



The 2007 Socio-economic Assessment of Ein El-Hilweh Refugee Camp

Volume I



Perception of Livelihoods

Major Findings from Individual Interviews and Group Discussions

**Report to UNRWA
November 2009**

Åge A. Tiltnes

Table of Contents

1. Introduction.....	6
Background.....	6
Objectives.....	6
Key Elements and Overall Organisation of the Study.....	6
Preparatory Phase.....	7
Individual Interviews.....	7
Preliminary Analysis.....	8
Group Discussions.....	9
Fieldwork Hampered by Political Situation.....	10
Capacity-building of UNRWA.....	11
Data Quality.....	11
Final Analysis.....	12
2. Livelihoods.....	12
Work Life.....	12
Businesses.....	13
Livelihoods.....	14
Coping Strategies.....	15
3. Security.....	16
Individuals.....	17
Businesses.....	18
4. Education and Educational Services.....	18
Weakness in Basic Education.....	18
Dropout.....	20
Alternative Tuition.....	22
5. Health Services.....	22
6. Groups and Institutions.....	23
The Disabled.....	23
Youth.....	24
The Elderly.....	26
NGOs.....	26

Representation and Communication	27
7. Concluding Remarks	28
Annex: Project Staff.....	Error! Bookmark not defined.

Preface

The past years have seen a commitment from the Government of Lebanon towards improving the living conditions of the Palestinian refugees in Lebanon. As a response to this shift in policy, UNRWA developed the Camp Improvement Initiative (CII), which sought to develop strategies and long-term plans on a camp-by-camp basis. Under the CII, UNRWA in 2007 engaged Fafo to undertake a socio-economic assessment that would help the Agency identify realistic policy targets and develop camp improvement programs for the Ein El-Hilweh refugee camp. The need for such a study emanates from an appreciation of the general lack of comprehensive camp-by-camp statistics and other studies that describe the actual conditions and particularities of each camp and its inhabitants. Furthermore, the study was motivated by a wish to understand better the perceptions and views of the inhabitants of each camp and to gain insights into what may work to improve their living conditions.

The project contained both a quantitative and a qualitative research component and resulted in three reports to UNRWA. This report summarizes the findings from both the qualitative and quantitative interviews. Statistics are available in an extensive tabulation report available at Fafo's web page (<http://www.fafo.no/ais/mideast/lebanon/campimprovement/index.htm>).

The project was directed by Åge A. Tiltnes, who received support from colleagues Amsale Temesgen (data entry programming, qualitative fieldwork, analysis of qualitative data), Jon Pedersen (sampling), Huafeng Zang (sampling, cleaning of survey data, statistical analysis) and Mohammad Alloush (translation, overall assistance, group interviews). Consultant Yousef al-Madi was crucial for the organization and successful field implementation of the household survey. Furthermore, Mona Christophersen, then project focal point at UNRWA, now with Fafo, was actively involved in all project stages, from study design to data analysis.

During study preparations, Jomana El-Atwani and Mohamed Abdelal of UNRWA gave valuable contributions to the project. UNRWA provided logistical support to the assessment, including computers for data entry of survey results and transcription of qualitative interviews, and transportation. In addition, UNRWA facilitated the admission of the research team to Ein El-Hilweh and helped ensure its safety. The project also benefited from the advice of several Palestinian NGOs. Furthermore, meetings took place at UNRWA schools inside the camp and the Agency's regional office outside the camp. Finally, some activities were housed by the PLO/Fatah Women's Union inside the camp and the Joint Christian Committee for Social Service in Lebanon (the JCC) outside the camp. Seven UNRWA staff and 24 persons recruited from Ein El-Hilweh and Saida worked on the project. One non-UNRWA staff residing in Beirut also participated. They were primarily recruited following announcements through NGOs working in Ein El-Hilweh and its two Popular Committees, as well as through UNRWA's Sibleen Training Center. We would like to our gratitude to UNRWA and the NGOs for all their support.

Finally, our thanks go to the people of Ein-El Hilweh that allowed us to 'intrude' and steal from their precious time. We hope the reports generated by this research project contain useful results which inform the general understanding of the plight of and the provision of services to Ein El-Hilweh's inhabitants and thus make their time with us worthwhile.

1. Introduction

Background

Objectives

One would expect an assessment of Ein El-Hilweh under the CII to collect substantial information about the physical infrastructure of the camp. While collecting statistics on dwellings and their characteristics, such as size, availability of electricity, kitchen, bathroom, water and sanitation, etc., the focus of the assessment was elsewhere. The aim of the entire study was to,

- Understand the factors that have bearings on the refugee community's ability to secure sustainable livelihoods.

Livelihood is a concept that typically refers to 'the capabilities, assets and strategies that people use to make a living'. *Sustainable livelihoods* are the different productive economic activities that 'allow people to cope with and recover from shocks, maintain quality of life over time, and provide the same or better opportunities for all, now and in the future.'¹ From this overall objective we specified certain study objectives. They were to,

- Describe and analyze the living conditions of the Palestinian refugees in Ein El-Hilweh
- Examine people's relationship to work life, including the variety of jobs available to the residents of Ein El-Hilweh and the private enterprises of the camp
- Concentrate on coping strategies used when dealing with hardship
- Identify problems
- Examine people's needs and priorities
- Identify possible actions and projects to meet the needs

Furthermore, the project had as a separate goal to,

- Build the research and assessment capacity at UNRWA with a view to enhancing the Agency's ability to implement comparable projects in the future

While the ambition was not that UNRWA by the project's end would have, as a direct result of this project, sufficient in-house skills to carry out a similar exercise by itself, we aimed at enhancing its capacity significantly. Thus, we thought, after the assessment UNRWA would be better prepared to plan, organise and critically impact future studies of a comparable nature to this one.

Key Elements and Overall Organisation of the Study

The socio-economic assessment entailed three distinct but complementary data collection activities:

1. Sample survey of 904 households covering Ein El-Hilweh refugee camp and adjacent areas (12 Feb – 3 March)
2. In-depth interviews of the inhabitants of Ein El-Hilweh (12 Feb – 29 March)
3. Feedback to the Ein El-Hilweh community and focus group discussions (25 April – 7 May)

¹ Definitions in this paragraph are borrowed from http://www.oxfam.org.uk/what_we_do/issues/livelihoods/introduction.htm.

Preparatory Phase

The fall of 2006 saw several rounds of discussions between UNRWA and Fafo concerning study objectives. We also started to anchor the project locally. UNRWA's CII officer held a first round of meetings with the two Popular Committees, the NGOs operating in the Ein El-Hilweh community, and with the UNRWA camp and area officers. This served as a general information campaign about the CII and a first introduction of the socio-economic assessment soon to come. Later, Fafo's project team and the UNRWA project focal point followed up with a similar round of meetings where we presented study objectives, methods and practical steps, and content – including a draft household survey questionnaire. Moreover, we invited the attendees to comment and discuss, and the meetings thus gave the researchers a first glimpse into people's concerns. The camp representatives were also invited to send written input to the questionnaire and other issues to the research team. In hindsight, we acknowledge that these meetings should have occurred sooner in order to give the Popular Committees and NGOs more time to respond. Nevertheless, the fact that we actually took time seeing all the groups was very much appreciated, and we received everyone's full support for the assessment, despite the complaint from some that the Palestinian refugees in Lebanon are "over-studied" and that people see no or limited concrete results of it all.

Individual Interviews

The main objectives of the individual interviews, conducted in the period 12 February to 29 March 2007 were to,

- Map out the various ways households secure their livelihoods, their sources for financing consumption
- Examine how, and the extent to which, people acquire the needed education and skills to successfully enter the labour market; and to get their opinions about the education available to them
- Explore people's use and perception of health services and investigate the situation of the chronically ill and disabled

The team applying qualitative research methods consisted of ten members. Four were UNRWA employees and six were not. Three of the team members were male (average age 49) and the rest were female (average age 29). The majority (seven out of the ten) had previous knowledge of Ein El-Hilweh refugee camp. Two were camp residents and some of the others had previously lived in the camp. This gave the team a balanced composition in that some understood well what it is like to be a resident of Ein El-Hilweh while others brought in the critical eye of an outsider.

The team underwent intensive two-day training in qualitative interviewing methods.² In addition, they were given guidelines to help them in the interviews. During each interview, field notes were taken in Arabic and later translated to English and computerized. These notes were then sent to UNRWA's project focal point and Fafo researchers in Beirut/Oslo who read and analysed them. Comments were returned back to interviewers as soon as possible. This feedback was partly in the form of questions requesting the interviewer to clarify certain points of the notes, partly they more generally aimed at improving the skills of the interviewers, and partly the observations and remarks were input into a discussion about next steps and meant to give direction to the fieldwork. In addition to the sharing of field notes electronically, frequent—almost daily—meetings were held through-

² In addition to the team members, three UNRWA staff who later took part in the household survey also attended the training. The same did an UNRWA employee from UNRWA Headquarters in Amman, and a staff member from the Field Office in Beirut.

out the fieldwork. These served the purposes just mentioned: to improve interviewer performance and to develop the fieldwork.

Our approach to the assessment was clearly participatory. We sought to build a team, where the ideas, thoughts and analysis of the local staff became an integral part of the research process. Although the qualifications and analytical skills of the team members varied significantly, and some were more receptive to instruction and easier to guide than others, we believe we managed to create a remarkable team spirit, and succeeded in building on each individual's strengths. Fairly soon, the various team members developed somewhat different roles. While some concentrated on planning the interviews and recruiting respondents, others conducted a higher number of interviews. Also, due to variation in English proficiency and typing skills, some interviewers spent more time transcribing their field notes than others, and consequently completed a lower number of interviews.

Identifying respondents were sometimes very challenging, because we were looking for people with fairly specific backgrounds, for example the mother of a school dropout aged ten to 14, or a handicapped person. Furthermore, we took great care recruiting people from every part or 'sector' of Ein El-Hilweh, and ensured that people representing various political factions were heard.

Our respondents can be grouped broadly into four. The majority of respondents were *individuals* of various backgrounds, who in addition to sharing their own, individual experiences, opinions and attitudes, also answered queries about the living conditions and livelihoods of their respective households. Particular attention was given to women, the elderly, working people, the unemployed, the disabled and the youth. In addition to the particulars of each individual, the interviews had three common themes: livelihoods, security and services. As mentioned above, 'livelihoods' refer to all sources of cash and non-cash incomes of the households. In addition, coping strategies in times of unexpected events were covered. A testimony to its significance in the minds of most people, the security situation of the camp came up naturally in almost every single interview, and people willingly shared their worries and opinions about it. Services in Ein El-Hilweh included education, health and infrastructure. We concentrated on health and especially education services, as they are directly linked to people's ability to cater for their families.

The second group of respondents were *business owners*. The interviews were concerned with the various challenges that enterprises face in the camp, their revenues and expenses, their client base, and the respondents' thoughts about the future. The *Popular Committees* were also interviewed regarding the general circumstances and challenges of the camp, and the security situation. The fourth group that was interviewed contained various service providers, such as *NGOs, teachers and health personnel*.

Altogether 145 interviews were carried out. As already mentioned, the interviewees came from all sectors of Ein El-Hilweh, and the camp's adjacent areas were also covered. Thirty percent of the respondents were women. The average age for women was 40 while it was 39 for men. Nearly half the respondents (47 percent) were working people. This is more than the relative share of adults in the camp, but such over-representation was purposely done because of the focus on livelihoods. A third of the employed (37 percent) were women. Nearly one in ten respondents (nine percent) was looking for work at the time of the interview. Businessmen and women made up 13 percent of all respondents. The disabled and youth, each comprises about seven percent of the interviews. A few respondents (three percent) were elderly, aged above 60 years of age, and dependent on other households (children, other relatives) for their sustenance.

Preliminary Analysis

After the completion of the household survey fieldwork and all the individual, in-depth interviews, the project took approximately one month's break from data collection. In that period, Fafo researchers and the UNRWA focal point analyzed the data. As the interviewer team's skills had im-

proved, the speed of data gathering had picked up and the analysts no longer managed to keep up with the production of all interviewers at all times. The amount of data was so vast that we spent more than a week after fieldwork completion reading the backlog. Besides increased interviewing pace, the feedback loops and the continuous communication between the principal researchers and the interviewer team, so crucial for data quality and to keep the team 'on track' and steering their efforts where we wanted them, was much more time consuming than we had anticipated. In retrospect, it would have been better to reduce the number of interviews per day somewhat.

The preliminary data analysis carried out in this phase was also part of the preparations for the third stage of the project, which aimed partly at communicating some results back to presumptive data users such as UNRWA, Ein El-Hilweh community leaders (the Popular Committees) and the NGOs with programmes in the camp and receiving comments to preliminary data analysis from them, and partly at gathering new information from camp dwellers on core topics.

Group Discussions

As just stated, the third stage of the assessment aimed at presenting the main findings to the Ein El-Hilweh community and engaging the camp inhabitants in discussions of the statistical findings as well as the results of the individual interviews. We wished to test the reliability of our findings and to involve the community in a dialogue over the prioritization of challenges and recommendations for actions to be taken.

We gave three presentations of key study findings to the representatives of major stakeholders: UNRWA (approx. 15 participants, including 6 from our team), the two Popular Committees in the camp, including members of the Follow-up Committee (altogether 22 people), and to the NGOs active in the camp (more than 30 people attended). We met the Popular Committees and NGO representatives in Ein El-Hilweh, while the presentation to UNRWA was held at the Agency's premises in Beirut. The regional director and deputy director in Saida came up to Beirut and attended that meeting. Unfortunately, the participation from UNRWA Beirut was lower than we would have hoped. Attendants from the Popular Committees and the NGOs responded very positively to the fact that we invited them to the presentations as this gave them a rare chance to respond to the findings. Fafo later held a second meeting with the Popular Committees, which was used by them to clarify a few points and make more precise some of the viewpoints they had communicated to us earlier. While the Popular Committees went to great lengths trying to convey to us the image that they generally agree on issues concerning the needs of the Palestinian refugees in Ein El-Hilweh, the NGO representatives voiced disagreement on certain issues, such as the attitudes to corporal punishment in school.

In addition to the presentations, a number of focus group discussions were implemented to get a better understanding of the perceptions and views of the inhabitants of the camp, and to gain insights on selected topics of interest, including those already covered by the individual interviews as well as by the survey. Four people from the qualitative team (three UNRWA staff and one non-UNRWA) and one local Fafo employee were selected for half a day of focus group training. The training provided a basic introduction to the purpose and aims of the focus groups, including testing some of the findings of the completed qualitative and quantitative fieldwork.

We aimed at receiving feedback from the community on selected topics, at exploring some of the more controversial findings, as well as getting suggestions and recommendations to initiatives to improve the living conditions and livelihoods in the camp and its adjacent areas. The training covered basic group dynamics, and offered an introduction into how focus group facilitators can encourage different views and fruitful discussions. It also captured the role of the note-taker and discussed the cooperation between the facilitator and the note-taker.

The person with the best knowledge of and connections in the camp was selected to set up appointments and recruit people to the meetings according to a list of topics and priorities developed by the

principle researchers in dialogue with the team. The meetings were held at the premises of the UNRWA (a school classroom; the Woman's Program Centre) as they are considered 'neutral ground' by the political factions of Ein El-Hilweh.

Altogether 15 focus group meetings were implemented. Seven groups discussed topics related to education, four groups concentrated on women's situation and needs, three groups discussed health related issues, and the last groups discussed security and the situation for businesses in the camp. Several other topics were selected for discussion, and people were recruited to participate in focus groups. Unfortunately, the implementation of these additional focus groups was cancelled following the assassination in the streets outside an UNRWA school of two Fatah members by Jund Al-Sham militants on 7 May, and the subsequent deterioration of the security situation of the camp. In addition to focus groups, two team members spent a full day at one of UNRWA's two health clinics to observe the 'traffic' there, and talk with users and health workers.

The outcome of the focus group discussions was more limited than we had hoped. They basically confirmed much of the information we had generated in previous individual interviews, but tended to generate little new knowledge about and perspectives on refugee lives and livelihoods. Nor did we succeed in spurring much debate about solutions to the challenges and problems that the camp residents had already identified. The research team tried various ways of encouraging discussants to propose actions and activities the community itself could take, with or without outside support, to improve their lives, but our efforts were more often than not futile. We sensed that people were unaccustomed to creative thinking in a group setting and exploring alternative ideas and solutions. We would have needed more time and numerous more meetings with the people of Ein El-Hilweh to really tap into their opinions about actions and projects that would enhance their living conditions and improve their livelihoods.

Fieldwork Hampered by Political Situation

The study took place at a time when the general political climate in Lebanon was very tense. The Government of Siniora was challenged by strong political forces with Hizbollah's Nasrallah in the lead. So fierce was the opposition that political life had in effect been brought to a standstill. Lebanon's population experienced large demonstrations (some of which turned violent), assassinations, bombs targeting for the first time civilians, and street fights. Tens were killed and hundreds wounded. For example, on 23 January a general strike brought turmoil to the country as it led to riots and clashes between supporters of various political parties, and between rioters and the Lebanese Army. Two days later, a disagreement between university students ignited a similar episode. Gun-fights were broadcasted live on TV and bad memories of a not too distant civil war were brought back. The team experienced curfews and bans on travel between Beirut and Saida, effectively freezing fieldwork activities.

Furthermore, the political situation in and around Ein El-Hilweh itself was complex. Notwithstanding the fact that the political leadership in the camp, through the Popular Committees and the Follow-up Committee, did their utmost to contain political disputes and prevent the use of force, there were several violent incidents – including with mortal outcomes – during the project and fieldwork period. A particular challenge was the conflict between the Lebanese Army, surrounding the camp and controlling its entry-points, and the militant group Jund al-Sham, which had followers both inside Ein El-Hilweh and in the Taamir neighbourhood bordering the camp. Armed clashes of shifting intensity between the two parties left several people, including innocent civilians, wounded and dead. It did not improve the situation that Ein El-Hilweh gave shelter to numerous criminals of various nationalities, who had sought refuge from the Lebanese Law and those entities seeking to enforce it. The camp was sealed off several times during the project period, making fieldwork impossible.

Arms of various sorts are plentiful in Ein El-Hilweh, we were told, and observed weapons being carried openly in broad daylight, sometimes nonchalantly as it was the most natural thing to do. Sadly,

therefore, private disputes and conflicts may escalate and occasionally end with the use of guns. One gets the impression that it harms indiscriminately. At any rate, bystanders and people who just happen to be at the wrong place at the wrong time are sometimes hurt. As way of example, in Mid-December 2006 a nine-year old girl was shot in the leg by a stray bullet walking to school, following an argument and the subsequent armed clash between two adult male residents. A few weeks later, two men were shot and killed because of a dispute over the ownership of doves.³

However, it was the political motivated murder of two Fatah members that eventually brought our fieldwork to an end. The Fatah followers were shot and killed at daytime in the street just outside the UNRWA school in which two of the fieldworkers carried out a focus group meeting. A girl was wounded in the incidence.⁴ Tensions ran so high in Ein El-Hilweh after the assassination that we were advised to stay away for several days. As a direct consequence we were forced to cut short the final round of focus group discussions. This particularly undermined our attempts to consult the population about possible actions, projects and “ways forward” that would help solve or alleviate some of the problems identified by the project.

Capacity-building of UNRWA

Fafo put serious efforts into the project with regard to the training of local team members in qualitative research. The participatory nature of the way this project was implemented suggests that significant capacity building occurred. We are very pleased with the interest that the four staff showed for the research and the energy they put into the endeavour. With fairly different backgrounds, skills and personalities, they undoubtedly gained from the experience in different ways. It is our firm understanding that they will contribute positively and prove very useful in future research ventures UNRWA should chose to initiate.

Data Quality

We collected a considerable quantity of research material through the qualitative approach. Due to the competence-building component of the project and the fact that the ten team members had little or no experience from such research work before we started, the data quality obviously was not that good to begin with. However, due to a soft start, the written feedback by principal researchers and the regular (almost daily) team meetings, the quality of the interviews and consequently the field notes soon improved. The perhaps biggest challenge for interviewers was to remain focused on the topic at hand while still allowing the informant enough time to provide a sufficient amount of detail and to complete events and ‘stories’ that would explain and illustrate his or her opinions and ideas, and to pay attention to details. A second challenge for many was to be investigative enough, to probe in order to verify information already given in an interview or to cross-check facts and stories provided by others. However, as a result of the coaching and written comments, performance improved steadily over time.

There is no hiding that there are aspects of people’s lives and livelihoods that we would have liked to explore further, and the data contain gaps as a result of focus group discussions being cut short over security concerns. In particular and as already stated, we would have wanted more time to consult with people and groups on potential realistic solutions to problems and needs indentified during the fieldwork. Regardless of this, we are by and large pleased with the results, and do not think we could have accomplished much more given the resources.

³ ‘9-year old girl wounded by crossfire in Ain al-Hilweh’, *The Daily Star*, 18 December, 2006; and ‘Doves become new source of Ain al-Hilweh violence’, *The Daily Star*, 8 January, 2007.

⁴ ‘Clashes at Ain al-Hilweh kill 2 Fatah members’, *The Daily Star*, 8 May, 2007.

The computerized as well as the original written field notes are stored at Fafo.

Final Analysis

Following the focus group discussions and meetings with NGOs and Popular Committees, data from these new informants was integrated into our analysis. For the most part, the new data lent support to and strengthened earlier conclusions, in particular with regard to security, businesses and education. New insights were principally added by representatives of institutions as well as by students, teachers and health personnel.

2. Livelihoods

As stated above, the term livelihood refers to people's capabilities, assets and strategies to make a living. Below we examine the different income-generating activities of the Ein El-Hilweh camp residents and explore how those activities are affected and often constrained by the special circumstances of the camp, particularly the precarious security situation and the fact that Ein El-Hilweh is an enclosed space controlled by the Lebanese Army.

Work Life

The respondents talked with us about some of the significant employers in Ein El-Hilweh. UNRWA is one of the few work places offering stable and secure work for Palestinians, which makes it the preferential employer. The UN Agency is attractive because in addition to good salaries with decent work hours it offers benefits such as paid vacation, health insurance and pension, something most other employers of Palestinians do not provide. UNRWA, however, employs only four percent of all employed Palestinians in the camp, according to the survey. Although a very attractive employer, many people complained that *wasta* is a crucial factor to secure a job with UNRWA. That is to say, they lack the confidence that UNRWA's hiring procedures are followed at all times. That being said, we were told that the UNRWA of today is 'cleaner' than it used to be only a decade ago.

The NGO sector and the political factions are very important for camp residents as approximately 20 percent are employed here, according to the survey. Compared with UNRWA, however, the pay is usually lower and these organizations provide fewer benefits than UNRWA. It is still viewed as a decent and rather stable and secure place to work.

The Palestinian Red Crescent Society (PRCS) stood out from other NGOs by receiving a high number of complaints about exploitation in the form of high workloads, long work hours and low wages. This situation was explained by fierce competition between professionals such as medical doctors and nurses to land and keep the jobs due to a lack of alternative employment opportunities.

Underemployment is widespread in Ein El-Hilweh. Many persons are not employed in positions in accordance with their education and skills. For example, we met health professionals working in fruit orchards, in construction or at a fuel station; we interviewed a medical doctor who had started an after-school tutoring center, and a plumber working as an electrician.

Lebanese labour laws are restrictive towards Palestinian employment. A vast number of jobs are prohibited, and it is extremely difficult to get a work permit. As a consequence, illegal employment with Lebanese employers is not uncommon. Most but not all experience discrimination in this situation.

Palestinians in Ein El-Hilweh reported longer work hours and lower salaries than their Lebanese peers, in addition to lacking work security. Without contracts, they often face threats of being fired and expressed fear of losing their jobs. They sometimes have to hide or pretend to be visitors during inspections by the Lebanese authorities. In contrast to their Lebanese colleagues, the Palestinians lack access to health insurance and other privileges such as paid transportation and paid holidays. Nor do they get promoted with increased responsibility since a Lebanese colleague always has to be in charge, even if he or she is less experienced and possesses fewer skills. On the other hand, we encountered residents of Ein El-Hilweh who expressed satisfaction with their Lebanese employers despite the lack of a formal work contract. Even large Palestinian companies hire fellow Palestinians without contracts and benefits, we were told.

A consequence of unemployment and underemployment, often the outcome of restrictive labour laws and the discrimination and economic exploitation that result from it, is a longing for work and careers elsewhere, expressed as a wish to move to the Arab Gulf states and Europe by several of our informants. A sad consequence of such out-migration, also mentioned by several people, is the depletion of Ein El-Hilweh's human resources. The thinking seems to be that while migration is a livelihood strategy for many families, and a highly successful one for some, it also undermines the *in situ* resources and has limited trickle down effects on the local economy. Remittances lead to higher purchasing power, but the economic benefits for the Ein El-Hilweh community could have been even larger had the migrants established successful businesses in or near the camp.

Businesses

There is said to be in the excess of 500 shops operating in the camp. We found considerable variation with respect to the success and economic outcome of businesses. Some enterprises are doing quite well with relatively high profit and several employees, while other enterprises are marginal and struggle to survive. Some businesses even operate with losses, and there are owners who deplete their capital by spending money on private consumption rather than re-supplying their shops.

Savings and private loans constitute an important source of start-up capital. Some people live and work in the Gulf for a period to save money for a business, while others are able to accumulate money from a job locally. Sometimes a savings club (*jamiyyah*) is a strategy used to raise funds to invest in a business. Most loans are private from relatives or close friends. People explained that they were not interested in bank loans, because they did not wish to pay interest. Some claimed they could not afford the extra economic burden of interests, while others said they were opposed to interest in principle because it is forbidden by the Holy Koran. A few respondents had received soft loans from institutions offering micro credit. Some people we met expressed interest in such loans, while other people were sceptical due to the interest—even when the rate is minimal.

Failure in the labour market triggers the establishment of new businesses. Occasionally the decision to establish a business comes as a result of someone losing a job. If repeated attempts to obtain a new job fail, some individuals will try and establish a minute grocery, for example, to generate at least some earnings.

Many businesses-owners told us they lost the good summer season as a result of the 2006 'summer war' with Israel. Relatives from abroad usually visit the camp during summer, and due to the war they did not arrive. All had not yet recuperated and claimed to suffer the consequences still. This view was challenged, however, by several camp leaders, who told us that at least grocery stores did

very well during the war because the camp received many displaced people from villages in the south. They had to be fed and cared for, and many shops, therefore, had better turnover as a result, it was claimed.

Businesses have paid the consequences of fluctuating PLO salaries and transfers. Many establishments, probably a majority, primarily have customers from the camp. As a result, they depend on the economic circumstances in Ein El-Hilweh, and suffer when the camp's residents do not receive income and transfers from organisations such as the PLO. Shops that sell non-basic consumption goods, e.g. hobby or gift articles are particularly vulnerable to such fluctuations. When people eventually get paid by the PLO, businesses promptly experience more customers and better sales. PLO's vital economic importance became evident to all as people had suffered several months of suspended payment the previous year.⁵

Comparably low prices are the strength of businesses in the camp as it gives the shops an edge over Lebanese competitors in Saida and elsewhere. Palestinian shop owners can offer cheap prices because there are no taxes or fees in the camp. They even escape electricity and water bills, since such services are not regulated inside the camp. Furthermore, the manpower is relatively inexpensive. Reasonably priced commodities and services attract customers both from inside and outside the camp.

'Insiders' are more likely to buy on credit. As compared with customers residing outside Ein El-Hilweh, camp dwellers are more eligible for credit in shops since the credit system is based on personal relations and trust. According to the system, a customer can take out consumer goods and other merchandise as long as he or she pays at the end of the month (or within reasonable time). More often than not such credit is restricted to customers with a steady income. 'Outsiders' usually do not have access to this kind of credit, and are often valued as they pay cash for their purchases. Credit is an important means of getting access to goods for business owners and individual customers alike, because of the overall low purchasing power in the camp.

Shop-owners sometimes struggle to have the customers repay their debts, and can be hesitant to give credit because of bad experience. Occasionally the customer is very poor and cannot cover his debt. In such instances, the shop-owner might cancel part of or the entire debt. If the customer is a good friend or a close relative, the shop-owner has to weigh the worth of the relationship against the value of the outstanding money owed.

Many business owners do not properly separate their business and household economies. If a household experience a shock (typically sudden illness) and is confronted by unexpected outlays (e.g. a large hospital bill), money is taken out of the establishment to cover the expenses. The result is a drop in business capital and a less sustainable business.

Livelihoods

Households frequently combine income sources to sustain their livelihood. A household's main income is typically wage income from employment inside or outside the camp, or profit from a busi-

⁵ Towards the end of March 2007, PLO employees and those working for PLO-affiliated political factions had not received their salaries for nine months and received a back pay covering the preceding four months. The remaining five months of salary was to be paid at a later stage ('PLO resumes cash transfers to offices in Lebanon after nine-month hiatus', *The Daily Star*, 28 March, 2007).

ness or other self-generated income. This is supported with one or more additional income sources such as transfer from political organisations (including pensions, scholarships and other contributions), donations or aid from NGOs, and remittances from relatives living abroad or occasionally elsewhere in Lebanon.

Salaries and transfers from Fatah was found to be an essential factor in the livelihood system of a high number of households (some suggested more than half of the camp). The volatility of these transfers have reduced many families' standard of living and seriously undermined their sense of economic security.

Basing consumption on credits from local shops is a common livelihood strategy for many households. Normally it requires a stable income enabling the settling of debts on a monthly, or regular, basis. If a household fails to repay its debt over time, access to such credit could vanish.

Reciprocity of services among households and individuals is common. People exchange services and help each other for free instead of hiring—and paying—skilled labour to repair a broken washing machine or a motorbike, to renovate or extend a flat, etc.

Many households are vulnerable because they have a marginal livelihood situation and are unable to cope with unexpected shocks. They will face difficulties in the event of a seriously ill family member causing a shortfall in income or unexpected expenses for medical treatment and hospitalisation. If the need arises a majority borrows money from close kin and infrequently from neighbours, and they repay the loan by resorting to reduced consumption. In the event of chronic health failure, a good number of households cannot sustain the extra burden, and will eventually slip into poverty. There is no formal insurance available for the people of Ein El-Hilweh which could provide protection against such unexpected events and outlays. Instead a few households have set up private savings schemes. We met, for instance, a family where all adult family members deposited regularly a certain amount of money in a 'fund', the fund serving as a safety net to cope with future unexpected expenses.

Several respondents and the NGOs stated that UNRWA's Special Hardship Case poverty-support program was welcome but inadequate. They said that the sum received was too low and that the special hardship support should have covered a higher number of families. On the other hand, our fieldwork identified households that received such assistance from UNRWA despite having employed adults, even working full time. Due to the common understanding in Ein El-Hilweh that the special hardship support is inadequate and that additional families 'deserve' it, it seems like people do not judge those who 'cheat' UNRWA. People are simply receiving what is 'rightfully theirs'. It is extremely hard for UNRWA social workers to remove hardship allowances once it has been granted. In one case that came to our attention, a social worker had been threatened by the recipient household and did not dare to remove the special hardship support.

Coping Strategies

As mentioned above, if income becomes inadequate due to unemployment, falling profits from a business or the absence of expected transfers from political organisations such as Fatah or relatives, the inhabitants of Ein El-Hilweh would typically resort to a network of relatives and friends. Such social networks are also imperative to tackle outlays resulting from sudden illness and ensuing medical treatment.

Mosques provide valuable assistance to poor families and families with unexpected expenses. The funding of such assistance derives to a large extent from the *zakat* (religious tax) collected once a year. Sometimes the mosque provides guarantees to finance consumption. If, for example, a newly-wed couple needs furniture, the mosque would guarantee for the loan to the furniture shop, the couple would take home their gear, and the mosque would pay the shop upon collecting *zakat* during Ramadan. Whether this 'credit' is provided as aid or should be paid back varies and is in the end something that the mosque and the couple work out between them.

A few employers are known to provide loans to their Palestinian employees in case of unexpected expenses. They may also provide loans for house upgrading or for investment in a business.

Political institutions such as the PLO and Fatah may contribute to people's medical expenses in cases when the cost exceeds the support from UNRWA and the family cannot afford to cover the remaining sum.

Reducing consumption is a common strategy to handle unexpected expenses or more permanent income shortfalls. The household would typically reduce its consumption of the more expensive food items such as meat and fruit and purchase the most essential staples only. They would also postpone buying clothes and other things that can wait. Money saved would instead be spent on down-payments.

Remittances from family members living abroad constitute an important source of income for many families in the camp.

Sale of assets that can fetch a good price in the market such as cars or gold is a strategy used should a sudden need arise. People also sell off assets if the household wish to invest in a dwelling or establish a business.

People have established saving associations to cover major expenses such as a marriage, furniture or hospitalisation or to buffer income shortfalls resulting e.g. from abrupt health failure or the death of a breadwinner. A traditional saving scheme (*jamiyyah*) works as follows: All participants save a fixed amount each month. They would then take turns to spend the savings according to their various private needs.

Provided the household has healthy and capable members, sharing of responsibilities among household members is an option to tackle unexpected events. Some care for elderly or sick parents while others work outside the home and bring in income to the household.

3. Security

The particularity of the security situation of the Ein El-Hilweh refugee camp was brought up in nearly every interview and all discussions we had throughout the fieldwork. As described in section 1, the fieldwork was directly affected by tensions and violent incidents, serving as a testimony to the precarious circumstances of the camp. The claim consistently made was that political tensions, arms and violence affect people's lives and livelihoods in a harmful way. Statements from the qualitative fieldwork were supported by evidence from the household sample survey, where 89 percent of the respondents were of the opinion that the security situation is bad or very bad.

It appears that the security situation fluctuates between, on the one hand, long periods with fairly relaxed political relations and calm and, on the other hand, periods of political tension accompanied by the occasional shooting and armed clashes lasting for days and sometimes weeks. Disputes and clashes are either ‘political’ (they have to do with factional rivalry and are sometimes attributed to the political situation in the Occupied Palestinian Territories) or ‘private’ (they are primarily caused by individual or intra or inter family conflicts).

Individuals

Upon the eruption of clashes, Ein El-Hilweh quickly comes to a complete standstill. Employees fail to report to work, schools and shops close, medical services are hampered and the Lebanese Army check-points may seal off the camp. A situation of uncertainty and fear would dominate the camp. People employed outside the camp are rather quick to return to work, both to avoid conflict with employers and to secure their income and livelihood – absence may result in losing the job. Parents are reluctant to send their children back to school, even upon hearing that the problems have been resolved and learning that the UNRWA schools have reopened. People constantly fear that the many under-laying disputes and conflicts manifest themselves in a violent manner, and parents are particularly concerned since the schools are situated in an area often struck by violence. The shops normally reopen soon after calm is restored, but especially customers from outside Ein El-Hilweh will be reluctant to enter the camp for a considerable time afterwards.

Disagreement and tensions between neighbours from different political factions typically generate worries and anxiety among ‘neutral’, non-affiliated neighbours. People told us of being afraid to end up in the middle of a ‘battle’ between such politicized neighbours should a conflict detonate. They voiced particular concern because of the widespread and uncontrollable weaponry in the camp.

Night-time medical duty is not guaranteed. People hold the general view that the camp is unsafe after sunset, and many avoid being outside after dark. The streets will then be ‘owned’ by the various armed factions patrolling their respective areas. Medical doctors complained that this situation made it difficult and hazardous to attend to patients during the night, with the consequence that too few doctors were on ‘night duty’.

Households are known to have left Ein El-Hilweh out of security concerns. Judged by our interviews a good number of families wish to do the same, but cannot afford the elevated cost of living outside the camp (the rent is generally higher, and they would have to pay municipality tax, and for electricity and water/sanitation which they do not pay inside the camp). We learned about a few households that had moved out of the camp despite the increased living costs after the loss of household members due to conflicts inside the camp.

The camp constitutes a place of refuge for a number of mainly Lebanese individuals accused of serious crimes and wanted by the Lebanese Police. Their identities are well known to the Lebanese soldiers manning the check-points at the four entry points to the camp. Thus, the wanted persons cannot leave the camp, as they would be arrested at the check points. People not wanted and with identical names to the sought-after criminals are occasionally subject to problems at the check-points. They can be delayed for a long time and there have been arrests, even—it is claimed—if it is evident that the person in question is not on the list of wanted persons.

Businesses

The Lebanese Army check-points hamper business as the entry and exit of customers and suppliers from outside the camp become cumbersome. We were informed that the controls had been more tedious and time-consuming lately, causing some people to wait up to half an hour to enter the camp (something we experienced ourselves, even with entry permits sitting at the checkpoint). Obviously, this discourages both customers and suppliers from shopping and doing business in the camp. For many, the competitive prices cannot contend with the time lost at the check-points. Some suppliers are requesting business owners to pick up supplies outside the camp. Small (one-person) enterprises thus have to close for a while with the risk of losing customers and earnings or, alternatively, need to hire staff for the time it takes to get the supplies, thus enhancing costs.

People lack indemnity against property damages resulting from violent clashes (or from any other property damages for that matter). This was a particular concern among business owners located in streets regularly exposed to fighting. Some reported that they had had to rebuild their shops several times after such damage, without any kind of compensation. Others said they had relocated their business to avoid future destruction.

As mentioned, in particularly tense times and during clashes shops close since many fear damages to property and goods and the loss of life, and customers stay away to avoid danger. Lebanese and Palestinian customers residing outside the camp do not visit and sometimes the checkpoints close. A general notion of Ein El-Hilweh as a trouble spot already exists. Naturally, this negative image is strengthened in times of heightened tensions and armed conflict. Business owners reported that they are heavily penalized for security 'breakdowns', because outside customers refrain from visiting the camp for a long time even after general calm has been restored. Since, as noted earlier, customers from outside the Ein El-Hilweh refugee camp typically are better off than the average camp customer and usually pay in cash, this has a significant negative impact on the overall economy of the refugee community.

4. Education and Educational Services

Weakness in Basic Education

There is a general weakness in basic education. Our interviews indicate that a growing number of students in Ein El-Hilweh do not learn to read and write properly, nor do they master basic math calculations. There are several factors that contribute to such poor scholastic performance.

Oversized classes are seen as the major explanation for the poor results. Despite a reduction in class size from 50 to 40 students over the past few years, people concur that there are still too many students per teacher. The teacher does not have the capacity to give each individual student the attention he or she requires, and cannot, therefore, help students that for different reasons fall behind in work and learning. Large classes also render it difficult to apply pedagogical methods as group work etc, which the 'new' Lebanese curriculum, gradually introduced since 1997, requires. Cramped classrooms make up poor learning environments, and many teachers struggle with disciplinary problems which at least partly are related to the large classes.

Double shifts are mentioned as the second most important reason for problems in the school. Since two schools compete over limited time in the same building structure, the time allocated to each lesson has been reduced. Furthermore, the time for breaks between classes is too short. This double-shift arrangement, thus, grants the teacher too little time to teach what he is supposed to and gives the students too little time for group work and practices. Second, it does not give the students sufficient time to rest between lessons. A third unfortunate consequence is that the school and its facilities cannot be used for after-school activities and clubs for the children during day-time (day-light). In a cramped environment with restricted space of this sort, such alternative use of the school buildings would be highly appreciated by the Ein El-Hilweh population, which generally lacks recreational services.

The youngest interviewees highlighted the lack of adequate playgrounds and sports facilities. The lack of adequate and properly maintained outdoor areas such as sports facilities and playgrounds implies that children do not have access to safe space in which to relax and participate in extra-curricular activities, which in turn affects negatively children's ability to concentrate during lectures and other classroom activities and thus hinder their academic development.

One major aspect that is a contributing factor to the weaknesses of basic education in the camp is the uncertain and often volatile security situation in Ein El-Hilweh. On several occasions throughout the scholastic year, schools have closed down as a result of the deterioration of security in the camp. Such closures effectively lower the time designated to children's learning. Furthermore, exposure to violence can have a negative psychological effect upon children and their development, and can reduce drastically some children's capacity to concentrate and grasp what's being taught.

Teachers lack competence in the modern pedagogic methods required by the 'new' curriculum. We were told by students, parents and teachers alike that many teachers still utilize old teaching methods based on lecturing by teachers and memorizing by students. Instead they should more often have applied methods based on research and understanding and that require more active participation from the students. The consequence of the old-fashioned ways of teaching is that the students are unprepared for the national exams (*Brevet*), where many fail. We also encountered the complaint that some of the teachers taught subjects they were not qualified for, for instance a person trained in English literature would teach math and science.

Lack of cooperation between the home and the school is seen as a considerable obstacle to the performance of the students. Teachers complain that the parents do not understand the importance of education. Parents often do not discipline their children to behave in school and they do not follow up by paying attention to the students' progress and assisting in home work, they claim. Parents and children, on the other hand, complain about teachers who hit students and yell at them in front of class if they fail to do something or for other reasons. Such bullying and verbal abuse creates an environment of fear. Many parents told us that they have little chance assisting in homework, because 'everything' in school has changed and they do not understand modern teaching methods. Several children declared that they at times do not comprehend well what is going on in the classroom and frequently fail to grasp what the teacher attempts to explain.

The 'automatic promotion system' is blamed for poor results. A good number of informants thought there must be something wrong with the UNRWA educational system, because of a regulation preventing schools from failing students in the lower grades, and only being able to fail a limited number

of students in higher grades. The consequence of such a practice, we were told, is that many students are promoted to the next grade without sufficient knowledge to succeed in that grade. Teachers and parents alike believe a higher number of students than today should be allowed to repeat grades in order to provide them a better foundation to master the next level.

Several informants were of the opinion that the curriculum is too demanding and ambitious. Particular mention was made of the introduction of English as a 'first' language in math and sciences in grade 4. Many students are already weak in Arabic at this point and struggle immensely with the additional language demands, we were told.

Apparently, preschool attendance became a prerequisite for the Lebanese curriculum after the latest reform, requiring two years of preschool before grade 1. Upon entering grade 1, the children are expected to know the alphabet and how to read. The lack of preschools in Ein El-Hilweh means that most students arrive at school unprepared and, compared to (many) Lebanese children, commence their education with a handicap.

Disciplinary problems came up repeatedly during the individual interviews, as well as in several meetings and focus group discussions. It was widely seen as related to crowding. Many informants were unhappy with the prohibition of corporal punishment introduced by UNRWA some years ago. They complained that the students were given the upper hand as they know the teacher cannot use any form of physical force, and that they have lost the respect for their teachers. We were told that few alternative methods for disciplining a class have been introduced. The teachers are short of means to provide incentives and hand out alternative reprimands and punishment to create order in the class. The inadequate or oftentimes lack of communication and cooperation between home and school only add to the disciplinary problems.

Other parents, while admitting that the schools had vast disciplinary problems, did not favour corporal punishment. Instead they pointed at reduced class sizes, improved teacher training, and, sometimes, more traditional teaching methods as remedies.

Teachers and NGO representatives also had divergent opinions about solutions to the sometimes chaotic learning environments in UNRWA's schools. The fact that a substantial number of the teachers and NGO representatives we met—along with many parents—proposed the re-introduction of physical reprimand as a way to tackle noisy and misbehaving students, underscores the significance of this problem for the UNRWA school system and the desperate situation that the inhabitants of Ein El-Hilweh feel they find themselves in with regard to this aspect of schooling.

Dropout

The end result of the weaknesses and problems discussed above is an increasing number of dropouts. Many of the dropouts are illiterate or only partially literate.

Students are particularly vulnerable in grades 4 and 9, and many leave school during or after these two years. Grade 4 is a critical year, because English is introduced as the teaching language for math and science. At this level many students are still very weak in Arabic and do not yet know how to read and write their mother tongue well. The introduction of English as the working language for several subjects makes learning too tough for a substantial number of children. If a student is weak in English it affects negatively the results in other subjects. Students who struggle and fall behind the class are rarely offered extra help or tuition to improve his or her situation. Instead students told us of

teachers who tend to get favourite students receiving more attention and follow-up than others, while the weaker ones frequently are considered 'lost cases' and receive the least help and encouragement of all.

Weak students risk being marginalized in class, ending up not understanding anything of the lessons they are taught or the work they are supposed to do. Reportedly, in many instances the teachers respond to such students by shouting, nicknaming and various other forms of verbal abuse in front of the class. A number of children and parents talked to us about beating by teachers still taking place in school, notwithstanding the fact that it was disallowed some years ago. Many students feel humiliated by such treatment, and some eventually refuse to go to school. Children dropping out around grade 4 are usually illiterate.

The next critical threshold is at grade 9. The Lebanese educational system, which UNRWA adheres to, requires a national test at this level, the *Brevet*, to enter secondary school. Many of the students have repeated one, two and occasionally more years when they reach this level.⁶ If they fail the *Brevet*, many give up, and decide to leave school. Some of these students will apply for vocational training at Sibleen or with an NGO or a private center, while others will seek training at a workplace, learning skills from a *muallim*. Some will be disillusioned with school or for other reasons stay home (mostly girls) or roam the streets (boys).

Some parents are indifferent or even support dropping out. Overall, it seems that education is not as highly valued by the camp residents today as it once was. We sensed a general understanding that education not necessarily leads to a good job. Most informants gave examples of a relative or friend with high education, even from a university abroad, who has great problems obtaining a job where he can use his skills and take a decent salary. At the same time there are self-made entrepreneurs with minimal education doing pretty well. This leads many to think that a decent livelihood does not necessarily result from education, and many parents, therefore, are indifferent if their children quit school. Some parents even actively encourage the decision to leave school, typically requesting girls to help with housework and caring for siblings and urging boys to find a job to support the family economy.

Many girls drop out upon engagement. There are still a substantial number of parents who consider it one of their main parental obligations to see to it that their daughters are married, and do not appreciate the importance of education beyond their engagement. They would rather ask the daughter to remain at home to get trained to run her own household and prepare for the marriage in various ways.

Sometimes domestic social obligations in combination with UNRWA's stringent application of the rules of enrollment seem to prevent children, typically girls, from continuing their education. Several cases were brought to our attention where girls had left school due to 'problems in the family' and were afterwards rejected re-entry to school due to either missing out the final exams or for passing

⁶ This claim contradicts earlier assertions from our informants that too few students are given the chance to repeat a year. However, our statistics suggest that the number of students who repeat one or more years is considerable, and higher in Ein El-Hilweh than elsewhere. Sixteen percent of children aged six to 19 and currently enrolled have repeated two years or more, as compared with an average for the Palestinian refugee population in Lebanon in the same age group of seven percent (the figure for the total is calculated from the data set of the 2006 Labour Force Survey implemented by Fafo).

the age limit. In one case a girl's brother broke his leg in a traffic accident and she had to care for him; in a second case a child stayed home for a couple of months for health reasons.

Some boys join political parties instead of attending school. They are fascinated by the manliness deriving from military training, carrying weapons and 'policing' the streets. Furthermore, they are drawn towards the rather small allowances offered, and find this much more attractive than continued schooling. Armed boys can be observed in the streets as they safeguard an office or protect a political leader. There seems to be no educational requirements for careers as guards and soldiers.

Alternative Tuition

Since an increasing number of students find it hard to comprehend and follow the teaching at UNRWA schools, tutoring and homework assistance are offered by several NGOs. The demand for support tuition and help with homework was said to be vast and on the rise in response to the 'new' and more challenging school curriculum.

In addition to the NGOs, many children receive private tuition provided by qualified teachers, students, or sometimes unemployed secondary graduates. Such private teaching is usually given to one student at the time. Not only weak students take such tuition, but also those who seek to improve their test scores and grades to ensure passing the Brevet or with a view to enter a certain college or university.

UNRWA teachers voiced concern about and criticism of the tutoring activities of the NGOs. They said that the NGO teachers are unqualified to teach the 'new' curriculum. School teachers also suspect that the 'homework teachers' sometimes do the homework for the students so that they will get good grades, instead of helping them to a better understanding of the material at hand and making them do the homework independently. During a focus group meeting between UNRWA teachers and private tutors, it was suggested to start some kind of coordination between UNRWA and other providers to improve the situation.

Literacy courses have been established as a response to the increasing number of students falling out of regular school before learning how to read and write properly. The students attending such courses unmistakably appreciate a second chance to learn, and find it easier to learn in the more relaxed atmosphere of a literacy course than in the learning environment they experienced in school.

Vocational training courses appear to be in high demand, particularly for school dropouts. Several NGOs run vocational training courses in response to this situation. The training is usually short term, in disparity to the courses offered by UNRWA's Sibleen Vocational Training Center.

5. Health Services

UNRWA clinics were described to us as fundamentally overcrowded in the sense that each doctor sees too many patients each day, allocating very limited time for each consultation. There were also complaints about the limited opening hours of the clinics (07:30 – 14:00). Yet, the research team spent one full day (an ordinary Wednesday) at one of the two UNRWA clinics in Ein El-Hilweh and did not find the place particularly congested.

People blamed the UNRWA doctors for inadequate treatment. There were several statements akin to ‘everybody gets Panadol regardless of the diagnosis’, hinting that the assortment of medicines at the clinic is too limited. Such opinions have led to distrust of the general quality of the service among some people, who—provided they can afford it—have turned to private doctors.

Many raised the issue of treatment of serious illness like heart conditions or cancer. They claimed that the hospitals used for referral by UNRWA were at least occasionally found to be inadequate. The main problem is that alternative health providers are outside the economic reach of the population of Ein El-Hilweh.

We found the paradoxical situation that while a great number of informants complained about saturated UNRWA clinics and the inadequate availability of qualified health personnel, the camp appears to have a substantial number of unemployed or underemployed medical doctors. We talked with several physicians who find it hard to obtain employment in accordance with their education and specialization, because there are few job opportunities in the camp. Some work illegally in Lebanese hospitals with low pay and poor work conditions, basically just to practice their skills. Others have ended up in jobs not related to medicine at all. Some doctors told us they feel exploited by the PRCS, which provides some of the few positions available for medical staff outside of the UNRWA. PRCS staff is said to work long hours with a minimum of pay and very few benefits. Some physicians work there primarily to keep in touch with their field of expertise and avoid losing their skills.

We were told there are 25-30 private clinics in the Ein El-Hilweh refugee camp. Some of these clinics are operated by UNRWA doctors or doctors employed outside the camp after their regular working hours, and are sustained with small fees from the patients.

Several physicians claimed that there is a lack of coordination between the various health providers in the camp. They want better and more efficient management and use of resources and equipment. Furthermore, they called for an overall health policy to set a standard for the medical treatment available to the Palestinians, as well as better sharing of burdens and responsibilities between the Ein El-Hilweh doctors. The doctors also suggested a system permitting shared emergency and night duties.

Finally, the physicians we met wish for opportunities to improve skills and update themselves on recent medical developments. As a consequence of limited employment opportunities, currently very few get such a chance. They called for the opportunity to gain experience from working with specialists at modern hospitals with advanced medical equipment and to be given the chance to attend courses and conferences to enhance their skills and thus improve the quality of the medical services to the Palestinian refugee community.

6. Groups and Institutions

The Disabled

The disabled we talked to express a lack of awareness about their circumstances and a need for fundamental change in people’s attitudes towards disabled persons. They want to be respected and accepted with their handicaps. Many experience humiliating situations, particularly from children in the streets who talk to them with disrespect. Sometimes this applies to adults as well. The disabled think people show considerable ignorance and that their attitudes imply a fear of the ‘unknown’.

Too little economic support is a common experience for the handicapped and disabled. Consequently, they normally remain dependent on their families throughout life. The group of disabled requests financial assistance in such fields as medical treatment, adaptation of dwellings to their individual needs, vocational training, and to find employment. Today, the disabled stand very limited chances of obtaining a livelihood, which often excludes them from marriage and establishing a family on their own.

Narrow lanes as well as over-ground water pipes and garbage in the streets hinder the movement of many disabled, e.g. the blind and people in wheelchair and other physically impaired.

People we met mentioned isolation as a common feature in the lives of the disabled. There is only limited integration in the schools. Most of them have few chances to go out. The result is that disabled persons tend to live an isolated life at home.

Some NGOs offer work and training. For example, the Ghassan Khanafani Foundation runs a center for the blind, which offers some schooling and training. Khanafani also has a center for people with Down's syndrome. The Karame Association operates a workshop where they provide work opportunities to the disabled, and Norwegian People's Aid (NPA) offers free medical assistance.

A few people with minor physical handicaps are integrated in UNRWA's schools. Integrated children evaluate this as a very positive experience and eagerly recommend it to others, even if they feel a little excluded from the other children. They told us that no matter what, it is better than sitting at home and the few other alternatives available.

Youth

Many youth said they hold little hope for the future. They link this negative outlook to the difficulties they have in finding employment both with and without education. There is, obviously, a complex set of reasons why many fall out of the educational system, but one of them is clearly the poor prospects for improving their life through education.

Our informants complain about few leisure opportunities, especially for girls. There is a lack of clubs, playgrounds and cultural centres for the youth. The few places available are mainly used by boys and usually out of reach for girls due to cultural regulations and traditions. The double-shift system in the schools is a hindrance to extra-curricular activities. The football ground was frequently mentioned as a popular spot for players and bystanders alike.

Friendly relations with youth outside Ein El-Hilweh was reported by many adolescents. The young develop relationships with both Palestinians and Lebanese residing outside the camp. Relations sometimes develop as youth meet in public places and are sometimes established at educational institutions outside the camp.

Interest for, and affiliation to the political groups is often economically motivated, as membership tends to be rewarded with small grants from the organisation. Such contributions can take the form of salaries the size of pocket money or travel allowance, and sometimes student scholarships. In return the youth often have to volunteer in different activities. Some young ones are attracted by the access to arms and the prospect for a job as a guard or a 'fighter'.

Children and youth over and over again raised the issue of bad conditions and treatment in school, including cramped classrooms, lack of discipline and mistreatment by teachers. For this issue we refer to the section on education.

Sexual abuse was reported by some youth. Young male dropouts seemed to be particularly vulnerable.

Physical aspects of the Ein El-Hilweh refugee camp was not a central issue in our investigations *per se*. However, the poor lay-out, cramped space, narrow lanes and poor roads, etc. came up repeatedly in our conversations with its inhabitants. For example, old people and handicapped, and their caretakers, complained about the difficulties maneuvering the streets, and shop-owners pointed at the challenges associated with transporting goods in and out of the camp, to and fro their shops. Of course, for visitors without prior experience from Palestinian refugee camps in Lebanon or elsewhere, the camp's physical conditions are also the most obvious marker of the poor living conditions there.

Physical features also figured high on a list of important aspects to improve prepared by students in a class at one of the camp's NGOs. The children were challenged to prepare such a list by their teacher whom we interviewed. This is how the list looks (issues not prioritized):

- Enlarge and fix the roads
- Paint the camp walls
- Level the surface of the passageways
- Get rid of the junk in the streets
- Clean the streets
- Improved lighting of the passageways
- Parking places at the entrances to the camp
- Get rid of noisy (electricity) generators
- Have playing space in each neighborhood
- Toys at schools
- Training clubs (gyms) for boys and girls
- Security
- Ensure medicine
- Good doctors and available medicine
- Help poor people

The Elderly

The elderly, and their immediate family, told us that old people generally refuse help from outside the family. People found the idea of homes for the elderly offensive. They were unable to express ideas for improvements of the life of the elderly, such as having a separate income or an activity centre where they could spend time during the day.

The aged people were happy to live close to their families, and expressed a wish to stay with them and be cared for by relatives as expected by the traditions.

People brought up the issue of medicines and medical treatment. They mentioned having problems getting the required medicines. Medicines represent a heavy economic burden for most households in the camp, including the elderly. There was also a complaint about UNRWA's policy towards people older than 60 years of age. From that age onwards people are apparently excluded from UNRWA-support to medical treatment, as UNRWA gives priority to younger patients.

While people generally have a preference for home care, the elderly undoubtedly become a heavy burden for many households. Several informants stated that there is a lack of services providing help to the elderly in their daily life, particularly special care and nursing.

NGOs

The 30-40 NGOs in Ein El-Hilweh are engaged in a variety of services and activities. They seek to supplement the services of UNRWA, and offer some additional services to the community.

The NGOs are important employers in the camp, where they give work opportunities to a number of women and men. At times, they also provide economic compensation in return for people's participation in various activities.

The camp contains ten Kindergartens, a hospital and several clinics run by the NGOs. People see them as significant supplements to the services delivered by UNRWA. Most of the NGOs charge nominal fees for their services, to cover running costs and salaries. The kindergartens are crucial as they prepare many children for school. It was suggested to make the kindergartens mandatory under UNRWA responsibility or supervision.

School tutoring and homework assistance are offered by many of the NGOs. The demand for help with school homework was said to be vast. The students pay fees for such classes.

Some NGOs provide literacy courses as a response to the relatively high and perhaps increasing number of students leaving school before learning how to read and write properly.

The NGOs provide a number of vocational training courses, at least partly said to be a response to school drop-out. The training is usually of short duration.

The NGOs are involved in a number of activities to assist and improve the lives of the disabled. For instance, some NGOs provide highly subsidized and even free health care. The demand for such help is however higher than the programs can offer.

A few NGOs offer micro credit loans to small income-generating projects.

Charity is distributed by several NGOs. The distributions primarily go to orphans, here referring to children who have lost their father (the supposed breadwinner of the family), and to some extent poor families in general. The assistance to the orphans is often organized through a sponsor system, where the NGO finds a domestic or foreign sponsor for the child, who will provide a monthly sum for the child until adulthood. There were some complaints that the system had been disrupted by the general ban on money transfer from many foreign banks to Arab institutions.

A few NGOs offer employment to the disabled.

Representation and Communication

One of the most intriguing findings from the focus group meetings was perhaps the call from several of the female participants in different meetings to hold elections to choose a more representative camp leadership. They were clearly not impressed with the performance of the Popular Committees—run by men. The result was unexpected since we did not set out to investigate how the community was ‘run’. On the other hand, when we invite people to discuss the question ‘what can be done’ with this or that, the distance is short to the question ‘how can it be done’ and then ‘who can do it?’

Informants told us that the Popular Committees of the Ein El-Hilweh refugee camp did too little to improve people’s circumstances. Furthermore, they alleged that the local NGOs were too small to have any impact, particularly since they did not coordinate their efforts, cooperate and ‘speak with one voice’. Despite the many imperfections of UNRWA, said one informant, UNRWA remains the only body one can turn to in case help is needed.

Related to the above point was the perceived lack of communication between the camp community and UNRWA, its major service provider. The two Popular Committees claimed that they always initiated the meetings between UNRWA and camp representatives. UNRWA never contacted them, we were told. Furthermore, the issues raised by the Committees in such meetings were seldom addressed by UNRWA afterwards. Similarly, questions and complaints that the Popular Committees brought up in letters to the UN Agency were constantly left un-answered, it was claimed.

The research team experienced that UNRWA under-communicated steps the Agency was taking to improve services. As way of example, at the time of the study, UNRWA had commenced the construction of a new secondary school in Saida, i.e. outside of the refugee camp. Once completed, it would alleviate the pressure on the insufficient space at the schools in Ein El-Hilweh since students would be transferred to the new school outside the camp. It was astonishing to learn that with a few exceptions people, including those employed by some NGOs, did not know about this major investment and activity.

The research team’s sense of inadequate and ineffective information sharing and communication between UNRWA and Ein El-Hilweh’s residents and representatives was shared by several central staff at UNRWA’s country headquarters in Beirut.

7. Concluding Remarks

This report summarizes the attitudes, opinions and perceptions of those Palestinian refugees that we met in Ein El-Hilweh in the winter and spring of 2007. While we cannot claim that the voices are entirely representative of the camp residents, and there are obviously important livelihoods aspects we have not investigated and significant opinions we have not captured, we are struck by the extent to which the general outlook of people met during the qualitative fieldwork corresponds to the statistical findings of the sample survey and presented in volumes II and III of the report. One example is overall consistency regarding issues to improve in the school system. A second example is findings regarding the deplorable labour market situation characterised by e.g. discrimination and a high number of underemployed persons and discouraged workers. A third case in point is the frail security situation of the camp.

Yet the two sources of data also complement each other to some extent. For example, the qualitative data paint a fairly one-sided negative picture of UNRWA, particularly with regard to education services, but also health and social services, and concerning the Agency's (lack of) capacity to communicate with the community it is set to serve. This is balanced somewhat with statistics which e.g. reveals that 'only' three in ten parents with children attending UNRWA's basic education think the education is poor or very poor, and that eight in ten women who have received pregnancy care at an UNRWA clinic find it adequate or good.

The critical flavour of the report is 'natural' because we set out to assess the situation of a fairly disadvantaged refugee population we know is far from content with their general circumstances. Furthermore, we urged people to voice concerns, grievances, wishes etc. and to 'document' gaps in service production, challenges in living conditions arenas, the reasons for livelihood problems, and so forth.

Despite the tendency of general agreement on a number of issues that we raised or that came up during the qualitative fieldwork, people obviously disagree on certain issues also. The use of corporal punishment in school is a point in case. While a majority of the NGO representatives and UNRWA teachers we met voiced agreement that in principle corporal reprimand should not be applied, quite a few suggested it should be used (or, re-introduced) to restore calm and order in the classrooms and establish environments conducive to learning. A meeting with the NGOs represented in Ein El-Hilweh resulted in a heated debate on the topic. Among parents, the backing for physical punishment in the schools seemed even stronger. On the other hand, the opinion of most children and youth was different—despite the fact that they are the ones suffering the consequences of 'unruly' classes and an inferior atmosphere for learning. The children and youth tended to put more weight on the negative consequences of corporal punishment, and also brought to our attention what they claimed to be widespread systematic, unfair and unreasonable treatment, including verbal abuse, of students. They referred to drop-out cases and talked about the destructive psychological impact such conduct has on them.

Regardless of several dismal findings about living conditions and livelihoods in Ein El-Hilweh, we discovered positive signs as well. Notwithstanding the weakness of basic schooling and that perhaps an increasing number of parents and youth are questioning the benefit of long education, be it vocational or academic, the camp has scores of educated, resourceful and skilful inhabitants. For instance, there are a good number of businesses in Ein El-Hilweh run by capable, energetic and ambitious own-

ers with a drive to expand. Unfortunately, they are prevented by the precarious circumstances of the camp, where both internal power structures and conflicts, and the fragile relationship with Lebanese authorities and the army, play a negative role. Furthermore, the population of Ein El-Hilweh interacts significantly with people in Saida and Lebanese society more in general. They go to non-camp areas for the purpose of education, employment, shopping, and social visits. In turn, the camp receives customers and visitors of both Palestinian and Lebanese nationality. There seems to be a potential for considerably more contact, and hence economic and livelihood benefits. To achieve this, however, the security situation of the camp has to improve significantly.

As stated previously, we would have liked to do much more to challenge the Ein El-Hilweh residents on ways to improve the living conditions and livelihoods of the camp, and particularly to explore how they can further contribute themselves. We highly recommend additional dialogue with the camp population on this. From our work, three areas stand out as particularly important to pursue: schooling, communication/organization, and security. We shall provide a few final comments regarding each one.

It is paramount that children attend school and learn basic reading and writing skills. It is further important that the Palestinians in Ein El-Hilweh, and Lebanon in general, pursue vocational training as well as higher education. While we heard numerous stories of people who succeeded economically without formal education and even more stories about how people with college or university degrees did not find work in compliance with their education or were economically exploited by their employers, it remains a fact that education pays off. To maintain and restore people's faith in education, measures must be taken on two fronts.

First, basic education has to be improved with regard to quality of teaching and the overall learning environment. More children than today should enjoy going to school in the morning! We had a feeling of sizeable and growing distrust among parents of school children towards UNRWA schools, and sensed that this distrust at least partly originated in poor understanding of the curriculum and modern pedagogical methods. UNRWA teachers should engage parents and 'team up' to improve the future livelihoods of the young ones. Rather than seeing this step as an extra burden, UNRWA and its teachers, we think, would gain from it because increasingly informing and involving parents might cause them to provide more academic support to their children, and teachers might receive better help with class discipline from parents.

A possible approach to enhance literacy training in the lowest classes, something we know has worked well in other settings, is to invite parents into the classrooms to assist in reading and writing training, concentrating on the weaker children. Given the under use of human resources in Ein El-Hilweh—consider, for instance the substantial number of fairly well-educated housewives—one should have a substantial pool to 'recruit' from. Another method that one could consider to support the weaker pupils in the lower classes is to involve academically outstanding children from the higher classes as 'assistant teachers' in language and science—preferably within normal school hours. This could also give younger children 'idols' and help motivate them.

While 'opening up' the school as suggested here may seem threatening to the schools and its principals and teachers—as one would essentially admit to weaknesses, inadequacies, challenges and problems—it seems plausible that under the current circumstances this could be one way forward.

Second, one needs to restore the camp population's belief that education amounts to improved living standards, in most cases. People, it appears, should hear more success stories. One way in the right direction would be to expose older children and youth in basic schooling to older students who could share good experiences, and adults who have 'made it' in work life because of knowledge and skills acquired through formal education. What about making 'campaigns' for vocational, secondary and post-secondary education a regular activity? One should create enthusiasm for education—something which, unfortunately, too many UNRWA teachers lack, according to several respondents.

A second set of findings mentioned in the report could perhaps be summarised as lacking, inadequate or dysfunctional communication. Members of the popular committees and NGOs, teachers, students, parents, youth, etc. all were unhappy and complained about something: they did not receive adequate information; they did not get answers when they approached someone; they thought they had no one to turn to; they felt that the institutions they *could* talk to did not represent them or did a poor job; they expressed frustration for the lack of coordination and cooperation between education and health service providers, and so on and forth.

A related aspect, one could summarise by alluding to a fundamental lack of participation, a shortage of avenues to affect decisions which impact a person's own life. While there are certainly a number of historical and other explanations for such a 'democratic deficit', and while improving the situation may be difficult for political and other reasons, we believe it would be a mistake of UNRWA not to take this challenge seriously and seek to enhance the information flow to the public and to improve the dialogue with the population of Ein El-Hilweh. The latter would, we think, require both strengthening the conversation with existing institutions and attempting to opening up new, alternative avenues of communication with the population. Although the second approach might result in a certain level of protest from representatives of 'traditional' (power) structures in the camp, it might also bring about reform and a more content population with higher stakes in the formulation of policies and a larger urge to contribute actively to the upgrading of their livelihoods.

Perhaps an even more challenging task is to improve the security situation. We nonetheless propose that UNRWA seriously considers this and pursues a policy of active engagement with the camp community and its major institutions on this crucial area. After all, people are extremely worried about the fragile security arrangements of the community, and episodes of security breakdown negatively affect the capacity of UNRWA and other providers to deliver school and health services as well as people's ability to generate income and cater for themselves.