

Table I
Annual Growth Rate of Registered Palestine Refugees and Female Percentage, 1953 -2000

Year	Total Refugee Population	Annual Growth Rate*	Number of Females	Female (%)
1953	870,158	..	430,483	49.5%
1955	912,425	1.9%	.	..
1960	1,136,487	2.9%
1965	1,300,117	2.9%
1970	1,445,022	2.5%
1975	1,652,436	2.7%	803,030	48.6%
1980	1,863,162	2.2%	905,606	48.6%
1985	2,119,862	2.6%	1,033,054	48.7%
1990	2,466,516	3.8%	1,204,644	48.8%
1995	3,246,044	4.9%	1,588,505	48.9%
2000	3,737,494	3.1%	1,831,806	49.0%

* Annual growth rate is the percentage growth in the number of refugees registered with UNRWA. As a number of registered refugees don't register immediately the new births and deaths, the annual growth in the registered refugees is an approximation of the annual growth rate of the refugee population. In the period between 1990 - 1995, refugee registration increased.

Palestinian refugees (about 5 million) represent approximately 18% of the total number of refugees in the world. UNRWA registered refugees represent approximately three quarters of Palestinian refugees world-wide.

Table II
Registered Palestine Refugees in Camps and as a percentage of the Total Registered Refugees, 1953 -2000

Year	Total Refugee Population	Refugee Population in Camps	Refugee Population in Camps (%)
1953	870,158	300,785	34.6%
1955	912,425	351,532	38.5%
1960	1,136,487	409,223	36.0%
1965	1,300,117	508,042	39.1%
1970	1,445,022	500,985	34.7%
1975	1,652,436	551,643	33.4%
1980	1,863,162	613,149	32.9%
1985	2,119,862	805,482	38.0%
1990	2,466,516	697,709	28.3%
1995	3,246,044	1,007,375	31.0%
2000	3,737,494	1,211,480	32.4%

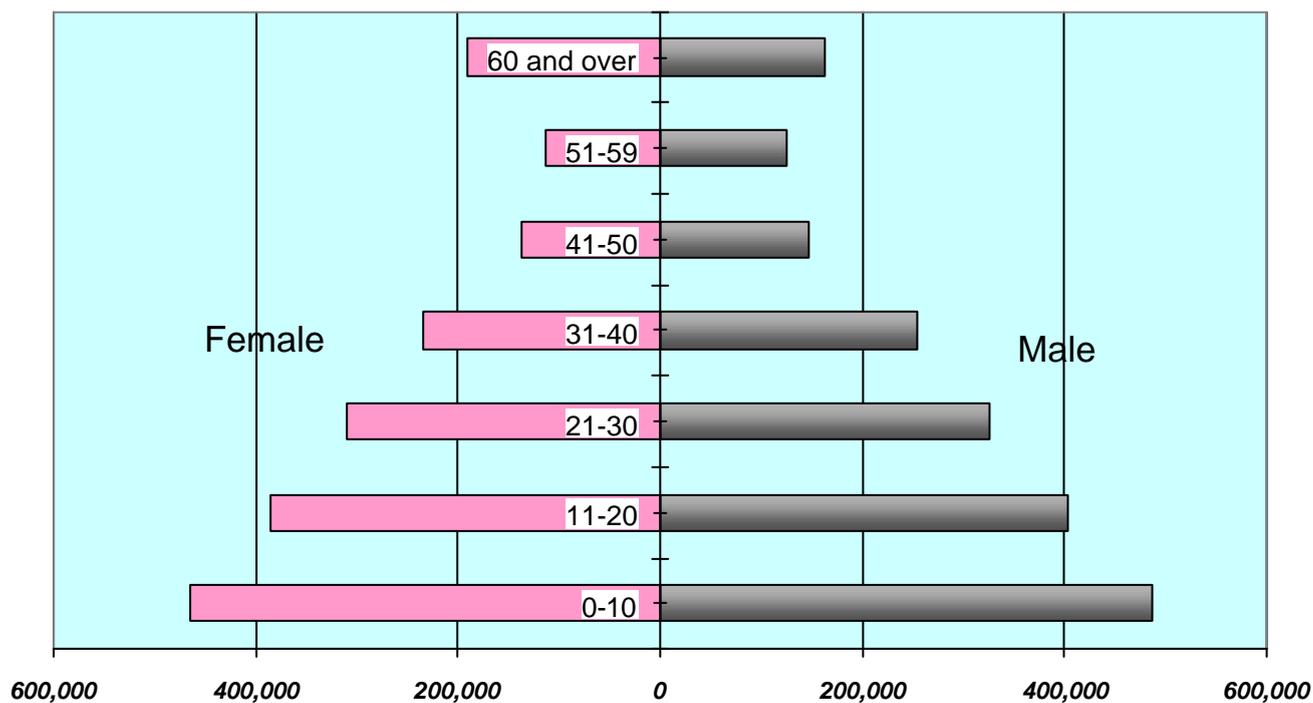
Roughly every second Palestinian in the world is a recipient of UNRWA services.

Table III
Registered Palestine Refugee Population by Age Group and by Field as of June, 2000

Field \ Age Group	Jordan	West Bank	Gaza Strip	Lebanon	Syria	Agency-wide	% of Total Population
< 6	192,727	58,542	145,191	35,599	49,814	481,873	13%
6 - 15	350,333	140,027	230,778	77,677	83,130	881,945	24%
16 - 25	312,672	110,185	145,975	67,659	72,365	708,856	19%
26 - 35	259,446	86,591	103,285	63,390	59,824	572,536	15%
36 - 45	152,402	62,471	70,105	47,860	44,386	377,224	10%
46 - 55	108,156	46,499	52,074	30,149	26,742	263,620	7%
> 55	194,456	78,694	77,214	54,138	46,938	451,440	12%
Total	1,570,192	583,009	824,622	376,472	383,199	3,737,494	100%

Around 56% of Palestine refugees are under 25 years of age, indicating a youth bulge.

Figure 1
Registered Palestine Refugee Population by Age Group, as of June, 2000 - Percentages



Around 47% of Palestine refugees are under 20 years of age, and 64% of Palestine refugees are under 30 years of age.

Table IV
Demographic Data and Demographic Indicators, as of June 2000

	Jordan	West Bank	Gaza Strip	Lebanon	Syria	Agency-wide
Demographic Data and Indicators						
Registered Refugees	1,570,192	583,009	824,622	376,472	383,199	3,737,494
Registered Female Refugees	764,306	287,658	404,968	185,055	189,819	1,831,806
Population below 16 years of age (%)	34.6	34.1	45.6	30.1	34.7	36.5
Camp Population	280,191	157,676	451,186	210,715	111,712	1,211,480
Percentage of Camp Population to Total Registered Refugees	18%%	27%	55%	56%	29%	32%
Number of Camps	10	19	8	12	10	59
Infant Mortality Rate per 1000 Live Births	32	27	33	35	29	31.2
Average Family Size	5.9	5.8	6.0	5.3	5.3	5.7
Crude Birth Rate per 1000 Population in 1998	34.0	33.7	35.6	24.6	33.0	32.2

Definitions:

Infant mortality rate is the number of deaths of infants under one year of age during the indicated year per 1000 live births in the same year.

Crude birth rate is the number of live births occurring during the year, per 1000 population estimated at midyear.

Amongst the Palestine refugees, the crude birth rate of the registered refugees in Lebanon (about 24.6) is the lowest rate; the crude birth rate of the registered refugees in the Gaza Strip (about 35.6) is the highest rate. As a comparison, the crude birth rate of the registered refugees in the Gaza Strip is just lower than the crude birth rate in the sub-Saharan African countries (more than 40 on average).

Amongst Arab countries, the crude birth rate of the registered Palestine refugees (32 per 1000) comes second after Saudi Arabia, which has the highest crude birth rate (34 per 1000) in the region. The infant mortality rate of the registered Palestine refugees is about 32 per 1000, which is average amongst the Arab countries.

Figure 2
Distribution of Registered Palestine Refugees Region of Origin, as of January 2000

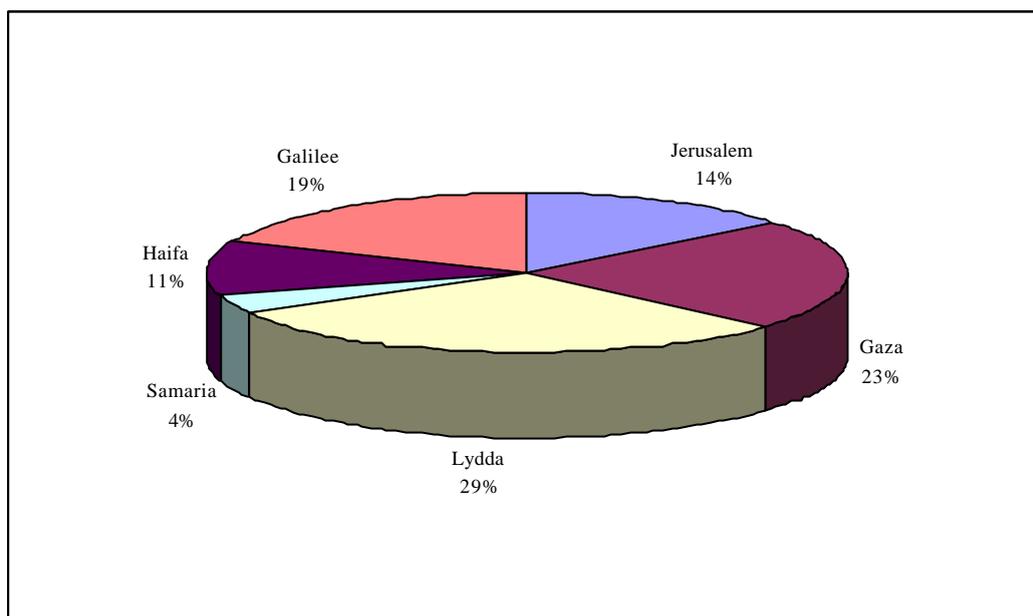


Table V
Distribution of Registered Palestine Refugees by Place of Origin and by Field, as of January 2000

Region of origin	Jordan	West Bank	Gaza Strip	Lebanon	Syria	Agency-wide
Jerusalem	319,145	191,713	1,550	1,826	2,384	516,618
Gaza	266,203	38,869	544,859	515	1,885	852,331
Lydda	625,332	172,015	271,244	31,627	23,834	1,124,052
Samaria	57,581	71,637	1,293	505	620	131,636
Haifa	158,532	96,530	4,352	70,722	86,297	416,433
Galilee	138,607	12,408	583	271,347	268,341	691,286
Total	1,565,400	583,172	823,881	376,542	383,361	3,732,356

Around 42% of registered Palestine refugees are presently in Jordan and 38% are in the West Bank and Gaza Strip. Refugees registered with UNRWA originate from 1948 Palestine, or what is now present-day Israel (not from the West Bank and the Gaza Strip). Most refugees from Lydda fled to Jordan, most refugees from the Galilee went to Lebanon and Syria, most refugees from Samaria fled to the West Bank, and those from the Gaza Area fled to the Gaza Strip.

These six regions are based on UNRWA registration codes of districts and sub-districts of places of origin in pre- 1948 of Palestine:

Jerusalem: Jerusalem, Ramallah, Hebron
Bethlehem

Lydda: Jaffa, Ramle, Lydda, Rechovet

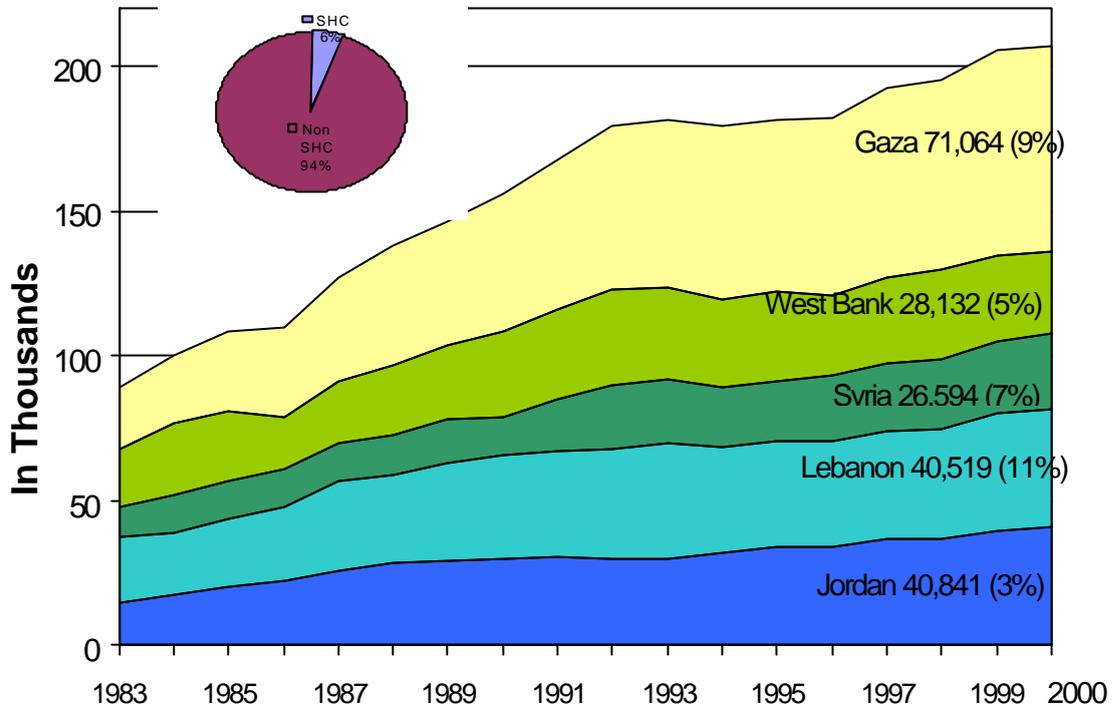
Haifa: Haifa, Hedera, Shafa 'Amr

Gaza: Gaza, Khan Younis, Al- Magdal, Isdud, Beersheba

Samaria: Tulkarm, Nablus, Jenin, Natanya

Galilee: Nazareth, Beisan, Tiberias, Acre, Safad

Figure 3
The Number of Special Hardship Cases (Individuals) by Field, 2000



In 1982, UNRWA ceased distribution of food rations to all registered refugees and began to focus instead on those refugees most in need, the Special Hardship Cases (SHCs). They represent about 6% of the total registered Palestine refugees in 2000. Proportionately, Lebanon has the highest percentage of SHCs (about 11% of the Palestine refugees in Lebanon benefit from the SHC programme), while Jordan has the lowest percentage (about 3%). This is due to the fact that the level of socio-economic integration of refugees in Jordan is relatively the highest while in Lebanon it is the lowest of UNRWA's areas of operation.

Table I
Distribution of Social Services Centres by field and type of service in UNRWA in 2000

Location	Agency-wide	Jordan	West Bank	Gaza Strip	Syria	Lebanon
Women Centres	71	21	15	10	15	10
Youth Centres	27	0	18	8	0	1
Community Rehabilitation Centres	36	10	13*	7	5	1
Total	135	31	46	25	20	12

* 2 of the CRCs in the West Bank do not receive UNRWA financial support.

Women's Programme Centres (WPCs)

Beginning in the early fifties and until 1987, the Agency set up women's training Centres that provided courses in sewing, health education and nutrition or home economics. Since 1987, the women's programmes centres include a legal literacy programme and legal advice bureau, which provide awareness training and advice on a wide variety of legal and civic matters. Last year, the programme was able to respond to the needs of 18,000 women of different ages.

Community Rehabilitation Centres (CRCs)

There are over 6,700 people who are being assisted through the CRCs. The activities at the CRCs include programmes devised to respond to the needs of the visually impaired, classes for children with cerebral palsy, classes for the mentally disabled, occupational therapy, diagnosis, evaluation and speech therapy.

Youth Activities Centres (YACs)

Youth Activities Centres have offered sport and recreational facilities, continuing education, leadership training, civic awareness and community action to thousands of participants since 1959. The YACs offer services to more than 12,000 youth today.

All Community Rehabilitation Centres (CRCs) and Youth Activities Centres (YACs) are financially self-support; eight of the 71 Women's Programme Centres (WPCs) are financially self-supporting; 54 have reached partial financial sustainability and only nine Centres are still totally dependent on UNRWA's support.

Income Generation (Micro-finance and Micro-enterprise) Programme

Table II
Number of Accumulative Loans Awarded Distributed by Field, 1995-2000

location	West Bank	Gaza Strip	Total
1995/1996	102	2,216	2,318
1996/1997	164	6,916	7,080
1997/1998	908	16,626	17,534
1998/1999	2,769	23,988	26,757
1999/2000	4,343	28,225	35,568

In 1991, the Income Generation Programme in the West Bank and Gaza Strip created employment and improved living conditions through loan programmes for small and micro-enterprises.

In 1999, UNRWA's micro-finance programme in Gaza won the AGFUND (Arab Gulf Programme for United Nations Development Organisations) international prize for pioneering work in development.

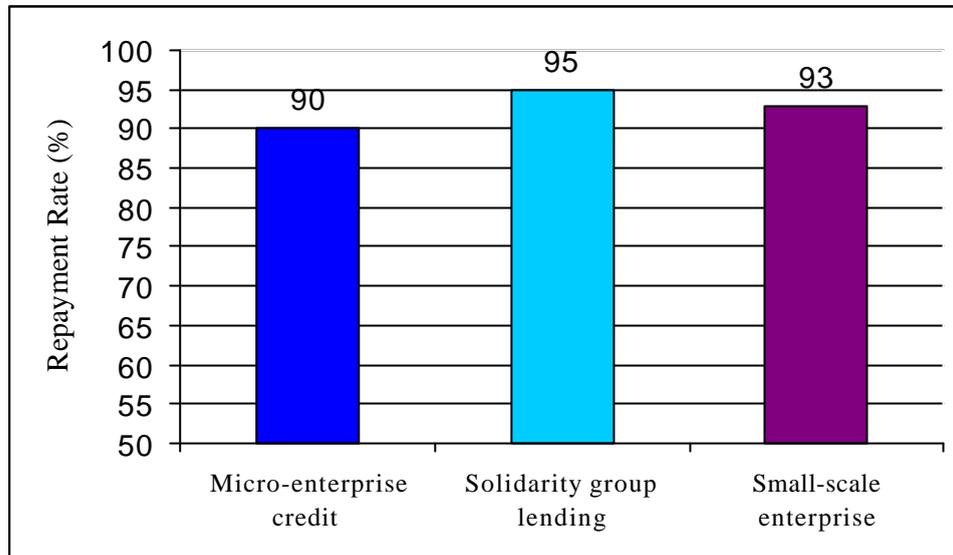
The Income Generation Programme includes 4 sub-programmes:

1. The micro-enterprise credit programme is the largest of the four sub-programmes. Since its inception, the programme has provided 13,443 loans valued at \$14.48 million to 6,076 individuals.
2. The solidarity group lending sub-programme supports short-term working capital loans to women working in micro-enterprises or women micro-enterprise owners who are considered the poorest of the enterprising poor. By the end of June 2000 it had provided 13,999 loans valued at 10.26 million to 4,977 women in the Gaza Strip.
3. The small-scale enterprise sub-programme, the oldest of the Agency's credit schemes, provides both working capital and investment loans to new and established businesses in the industrial and service sectors to promote job creation, exports and imports. With a capital base of \$7.93 million, the programme has distributed a total of 810 loans valued at \$12.58 million and sustained a recovery rate of 95.16 %.
4. The small and micro-enterprise training sub-programme provides non-financial services to the business community and contributes to employment generation and socio-economic development by supporting small business development and encouraging entrepreneurship through business training. It has offered 40 training courses for 810 participants.

Table III
Values (in US\$) of Accumulative Loans Awarded by Field, 1995-2000

location	West Bank	Gaza Strip	Total
1995/1996	1,333,060	8,288,597	9,621,657
1996/1997	2,257,307	13,788,800	16,046,107
1997/1998	3,982,824	23,601,601	27,584,425
1998/1999	6,020,511	32,672,736	38,693,247
1999/2000	6,991,765	37,320,962	44,312,727

Figure 1
Repayment Rate (%) Distributed by Sub-Programme, since inception



Source: Micro-finance and Micro-enterprise Programme, monthly report for November 2000