 (57 percent)
Employed in the institution where they studied	23	9	32 (35 percent)
Employed in the public sector	7		7 (7.6 percent)

The private sector is the most significant employer of disabled people

57 percent of employed disabled people in the sample worked in the private sector. This finding suggests that the Lebanon's disability law (Law 220, 1999) is not being implemented effectively. Under that law, enterprises with over 30 employees are obliged to employ increasing quotas of disabled workers. But 80 percent of Lebanese enterprises employ less than 10 workers²⁶. This finding, along with findings about informal employment for disabled people, suggests that disabled workers are not able to use their rights in law to get employment. Rather, disabled workers find employment by their own resourcefulness. As the following sections show, they provide low-paid services for private sector companies, usually with no retirement or health insurance.

Income – most disabled people have low wages

Most employed institution graduates are working in jobs with very low pay. In Lebanon, the minimum wage is about \$230. Disabled people have very low incomes. 60 percent of income-earners who responded earned less than the minimum wage. Only 27 percent earned more than the minimum wage: all respondents under 27 earned less than the minimum wage. Nearly all of them were people with physical impairments. There was little difference between the incomes of disabled women and men.

Many institutions stress handicrafts as a route to employment for disabled people. Handicrafts seldom provide a sustainable livelihood. This was borne out in the employment outcomes of the sample. 35 employed disabled people, making up 38 percent of the total employed sample, worked in crafts or handiwork. Most of them had relatively low educational attainment: only two were promoted from intermediate school. Many of them are still in the institution where they were once taught. But only three of the respondents working in handicrafts earned more than the minimum wage.

In the sample, the occupational group with the highest income was the office workers. Most office workers were secondary school graduates. In fact, secondary school graduates had

the best employment rate: 64 percent of them were in work. In contrast, the vast majority of disabled university graduates in the sample were jobless.

Informal employment – disabled workers have no social insurance

This study defines informal workers as low-waged workers not covered by state retirement or health insurance²⁷. A disproportionately large group of disabled workers have no insurance.

Lebanon's social insurance system was undermined by wartime hyperinflation and has not been reformed (see below, **Informal employment and insurance**). Lebanese employers have to pay as much as 30 percent of wages in insurance costs, so they often employ people informally. Disabled people are very likely to be hit by this. Of the 90 working disabled people in LPHU's study, 13 percent had health and retirement cover, and 49 percent had health-only insurance cover. Most respondents did not work, and they had no cover at all. Women respondents were less likely to be insured than men. Public sector workers in Lebanon enjoy the most comprehensive protection, but disabled people are unlikely to get a job in the public sector.

Informal employment and insurance

When economies change suddenly, or currencies devalue quickly, many people start to depend on informal incomes – either by working from small, home-based enterprises or by taking low-paying jobs that aren't recognised by the tax authorities. In the decade to 2000, informal employment grew in the Middle East and around the world, as people in poor and middle income countries struggled to adjust to economic change²⁸. Informal employment is attractive for groups who face discrimination in formal employment, like women or disabled people.

No respondents to LPHU's study were self-employed in non-agricultural work – a frequently used definition for informal employment. But very few had social insurance. That was how they defined informal employment.

Lebanon's insurance system was badly hit by the hyperinflation of the war years and is now extremely costly for employers and employees. Two state-run *health* insurance schemes cover about 555,000 Lebanese workers, or about 40 percent of the workforce, and their families²⁹. Two state-run *retirement* schemes cover about 35 percent of the workforce³⁰. Private schemes cover other workers and their families, but the UNDP estimates that about 40 percent of Lebanese people have inadequate health insurance, and 32.3 percent have no pension rights whatsoever³¹.

Problems with the labour market affect other workers too

LPHU's study clearly shows that young disabled people entering the labour market are facing more problems than their older disabled people. Lebanese workers, particularly young and disabled workers face rising unemployment. It's relatively certain that unemployment is rising, although there is no regular statistical reporting on the Lebanese labour force. The most recent official survey in 1997 found unemployment rates of about 8.6 percent, widely seen as an underestimate³². Unemployment is concentrated among younger groups: in 1997, 29 percent of 15-19 year olds with limited education were unemployed³³.

Women's official unemployment rates are lower than men's, but that is attributable to the way that labour statistics are generated.³⁴

LPHU's study also shows clearly that the informalisation of labour in Lebanon is affecting disabled workers and jobseekers disproportionately. The causes of this informalisation are many – legacies of civil war as well as macro-economic pressures. Addressing these problems will ensure that disabled people enjoy their rights and are able to enjoy their talents and skills. It will also ensure that Lebanon's post-war growth and rehabilitation gives all Lebanese people opportunities and protections, rather than focusing on narrow targets for economic growth and monetary stability. As the European Commission recently noted:

The risk of unbalanced growth is social tension and the exploitation of poverty by political organisations which have proved particularly effective in supplying much-needed services to the margins of society. Without adequate social integration, the problem of poverty, particularly in cities, may prove destabilising³⁵.

3. Conclusion

The interlinked problems of disabled workers and other poor workers need policy solutions

Disabled people have rights to education and to support in getting appropriate employment. But in Lebanon, disabled children don't get the education they deserve and disabled adults go on to fail in the labour market.

These conclusions are unsurprising. But they have important implications for policy makers because disabled workers typify wider experiences of vulnerability in Lebanon. The obstacles to disabled people's rights are rooted deep in systems of education, social welfare and labour market structures.

Addressing those obstacles would bring gains to many vulnerable groups, reform and rationalise labour market and educational systems and enhance social stability. Not addressing these problems has a cost. Ineffective schools will fail to equip young people with the skills demanded by Lebanon's sluggish, contracting labour markets. Lack of retirement and health insurance reform will leave households with increasing costs of care. Bright and confident young people will resolve the problems through migration and more vulnerable groups will face increasing inequality and social tension.

The Lebanese government has not addressed these problems effectively. It has prioritised economic growth and fiscal and monetary stability over social stability and the rights of ordinary people. Disabled people have to pay a disproportionate amount of the costs, but many other vulnerable groups also have to pay.

The government's priorities are its own responsibility. But it is worth noting some of the enormous external constraints that the government faces. Lebanon went through 15 years of civil war, followed by over a decade of post-war reconstruction. Reconstruction is taking place in a period of regional conflict and changes in trade arrangements, and was funded by an increasingly unsustainable public debt: payments now account for almost half the budget.

Economic growth gradually slowed to a halt in 1999. Since 2000, the Lebanese government has pushed forward with tight monetary policies, privatisation and tax reforms. Education budgets rose steadily during the 1990s³⁶. But in 2002, the Lebanese government cut investment in education, health and social welfare³⁷. Cuts to education budgets have meant that Lebanon has not been able to provide basic education to all children, promised in the 1998 education law.

Lebanon ratified a new trade agreement with the EU in 2002. This agreement, called an Association Agreement, will probably increase the pressure on Lebanon's budget. The agreement replaces tariff revenues on EU products with a sales tax. Bringing tariff revenues on EU produce will have a particularly significant effect on Lebanon: from 1994-1996, these tariffs made up more than a quarter of tax revenues³⁸. Tax changes will put more pressure on public finances. Tax changes are accompanied by changes to the structure of trade and employment. Studies of other Mediterranean countries that have ratified these agreements suggest that they set off major changes in labour markets, and undermine the welfare of the poor³⁹.

All this means that disabled workers will continue to face problems, even if the current recession ends. Public sector employment is being cut. Disabled people are already under-represented in public sector employment, and current economic policies are likely to make that worse. Any new jobs in the private sector are unlikely to have the social protections that all workers want, and that disabled and poor workers have a particular need for.

Policy recommendations

Both the EU and the Lebanese government have allocated money to deal with these structural economic changes. But structural adjustment policies are not based on the principle that governments need to ensure that people enjoy their rights. Instead, both the government and the EU continue with ineffective and short term solutions, such as residential institutions for children who are excluded from school because of poverty or disability. LPHU believes that the government should instead begin a process of reform of education market systems:

- ?? LPHU believes that education and labour market policies need to create opportunity for disabled people. LPHU believes that the changes that are needed for disabled people to enjoy their rights will lead to improvements in the lives of many other vulnerable groups in Lebanon.
- ?? LPHU believes that including disabled people in mainstream life can improve outcomes for everyone. Putting disabled children in mainstream schools can create new incentives for teachers to adopt child-centred teaching methods, and thereby enhance educational quality and equip children with the skills that they need in the labour market.
- ?? State budgets should not be used to support ineffective residential institutions: the money currently used to isolate disabled children and poor children from society should be used instead to widen access and opportunity in mainstream schools, and to improve methodology and teaching practice.

- ?? The EU could play a useful role in providing the funds and technical support needed for residential institutions develop into locally based, non-residential centres for education and training for people with or without disabilities.
- ?? The government and international donors should learn from the experience of disabled people when planning changes in Lebanon's education system. Disabled people have for too long been given inappropriate educations that leave them illiterate, or with skills that can earn them only charity wages. Lebanon's vocational training system shares many of the problems of the disability education sector – Lebanese young people leave vocational training without the skills that the market needs.
- ?? The National Employment Office should start making effective links with the private sector and provide appropriate employment services for young people leaving institutions. The employment services can play a role in defining what skills the labour market needs.
- ?? The EU and the Lebanese government both need to monitor the impacts of economic change on vulnerable workers, especially disabled workers, women workers, and young workers with low skills. Economic change in Lebanon has to lead to benefits for these groups.

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- 1 Convention on the Rights of the Child, art. 23
- 2 Elwan 1999:11
- 3 LPHU's disability rate of 4 percent is based on a series of local studies using the International Classification for Impairments, Disabilities and Handicaps (ICIDH). According to the Central Administration of Statistics (CAS), there are approximately 60,000 disabled persons, a disability rate of 1.5 percent (UNDP 2002:121). 38,000 of these are registered under the Ministry of Social Affairs (MOSA) disability card system (Xantopoulos 2002). Neither CAS nor MOSA use ICIDH, and they significantly underestimate disability rates.
- 4 Women made up 41 percent of the sample. People with physical disabilities made up 55 percent. People with sensory disabilities made up 28 percent. People with learning disabilities made up 17 percent.
- 5 See for example Goffman 1961, Tolfree 1995
- 6 An official Lebanese report to a UNESCO meeting put state educational expenditure per child at \$1084 in 1998 (CNLU 1999, indicateur 7.2). This figure doesn't take account expenditures on about 80,000 children in private education whose fees were covered by the Ministry of Education in 1998 (UNDP 2000:116).
- 7 MOSA 2000
- 8 See Tobis 2000
- 9 CRDP 1999: table 1
- 10 UNESCO database
- 11 UNDP 2002:33
- 12 Save the Children 2001:4
- 13 Ministries, international donors and private individuals fund institutions. For this study, only MOSA budgets were made available. MOSA spends most of its budget on institutions. In 2001, MOSA's budget was about \$72 million. MOSA gave 58 percent of its budget – almost \$43 million – to residential institutions. However, these expenditures are not systematic: MOSA pays daily rates that vary from \$3 to \$6 per child. Variations are based on the negotiating power of the institution as much as the needs of the child.
- 14 Save the Children 2001:17
- 15 CAWTAR 2001:118
- 16 Net enrolment rates were about 70 percent in 1999-2000, according to UNESCO database. These rates may not be reliable, because there is no accurate census data in Lebanon, necessary for calculating enrolment rates.
- 17 UNDP 2000:109
- 18 ETF 1999:9
- 19 See Armstrong and Barton 1999
- 20 UN Standard Rules for the Equalization of Opportunities for Persons with Disabilities, rule 7
- 21 Elwan 1999:12ff
- 22 A MOSA household survey estimated that 17 percent of all disabled Lebanese people work (MOSA 1996:942). A recent study of MOSA disability card

holders found that about 40 percent of economically active disabled people had jobs (Xantopoulos 2002).

23 CAWTAR 2001: 118

24 UNDP 2002:43

25 ILO Convention 110, articles 2 and 3

26 Abd al Ghani 2002

27 For other definitions see Charmes 2000

28 Charmes 2000

29 UNDP 2002:122

30 UNDP 2002:126

31 UNDP 2002: 124ff

32 UNDP 2002b: 158

33 CAWTAR 2001: 118

34 CAWTAR 2001: 118

35 Euro-Med Partnership 2002:9

36 Al Safir 24 Sep 2002, page 7

37 Ministry of Finance 2002: 7. Note that a 2003 budget proposal may increase education spending.

38 Garcia Alvarez Coque 2002:43

39 Garcia Alvarez Coque et al 2002: 91