



United Nations

Report of the Commissioner- General of the United Nations Relief and Works Agency for Palestine Refugees in the Near East

1 January-31 December 2012

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Note

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Letter of transmittal

27 August 2013

I have the honour to submit to the General Assembly my report on the work of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) for 2012. The report is submitted in compliance with paragraph 21 of Assembly resolution 302 (IV) and paragraph 8 of resolution 1315 (XIII). It describes the Agency's operational context, the principal legal matters affecting UNRWA during the reporting period, the main developments in the Agency's reform process, operational priorities by field of operation, and the Agency's financial situation. It also presents programme objectives within the framework of the Agency's human development goals, in line with its medium-term strategy for 2010-2015.

The Advisory Commission of UNRWA, comprising 25 member States and three observers, endorsed the draft of the report during its June 2013 session. The Commission's ongoing engagement and constructive advice continues to be essential to UNRWA. In accordance with the usual practice, I have also shared a draft of the report with representatives of the Government of Israel.

I should like to take this opportunity to update the General Assembly briefly on key developments in 2013. Challenges remain ever present, and many are chronic but no less difficult to address because of that fact. All five fields of UNRWA operations are now tangibly affected by armed conflict or humanitarian situations, a predicament that UNRWA has not faced in decades. Armed conflict in the Syrian Arab Republic has reduced the Agency's delivery of core education, health and social services, while necessitating an increase in humanitarian assistance to Palestine refugees throughout the country, refugees whose human security has been shattered by violence, forced displacement and poverty. Our staff have shown extraordinary courage in continuing their work wherever possible and in protecting the humanitarian space so desperately needed by vulnerable refugees. In my visits to the Syrian Arab Republic during the period, and in numerous public statements, I have called for all civilians, Palestine refugees and Syrians alike, to be accorded by parties to the conflict the protection and enjoyment of the basic human rights that they are due under international law.

The Agency is also currently extending assistance to more than 90,000 Palestine refugees from the Syrian Arab Republic who have fled to Lebanon and approximately 8,000 who have fled to Jordan. In some cases, the refugees fleeing the conflict in the Syrian Arab Republic have received differential treatment, increasing their vulnerability. All persons fleeing the conflict, including Palestine refugees, should be permitted refuge, irrespective of their national or ethnic origin.

In the occupied Palestinian territory, social and economic life remains stifled by a draconian regime of restrictions on the movement of people and goods, and on the use of land and other assets essential to the life of communities throughout the territory and by the ongoing expansion of Israeli settlements. Modest economic growth in the Palestinian economy and the selective easing of restrictions by the Israeli authorities in 2012 and 2013 have mitigated some of the harsh conditions facing Palestinians. However, owing to their scope and duration, the restrictions continue to impinge on every aspect of Palestinian society and condemn Palestinians — an enterprising and industrious people — to lives of insecurity, poverty and dependence on international aid.

The support of the international community, and so, too, the strength of our partnerships with the hosts and with donor countries whose voluntary funding sustains the refugees, is paramount to our ability to promote human development and meet the most urgent humanitarian needs of the Palestine refugees. Resource requirements, inevitably multifaceted for an agency continually delivering basic services on a large scale, grow over time, and with them grow the challenges of mobilizing adequate funds. It is a challenge that we robustly address; in a deeply unstable political and security environment, the stability of UNRWA services is invaluable to its stakeholders. However, in April 2013, the Agency was forced to cut assistance to more than 21,000 vulnerable refugee families in Gaza. At mid-2013, the Agency faces the same prospect for 27,000 refugees displaced from Nahr el-Bared camp in northern Lebanon in 2007 and who remain in temporary accommodation. Nor is the Agency's core operating budget spared uncertainty; as at July 2013, its projected year-end deficit was \$54 million.

Despite the many challenges, UNRWA remains committed to building the human development of the refugees and improving their lives, while further improving service delivery and cost-effectiveness. We have much to show for our commitment, including significant progress in 2012 and 2013 in operationalizing far-reaching reforms in our education and health programmes and in extending urgent assistance to 278,000 Palestine refugees affected by the conflict in the Syrian Arab Republic. In Gaza, as at July 2013, UNRWA was implementing construction projects worth \$65.3 million, including 24 schools and a health centre, as well as 2,400 shelters to rehouse more than 14,000 refugees. Furthermore, our significant efforts to broaden the Agency's donor base are meeting with modest but growing success, as emerging and Arab donors account for an increasing share of the contributions to our core budget.

Amid the spreading instability we see in the Middle East, the certainty of support to UNRWA from the international community remains a pillar of hope for the refugees, who continue to rely on the Agency for basic services and humanitarian assistance essential to their well-being. This support is no less important to the hosts and to all members of the international community who count on the benefits it brings to a troubled region. The human development of the refugees, and ensuring the effectiveness of UNRWA in contributing to it, remain a shared commitment of the international community pending a just and durable solution to the Israeli-Palestinian conflict in all its aspects, including the refugee question.

(Signed) Filippo **Grandi**
Commissioner-General

Letter dated 17 June 2013 from the Chair of the Advisory Commission of the United Nations Relief and Works Agency for Palestine Refugees in the Near East addressed to the Commissioner-General of the Agency

At its regular session held in Amman on 16 and 17 June 2013, the Advisory Commission of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) considered the draft annual report on the Agency's activities and operations, covering the period from 1 January to 31 December 2012, to be submitted to the General Assembly at its forthcoming sixty-eighth session.

The Commission commends UNRWA and its Commissioner-General for their efforts to continue delivering programmes and services to Palestine refugees in the fields of operation of the Agency and underscores its vital role in contributing to regional stability until a just solution is reached, in accordance with relevant United Nations resolutions (General Assembly resolutions 194 (III) and 302 (IV)).

The Commission is concerned that conflict, and the consequences of conflict, touched all five fields of operation of UNRWA in 2012, affecting the lives of Palestine refugees and the ability of the Agency to serve their needs. In this context, the Commission recognizes the ongoing vulnerability of a population that has been affected by displacement for more than six decades.

The Commission praises UNRWA for maintaining operations in the Syrian Arab Republic, as conditions permitted, during a period of worsening conflict across the country, and for significantly expanding its humanitarian assistance through humanitarian appeal funding, prioritizing cash, medical, shelter and food assistance and workshops for psychosocial support.

The Commission notes that the humanitarian crisis in the Syrian Arab Republic is continuing to worsen and, increasingly, is having a direct impact on the approximately 535,000 Palestine refugees registered with UNRWA in that country, including the more than 60,000 who have fled to Jordan and Lebanon.

The Commission is also concerned about the situation in the Gaza Strip, including hostilities such as occurred in November 2012, during which time 174 Palestinians were killed in Gaza, 101 of whom are believed to be civilians, and hundreds of persons were injured. We regret the tragic loss of life of all civilians as a result of the conflict. We highly commend UNRWA and its staff for continuing to maintain services during the conflict.

The Commission is very concerned that forced displacement, demolitions and the destruction of homes and economic assets, the separation barrier, the closure and other restrictions on movement, imposed by the Israeli authorities in the occupied Palestinian territory, including those in East Jerusalem, continued to have a profound effect on the living conditions of Palestine refugees, including the territory's 1.9 million registered Palestine refugees. The Commission notes that restrictions on the movement of goods and persons continues to obstruct economic growth, with serious implications for Palestine refugees, who suffer from high rates of unemployment and high levels of poverty and food insecurity. These restrictions also affect the ability of UNRWA to carry out its mandated task.

The Commission calls for the removal of all Israeli restrictions regarding the movement of UNRWA staff and goods in line with the November 2005 Agreement on Movement and Access concluded between the Government of Israel and the Palestinian Authority, and the 1967 Comay-Micheltore agreement between UNRWA and the Government of Israel.

The Commission calls on all parties to fully respect United Nations resolutions and international law, including international humanitarian law. The Commission remains concerned about the lack of Agency access to, and information on, its staff detained by relevant authorities.

The Commission is also concerned about the disproportionate effect of demolitions, settlements and settlement expansion on Palestine refugees and the significant increase in incidents of settler violence in 2012.

The Commission remains concerned about the medium- and long-term underfunding of the Agency and the increased costs that it is facing, and recognizes the operational impact of this situation.

The Commission notes that the reconstruction of the Nahr el-Bared camp in northern Lebanon continues to suffer from serious funding difficulties and that 86 per cent of refugee families remained displaced in 2012 following the destruction of the camp in 2007.

The Commission recognizes that the arrival of additional Palestine refugees from the Syrian Arab Republic to neighbouring fields has multiplied the burden on the Palestine refugee community and the Agency's services.

The Commission recognizes the efforts of UNRWA to continue deepening existing partnerships with traditional donors while simultaneously diversifying the donor base through outreach to new donors, including Arab partners, emerging markets, non-traditional donors and private partners, which yielded positive results in 2012. At the same time, the Commission acknowledges and greatly appreciates the long-term support of major donors.

The Commission is very concerned about the level of threats and attacks against UNRWA personnel, in particular threats to and attacks on locally recruited staff while delivering services. The Commission expresses its condolences to the families, friends and colleagues of the six UNRWA staff members who lost their lives to violent conflict in 2012. The Commission commends UNRWA staff for their dedication and loyalty in difficult conditions, and encourages UNRWA to continue exploring ways to protect its staff and Palestine refugees, in cooperation with relevant authorities and consistent with United Nations privileges and immunities.

The Commission commends UNRWA for the progress made in reforms of its programmes in health and education under the sustaining change plan and for the improved effectiveness in delivering services to refugees in cooperation with host countries, and urges UNRWA to continue the dialogue with stakeholders in the planning and implementation of those reforms and to continue to incorporate greater efficiencies in programming.

The Commission further commends UNRWA for improvements in budget preparation for the biennium 2014-2015 as part of the Agency's enhanced planning processes, through the introduction of Agency-wide budget hearings and an annual results review.

The Commission supports UNRWA in the preparation of its medium-term strategy for 2016-2021, and in this context welcomes progress aimed at transforming the Agency's management systems, resource mobilization and accountability, and the quality and effectiveness of services for the Palestine refugees.

The Commission highly commends the support provided by host countries, host authorities and donors to the work and activities of the Agency.

(Signed) Ambassador Ramon **Ansoain**
Chair of the Advisory Commission

Chapter I

Contextual overview

A. Political, economic and security developments

1. During 2012, recurring conflict, and the consequences thereof, touched all five fields of operation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), affecting the lives of Palestine refugees and the ability of the Agency to meet their needs. This trend served to underline the ongoing vulnerability of a population that has suffered displacement for six decades and whose plight can truly be addressed only by a just and durable solution, in accordance with international law and relevant United Nations resolutions. At a time of increased jeopardy, the Palestine refugees also had to cope with the impact of persistent funding shortfalls that prevented the Agency from meeting their basic needs more fully. To a varying degree across its fields of operations, many Palestine refugees also suffered a curtailment of their rights under international law.

2. The humanitarian crisis in the Syrian Arab Republic continued to worsen as a result of the ongoing armed conflict. It increasingly affected the approximately 500,000 Palestine refugees in the country registered with UNRWA. During 2012, five UNRWA employees were killed in violence related to the Syrian conflict, four while off duty and one while travelling to work. Many Palestinians in the Syrian Arab Republic maintained a position of neutrality as their best form of protection; however, as the year progressed there were growing signs that the conflict might engulf them. Increasingly, the parties to the conflict clashed in and around Palestine refugee camps. Refugees and refugee camps suffered attacks in the context of a widening circle of destruction, displacement and killing across the country, and the Agency has called on all parties to abide by their obligations under international law. Widespread violence and limited mobility in 2012 prevented the independent compilation or verification of precise Palestine refugee casualty figures. However, the Agency estimates that by the end of the reporting period, approximately 250,000 Palestine refugees had left their homes to seek safety elsewhere in the Syrian Arab Republic or in Jordan, in Lebanon or further afield. The price of food and other essential commodities in the Syrian Arab Republic rose sharply throughout 2012, placing them out of reach for the thousands of Palestine refugees, who were destitute even prior to the conflict. As the Syrian economy contracted, unemployment deepened and many more Palestine refugees lost their jobs. UNRWA estimated that, by the end of 2012, 400,000 Palestine refugees required humanitarian assistance to meet their daily needs. Palestine refugees, like Syrians, were affected by shortages of electricity, fuel and heating oil. The increased dangers of open movement in many areas of Damascus, Dera'a and Aleppo meant that access to food and other essential supplies became increasingly difficult. Alongside Syrians, Palestine refugees directly experienced conflict-related trauma, threats to their physical safety and displacement from their homes, while also contending with a steep rise in violent crimes, including kidnapping. The Syrian authorities, including the General Administration for Palestinian Arab Refugees, continued to facilitate the work of UNRWA. At the same time, the intense and pervasive nature of the armed conflict, and the actions of the parties to it, seriously affected the Agency's operations. UNRWA staff were unable to gain access to Agency schools, clinics and other facilities in areas during armed engagements. Between June and December 2012, UNRWA school buildings

and the Agency's Damascus training centre served as temporary shelter for Syrians and Palestine refugees seeking safety. During one peak period in August, 11,417 Palestinians and Syrians were accommodated in 25 UNRWA school buildings and supported by the Agency.

3. The situation in the Syrian Arab Republic had significant implications for the Agency's operations in Jordan and Lebanon.

4. During 2012, the Palestine refugees in Lebanon, of whom 450,000 are registered with UNRWA, continued to suffer as a result of acute socioeconomic deprivation and to be denied the enjoyment of a broad range of human rights, against the backdrop of an unstable political and security situation. Tripoli experienced sporadic armed clashes between rival groups loyal to the Syrian Government and the Syrian opposition. In May/early June, at least 24 people were killed and almost 200 injured. On 20 May, the clashes spilled over to Beirut, causing three fatalities. Lebanon experienced a major influx of refugees seeking safe haven from the conflict in the Syrian Arab Republic. The number of Syrian refugees fleeing to Lebanon had risen from 6,000 in January 2012 to 130,000 by the end of the year, according to the Office of the United Nations High Commissioner for Refugees. Meanwhile, the number of Palestine refugees from the Syrian Arab Republic who approached UNRWA in Lebanon for assistance had risen from a handful in early 2012 to almost 17,000 by 31 December. In a separate context, in late June, Palestinian youths in Nahr el-Bared camp clashed with Lebanese army soldiers. The situation escalated and turned into a five-day protest that spread to other camps. Three Palestine refugees were killed in the clashes. Following negotiations after those incidents, the Lebanese authorities lifted some of the access restrictions in areas adjacent to the camp. UNRWA continues to carry out advocacy with regard to the right of Palestinians to work in Lebanon. In 2012, no real progress was achieved on the issue of the implementation of the August 2010 amendments to the Labour Law. A long-awaited ministerial decree was issued and then frozen. The Palestine refugees' right to work remained highly restricted.

5. In Jordan during 2012, Palestine refugees benefited from a comparatively stable political and security environment. The number of public protests increased, although in general they remained peaceful, limited in scale and directed at reform. There was, however, some violence in the wake of the 14 November 2012 Government reductions in fuel subsidies. The impact of the Syrian crisis on Jordan has been severe. The Syrian Arab Republic was previously a major trading partner, and the loss of trade has adversely affected the Jordanian economy. In addition, it has been estimated that by December 2012, more than 250,000 Syrian refugees had taken refuge in Jordan. The flow of Palestine refugees from the Syrian Arab Republic into Jordan was limited. The Government of Jordan publicly announced in October 2012 that Palestinians fleeing the conflict in the Syrian Arab Republic and holding Syrian travel documents would not be allowed to cross into Jordan. At its Advisory Commission meeting in November 2012, and in contacts with the authorities, UNRWA appealed to the Government of Jordan to uphold the principle of non-refoulement and equal treatment of all refugees. By the end of December 2012, 2,923 Palestine refugees from the Syrian Arab Republic had been reported to UNRWA. The Agency's Jordan field office assisted them with food support, health care and education services from extrabudgetary funding.

6. In the occupied Palestinian territory in 2012, conflict, violence, forced displacement and a regime of movement restrictions continued to have a profound effect on the well-being of Palestinians, including the territory's population of 1.9 million registered Palestine refugees.

7. In the Gaza Strip, the security situation during 2012 was characterized by volatile periods of medium intensity and cross-border hostilities with periods of intensified violence. During the eight-day escalation of violence that commenced on 14 November 2012, 165 Palestinians were killed in the course of Israeli military operations, including 99 assessed to be civilians, 33 of whom were children.¹ In the same period, six Israelis, three of them civilians, were killed by rockets fired from the Gaza Strip. A period of relative calm followed the truce that halted the November escalation, although a number of Palestinians in the so-called buffer zone continued to be injured and killed as a result of fire from Israeli security forces. During 2012, a total of 252 Palestinians were killed in conflict-related incidents, nine in the West Bank and the remainder in the Gaza Strip.² The blockade of the Gaza Strip by the Government of Israel continued throughout 2012. Restrictions on the movement of people in and out of the Gaza Strip (in particular between the Gaza Strip and the West Bank) continued in 2012. Socioeconomic conditions in the Gaza Strip remained characterized by widespread unemployment, depressed purchasing power and resulting high levels of poverty and food insecurity. An estimated 60 per cent of the Palestine refugee population was still identified as either food insecure or vulnerable to food insecurity.³ Despite some economic improvements in 2011 — driven by the tunnel trade and external assistance — the continued restrictions on exports prevented any meaningful or sustainable recovery of the local productive capacity in 2012. Gross domestic product grew at a slower pace (6.6 per cent,⁴ a decline from 2011), still not recovering to its 1999 level, proving insufficient to generate enough jobs to absorb the rapidly increasing labour force or enough income to pull real wages up. As a result, the unemployment rate increased from 28.7 per cent to 31 per cent, reaching, by the end of 2012, as high as 57 per cent for youth (those aged 20-24) and 48 per cent for women.⁵

8. During 2012 in the West Bank, the population of registered Palestine refugees, along with the Palestinian population at large, continued to be severely affected by settlement expansion, settler violence, land expropriation, building prohibitions, increased demolitions, movement restrictions and the destruction of herding livelihoods. There continued to be a gradual erosion of space and rights for Palestine refugees — indeed, for all Palestinians. Following the vote in the General Assembly on 29 November 2012 according to which Palestine was granted the status of a United Nations non-Member Observer State, the Government of Israel announced new construction plans for settlements in the West Bank that would, among other things, displace around 2,300 Bedouin community members — 80 per cent being Palestine refugees — and

¹ Office for the Coordination of Humanitarian Affairs, *The Monthly Humanitarian Monitor*, October/November 2012.

² Ibid., December 2012.

³ *2011 Socioeconomic and Food Security Survey*, the Palestinian Central Bureau of Statistics, the Food and Agriculture Organization of the United Nations, the World Food Programme and the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA).

⁴ Palestinian Central Bureau of Statistics, "Performance of the Palestinian economy", 2012, available from http://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_PerfPEc2012E.doc.

⁵ Palestinian Central Bureau of Statistics, "Labour Force Survey (Quarter 4, 2012)".

that raised serious concerns with regard to Israel's obligations under international law.⁶ Incidents of settler violence increased significantly in 2012, by 25 per cent compared with 2011.⁷ The restrictive planning and zoning regime imposed by the Government of Israel continued to hamper the ability of Palestinians to build legally, and triggered forced displacement.⁸ In 2012, administrative demolitions disproportionately affected Palestine refugees, who represented 40 per cent of those displaced, as compared with 25 per cent during 2011.⁹ Meanwhile, restrictions on movements of goods and persons continued to hamper economic growth, notwithstanding some measures taken by Israeli authorities to ease movement for Palestinians in parts of the West Bank during the reporting period. Palestine refugee unemployment remains high, at 22.5 per cent, significantly above the overall rate of 16.7 per cent.¹⁰ In addition, 29 per cent of camp-based Palestine refugees and 34 per cent of herders in area C suffer from food insecurity.³ Confrontations between Palestinians and Israeli security forces in the West Bank rose in comparison with the previous year; a total of at least 111 incidents involving arms were recorded (18 per cent higher than in 2011), while at least 950 unarmed confrontations were recorded in 2012 (27 per cent higher than in 2011). Nine Palestinians were killed and 3,031 injured in the West Bank in conflict-related incidents.¹¹ Search operations and incursions continued on a regular basis in the West Bank, with a total of 4,054 search campaigns recorded in 2012.¹²

B. Operational developments

9. Across its fields of operation, UNRWA provides human development and protection for the Palestine refugees through the provision of services in the areas of education, health, relief, social services, infrastructure and camp improvement, and microfinance. In addition, UNRWA provides humanitarian assistance to Palestine refugees affected by emergencies and to persons displaced by the 1967 and subsequent hostilities, in accordance with its mandate. Since 2000, the Agency has been engaged in a large-scale emergency intervention in the occupied Palestinian territory, and during the reporting period the Agency continued to provide basic humanitarian assistance under an emergency appeal for \$300.7 million. By the end of the year, donors had funded \$132.9 million, or around 44 per cent, of the appeal. Following the conflict in the Gaza Strip in November 2012, UNRWA also launched a supplementary appeal for \$17.7 million. By the end of the year, donors had funded \$10.0 million, or around 57 per cent, of the supplementary appeal.

10. During 2012, faced with declining emergency appeal funding, UNRWA initiated a strategic review of its West Bank emergency programme so as to heighten

⁶ Palestine refugees reside throughout the area and constitute the majority of the population in three of seven affected Palestinian villages, namely, Al Walaja, Battir and Wadi Fukin.

⁷ UNRWA West Bank field office monitoring.

⁸ This was noted by the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context (see [A/HRC/22/46/Add.1](#)).

⁹ UNRWA West Bank field office monitoring.

¹⁰ UNRWA, labour force survey (second of half of 2012).

¹¹ Office for the Coordination of Humanitarian Affairs, *The Monthly Humanitarian Monitor*, December 2012.

¹² Ibid.

the impact of critical interventions, while preserving core services supported by emergency surge capacity. Following the first part of that review, the non-renewal of 114 personnel positions and the proposed reduction of hospitalization subsidies triggered some discontent among Palestine refugees. Protests were held by affected beneficiaries, severely curtailing movement and delivery of services while the Agency engaged in dialogue with the Palestine refugee community.

11. In the West Bank during 2012, the Agency assisted an estimated 20,538 Palestine refugees with temporary employment, which supported approximately 118,894 additional dependants. This was a significant decrease compared with 2010 and 2011 and resulted from declining contributions to the emergency appeal. Also as part of its emergency operations, the Agency provided regular visits of mobile health teams to more than 14,000 patients a month in 59 isolated and marginalized localities.

12. In the Syrian Arab Republic, the spread of armed conflict and its humanitarian consequences triggered a large escalation in demand for UNRWA services. Many Palestine refugees who had previously been self-reliant found themselves relying on UNRWA for essential support, while aid dependency deepened among those already living in hardship. The framework of the Agency's response was the Syria Humanitarian Assistance Response Plan prepared by the Government of the Syrian Arab Republic and the United Nations. UNRWA activities in 2012 included the provision of cash, food and shelter assistance; the provision of medical supplies; ensuring access for Palestine refugees to hospital services; and measures to enhance the safety of staff involved in humanitarian operations. In September 2012, the initial version of the Response Plan anticipated that 225,000 Palestine refugees required immediate humanitarian assistance. By December, the estimate had grown to 400,000 Palestine refugees. In spite of the considerable risks and frustrations of working in an environment of intensive conflict, UNRWA field staff ensured the continuity of most of its operations and accomplished many of the objectives related to the Plan. In 2012, 54,000 Palestine refugees received cash assistance and 21,000 received family food parcels.

13. As of July 2012, only a small number of Palestine refugees from the Syrian Arab Republic had fled to Lebanon. When the conflict reached the Palestinian areas around Damascus, an increasing number of Palestine refugees fled to Lebanon and approached the UNRWA Lebanon field office to obtain services. By the end of December 2012, they numbered approximately 17,000. The ability of the Lebanon-based Palestinian community to support or host additional Palestine refugees from the Syrian Arab Republic is limited owing to the endemic poverty and overcrowding in the camps in Lebanon — and the majority of those coming from the Syrian Arab Republic were seeking refuge in the camps. The arrival of those additional Palestine refugees has multiplied the burden on both the Palestine refugee community and the Agency's services. The reconstruction of Nahr el-Bared camp in northern Lebanon continues. Nearly all of the buildings in the first package and parts of the second package, of the total of eight planned packages, were handed over to families during 2012. Approximately 87 per cent of families who had been living in the camp have remained displaced since its destruction in 2007. Relief services to the families displaced from the camp have also suffered serious funding difficulties. As at the end of December 2012, pledges amounting to \$13.2 million had been received against an appeal for \$15.7 million to meet the basic needs of the displaced Palestine refugees awaiting the reconstruction of the camp. The Agency's parallel

appeal to reconstruct the camp was also underfunded, with pledges amounting to \$173 million received by the end of 2012, against the revised appeal of \$345 million.

14. The security of UNRWA staff remained of serious concern, in particular threats and attacks by beneficiaries on locally recruited staff while delivering services. The Agency is exploring ways to prevent and respond to attacks, in cooperation with host authorities, consistent with United Nations privileges and immunities. UNRWA is indebted to its staff and acknowledges their dedication and loyalty and the need to take further steps to address their security. Those working in areas of conflict are commended in particular. The Agency notes with regret that the local employees of UNRWA are the only United Nations staff members in the area who do not receive hazard pay, and reiterates its calls for that issue to be addressed.

C. Organizational developments

15. During 2012, further progress was made in implementing the comprehensive programme reforms begun during 2011, which, along with UNRWA reforms, were aimed at transforming its management systems, medium-term planning, resource mobilization and accountability, and the quality and effectiveness of services provided to the Palestine refugees. The Agency's package of reforms of its health and education programmes were rolled out across the Agency (see chap. III). An efficiency and effectiveness analysis of both of these reform efforts was begun during 2012, and initial results indicated measurable improvements in both programmes. As part of its management reform process, UNRWA concluded an executive management initiative whose purpose was to strengthen overall management, decision-making and policy formulation and implementation. In parallel, the newly established Advisory Committee for Resource Allocation strengthened the Agency's management of scarce resources. During the reporting period, UNRWA continued its development of an enterprise resource planning system to provide an integrated information system that will fully support the needs of the Agency with regard to finance, procurement, logistics, human resources management and payroll. UNRWA partnered with the World Food Programme (WFP) with a view to basing the implementation of its system on that of the programme, and the design of the system blueprint has been completed, including a review of UNRWA needs and how well they will fit with the existing WFP system. During 2012, UNRWA continued to improve its accountability and transparency. For the first time, the UNRWA Advisory Commission received the annual report of the Department of Internal Oversight Services. Also during the reporting period, UNRWA senior management began preparing for the creation of its medium-term strategy for 2016-2021. This was begun with an external evaluation of the previous strategy process. As part of the Agency's enhanced planning processes, its programme budget preparation for the biennium 2014-2015 was improved through the introduction of Agency-wide budget hearings involving close consultations between headquarters and the fields of operation, and an annual review of results.

16. The year 2012 marked the first year of implementation of the Agency's 2012-2015 resource mobilization strategy. The strategy focused on deepening existing partnerships with traditional donors, while simultaneously diversifying the donor base through outreach to new donors, namely, Arab partners, emerging markets, non-traditional donors and private partners. The Agency continues to rely on the

generous support of traditional donors. In proportional terms, traditional donors' share of general fund income increased from 90.7 per cent in 2011 to 91.9 per cent in 2012. Donor diversification efforts also yielded positive results, with general fund income from Arab partners increasing from 3.69 per cent in 2011 to 4.2 per cent in 2012. In parallel with this steady increase in general fund income, Arab partners' support to projects and the emergency appeal saw a sustained annual increase. In 2012, the Agency's ambition to reach out to emerging markets bore fruit, with total emerging market contributions to the general fund rising from \$1.4 million in 2011 to \$9.7 million in 2012. In 2012, UNRWA redesigned its website as part of the resource mobilization strategy in order to better cater to the needs of diverse donors and to provide improved information in Arabic. In addition to supporting the management of donor relationships, the UNRWA communications function conveyed the Agency's messages and values to a wide range of local, regional and global audiences using old and new media platforms. The Agency's principal spokespeople were available for non-stop enquiries from journalists, in particular during times of instability, and hosted media trips, donor visits and press conferences. The four main officials speaking to the media for the Agency were quoted over 60,000 times in 2012, according to media monitoring research.

17. In response to increased financial constraints, UNRWA dramatically reduced expenditure in 2012 on travel, training, maintenance and capital equipment replacement. While these were short-term reactions, there will be long-term consequences for maintenance, efficiency and wear and tear in relation to the vehicle fleet, buildings and associated equipment. An additional operational side effect of the Agency's financial difficulties related to cash flow. Donors appeared to delay the provision of funds, which had an impact on the Agency's relatively fixed timetables for purchasing bulk commodities. The Agency's costs were increased because of reduced lead times and restricted access to markets caused by cash-flow restrictions.

D. Legal matters

Agency staff

18. Israeli authorities, raising security concerns, continued to restrict the freedom of movement of UNRWA personnel in the State of Palestine. The restrictions included closures of the West Bank and the Gaza Strip; prohibition of local staff from travelling in United Nations vehicles across the Erez crossing between Israel and the Gaza Strip, or across the Allenby Bridge, or from driving in Israel and East Jerusalem; and cumbersome procedures for obtaining permits for local staff to enter Israel and East Jerusalem. On many occasions, permits were not granted even though the procedures were followed. On average, permits to enter East Jerusalem from the rest of the West Bank were not issued to 19 per cent (92 individuals) of the Agency's personnel, who needed them, and in many cases no reasons were given for the denials.

19. At the Allenby Bridge, Israeli procedures continued to request searches of United Nations vehicles that would have violated the immunity of the United Nations, unless an occupant held an identification card issued by the Ministry of Foreign Affairs of Israel. The procedures restricted in particular the movement of

international staff based at UNRWA headquarters in Amman, to whom the Ministry does not issue such cards.

20. The Erez crossing procedures remained time-consuming, with average wait times of almost 40 minutes on the Gaza Strip side of the crossing, endangering the safety of international staff members and restricting UNRWA access at the crossing. Israeli procedures continued to request that United Nations vehicles be submitted to a search that would have violated the immunity of the United Nations, unless the vehicle included a United Nations staff member holding a diplomatic visa or was driven by an international staff member on a limited list approved by the Israeli authorities. As at the end of the reporting period, the Israeli authorities had not updated the list, although they were engaged in discussions with a view to updating it. Opening hours at the Erez crossing were also further restricted and no United Nations vehicle could leave or enter the Gaza Strip between Thursday at 3 p.m. and Sunday at 8 a.m. On 82 occasions at checkpoints entering East Jerusalem, Israeli authorities refused to permit UNRWA staff members in United Nations vehicles to cross without a vehicle search that would have violated the immunity of the United Nations. Israeli authorities twice conducted searches at checkpoints staffed by private contractors, one into Israel and one into the “seam zone”, against which the Agency protested.

21. The above-mentioned restrictions are inconsistent with the Charter of the United Nations, the 1946 Convention on the Privileges and Immunities of the United Nations, relevant United Nations resolutions and the 1967 Comay-Michelmores Agreement, by which the Government of Israel is obligated to facilitate the task of UNRWA to the best of its ability, subject only to regulations or arrangements which may be necessitated by considerations of military security.

22. UNRWA applied for permits for local staff to enter East Jerusalem for operational and humanitarian reasons only and without prejudice to relevant United Nations resolutions, including resolutions relating to the status of Jerusalem.

23. The Israeli authorities maintained that the restrictions were necessary to protect Israel against terrorist threats. Some information was made available to the Agency by the Israeli authorities, however, there was not evidence available to indicate that many of the above restrictions concerning Agency staff and movement were anything other than matters of administrative convenience.

24. In the West Bank, coordination with Israeli military liaison officers continued, including 75 meetings. However, the officers had limited or no influence over Israeli checkpoints staffed by private contractors, and staff movement continued to be restricted and unpredictable at several checkpoints, notably those controlling access to East Jerusalem or through the West Bank barrier. In 2012, movement restrictions imposed by the Israeli authorities on the West Bank resulted in the loss of 182 staff days. Additional Agency time and resources were expended to adapt to the restrictions. It remained difficult to deliver Agency services in the area between the West Bank barrier and the 1949 armistice line, in particular in the Barta’a area and in three communities near Qalqilya.

25. Local staff required permits from the Israeli authorities to transit the Erez crossing. Of a total of 237 applications, 219 permits (95 per cent) were granted, an improvement compared with 76 per cent in 2011.

26. During 2012, the Rafah crossing between Egypt and Gaza was open for public use, for a total of 347 of 365 scheduled days (95 per cent). With the cooperation of the Egyptian authorities and the necessary coordination, UNRWA staff members have been allowed to cross two days a week. A total of 370 UNRWA staff (100 per cent of requests submitted) were allowed to cross the Rafah crossing on duty travel outside the occupied Palestinian territory.

27. During the reporting period, no significant movement restrictions were imposed on UNRWA staff by the Governments of Jordan or Lebanon, or by Palestine. In the West Bank, Palestine Liberation Organization (PLO) camp services committees prevented Agency vehicles from transporting staff to and from work. These actions took place as part of camp services committees-led protests against the Agency's review of its emergency programme, following the halving of contributions to the UNRWA emergency appeal since 2010. In total, camp services committee members stopped Agency vehicles 21 times en route to work, including 5 times where they diverted and temporarily detained Agency vehicles. Camp services committees members also entered Agency vehicles without permission on six occasions. The Agency protested all of those actions with the relevant authorities.

28. In the Syrian Arab Republic, armed conflict was widespread as Syrian government forces and a variety of armed opposition groups battled across the country. The result was a situation of generalized insecurity, which in turn inhibited free movement and humanitarian access. Five staff members were killed, four while off duty and one while travelling to work, and four were injured in gunfire or as a result of shelling. Numerous checkpoints were erected, particularly in and around Damascus. Those set up on travel routes of Agency staff members had an impact on Agency operations, and Agency vehicles have been searched at checkpoints. As at the end of the reporting period, the Agency applied for 29 visas for international personnel; of these, two visa applications for international consultants had not been granted, without explanations being provided.

29. At the end of 2012, 15 staff members were in detention, 10 of whom were held by the Israeli authorities, two by the de facto authorities in the Gaza Strip, two by the Jordanian authorities, and one by the Lebanese authorities. Despite repeated requests made by the Agency, in accordance with General Assembly resolution [36/232](#), the Israeli authorities did not provide the Agency with access to its detained staff but provided some information on the reasons for the detention of three of the four staff members. The Lebanese authorities provided some information on and access to one detained staff member; the Jordanian authorities provided some information about the two detained staff members; and the de facto authorities in the Gaza Strip granted access to the two staff members.

30. As at the end of the reporting period, four staff members were missing in the Syrian Arab Republic and were presumed to have been detained.

Agency services and premises

31. The Israeli authorities continued to impose transit charges on shipments entering the Gaza Strip, forcing UNRWA to pay \$199,942 in 2012. In the Agency's view, the charge is a direct tax, from which it ought to be exempt under the 1946 Convention. In the view of Israel, the charges were a fee for services and therefore there was no exemption. Since 2010, the Karni and Sofa crossings have remained

closed, and all UNRWA container shipments were required to enter through one secondary crossing, Kerem Shalom. As that crossing was not capable of receiving containers, all container shipments had to be palletized at port prior to transport to the Gaza Strip. The Kerem Shalom crossing was closed for imports for 13 days out of 242 scheduled operating days (5.4 per cent). The closure of the Karni crossing and the requirement to palletize all container shipments contributed to increased expenditure in the form of charges for storage, demurrage, transportation and palletization amounting to some \$1.86 million, including \$633,906 for palletization costs.

32. The Israeli authorities announced in June 2010 that they would liberalize the system by which civilian goods entered Gaza and expand the inflow of materials for civilian projects that were under international supervision. As at the end of 2012, Israeli authorities had approved 96 construction projects (23 in 2012) and rejected 10 projects, and had pending requests for approval for 19 construction projects, including six requests submitted in June 2011 for the construction of six schools. As at the end of the reporting period, UNRWA had been able to complete 37 construction projects (13 in 2012 alone) and to start or restart 32 projects in 2012, importing 12,426 truckloads of construction materials for projects approved by Israeli authorities. The procedures required to import the necessary construction materials were cumbersome and expensive, obliging UNRWA to recruit in 2012 one additional international staff member (in addition to one already employed) and seven additional local staff members to address the additional bureaucratic burden. In addition, 1,510 guards were employed during 2012 to ensure the security of imported materials.

33. During the reporting period, Israeli authorities continued to require standards testing for educational, electronic, medical and other items for official use. UNRWA imports goods for its official use that conform to international standards, and the United Nations considers that the Israeli requirements were contrary to the exemption under the 1946 Convention from prohibitions and restrictions on imports in respect of articles imported by the United Nations for its official use. As at the end of the reporting period, consignments destined for the West Bank had been held up for well over one year, resulting in total storage costs of \$64,000, of which \$34,000 accrued during 2012. Following discussions with relevant Israeli authorities, progress was made in resolving the issue after the reporting period.

34. The Operations Support Officer programme continued in the Gaza Strip, the West Bank and Lebanon. The programme played an invaluable role in upholding United Nations neutrality; in facilitating access for UNRWA staff members, vehicles and goods through checkpoints and, in the occupied Palestinian territory, to areas affected by Israeli military operations; in supporting the Agency's programmes and initiatives; in monitoring the humanitarian situation of the Palestinian population; in the inspection of UNRWA installations; and in providing a measure of protection to Palestine refugees, in particular those displaced from the Syrian Arab Republic.

35. The 1946 Convention provides that the premises of the United Nations shall be inviolable. Contrary to that obligation, the Israeli military and security forces entered UNRWA premises in the West Bank on four occasions. On at least eight occasions, tear gas or rubber-coated metal bullets fired by Israeli forces landed in UNRWA compounds, usually during clashes between Israeli forces and Palestinians outside the compound. In the Gaza Strip from 14 to 21 November 2012, 77 UNRWA

installations were damaged, of which two were severely damaged, during Israeli military strikes on nearby locations, resulting in losses estimated at \$348,761. On three other occasions UNRWA schools were damaged as a result of Israeli shelling, ordnance or airstrikes on nearby locations.

36. The reconstruction of the Gaza field office warehouse, destroyed on 15 January 2009, was almost complete as at the end of the reporting period.

37. In the West Bank, PLO camp services committees members closed or otherwise interrupted work at an UNRWA installation in over 496 individual cases that occurred as part of the protests relating to the Agency's review of the emergency programme. On four occasions committee members delivered unauthorized political speeches inside UNRWA installations. In addition, protest tents were erected by committee members inside UNRWA installations, two by committee members and one by affected UNRWA emergency programme contractors. In the Gaza Strip on 3 February 2012, unknown masked men attacked an UNRWA construction site, setting light to a temporary guard hut. On one occasion, the local authorities entered an UNRWA distribution centre, firing shots in the direction of an adjacent house. In another instance, three men broke into an UNRWA school and threw a Molotov cocktail at an UNRWA guard, who sustained injuries. On three occasions, UNRWA installations in the Gaza Strip were struck by missiles fired by unknown Palestinian sources. In one instance, an UNRWA school sustained minor damage from a nearby explosion.

38. In the Syrian Arab Republic, the Agency sustained losses estimated at several million United States dollars owing to the conflict during the reporting period. Twenty-four UNRWA facilities sustained damage as a result of shelling, of which 14 were in Damascus and Rif Damascus, 9 in Dera'a and Muzeirib and 1 in Ein el-Tal, outside Aleppo. In one instance, an UNRWA installation was damaged by small arms fire.

39. In addition, in the Syrian Arab Republic the Agency received several reports of a temporary presence of armed elements in UNRWA facilities, which the Agency was not able to verify owing to access restrictions, and one confirmed report of armed elements using an Agency facility, the Education Development Centre in Hajr al-Aswad in Damascus, as a base for operations. Owing to intense conflict in the area, UNRWA had previously abandoned the centre and had removed all United Nations signage. There were 17 incidents of carjacking of UNRWA vehicles, 12 in and around Damascus, 1 each in Douma, and Muzeirib, 1 outside Khirbet Gazaleh and 2 outside Dera'a. In one of the latter incidents, two staff members were held temporarily by armed gunmen and severely beaten.

40. In the Syrian Arab Republic the Agency also lost substantial quantities of humanitarian aid to armed theft, typically while it was being transported to beneficiaries. In June, two UNRWA heavy goods vehicles were hijacked while on route to Aleppo, resulting in the theft of several tons of food, education materials and medical supplies. The empty vehicles were subsequently recovered by UNRWA staff. In December, three contractor (DHL) trucks loaded with UNRWA food were hijacked en route to Aleppo. Approximately 36.5 tons of food and medical supplies were lost.

41. There were no violations of UNRWA premises in Jordan. In Lebanon, on one occasion armed Palestinians attacked and injured an UNRWA staff member and

damaged his office in Burj Shemali. In three instances, shots were fired at UNRWA installations from unknown sources, causing damage, including at the Lebanon field office. On one occasion, unauthorized community events were organized by a political faction in two UNRWA schools and on another occasion a group of unknown men entered three UNRWA schools to encourage students to participate in a demonstration. There were closures of UNRWA offices by beneficiaries on at least 16 occasions, and in three instances beneficiaries attacked UNRWA installations, damaging UNRWA property in one instance.

42. Bearing in mind the Agency's duty to ensure the safety and security of its staff members, the Agency is very concerned about the level of threats and attacks against its personnel in all five fields of operation and is exploring ways to prevent and respond to attacks, in cooperation with national authorities and consistent with United Nations privileges and immunities.

Other matters

43. In 2012, UNRWA did not receive any reimbursement for value-added tax from the Government of Palestine. As at 31 December 2012, the total amount of value-added tax still due to the Agency for services and goods procured for the West Bank and the Gaza Strip was approximately \$76.64 million.

44. During the reporting period, the Agency was required, as in the past, to pay port fees and other charges to the Syrian authorities, contrary to the 1948 Agreement between the United Nations and the Government of the Syrian Arab Republic. In 2012, fees and charges totalling \$35,862 were paid.

45. On 15 February, approximately \$74,000 was seized from the Agency's HSBC Bank account in Jordan on the basis of an order by the Jordanian Execution Office. Despite numerous requests and protests to the Government before and after the seizure of funds, and interventions by the Commissioner-General and the United Nations Legal Counsel, the funds have not been returned.

46. During the reporting period, the Agency faced difficulties in obtaining exemptions from customs and other governmental fees from the Customs Department of the Jordanian Ministry of Finance for the importation of vehicles for official use. The Jordanian authorities cited domestic legal provisions in putting in place arbitrary quota restrictions. UNRWA considers the imposition of quotas and other restrictions to be contrary to the Agency's exemption from restrictions on imports under the 1946 Convention and its 1951 bilateral agreement with Jordan. In 2012, the Drivers and Vehicles Licensing Department of the Jordanian Ministry of Finance requested payment of fees for inspection and registration cards for UNRWA official vehicles, which the Agency protested as constituting a direct tax from which it is exempt under the 1946 Convention.

Legal status of Palestine refugees in the Agency's area of operations

47. The legal status of Palestine refugees in Jordan, the Syrian Arab Republic, the West Bank and the Gaza Strip remained substantially the same as that described in the report of the Commissioner-General for 2008.¹³

¹³ See [A/64/13](#), paras. 52-55.

48. Further to the matter described in the report of the Commissioner-General for 2010,¹⁴ implementation procedures for the amendments to the labour and social security laws enacted by the Parliament of Lebanon on 17 August 2010 had not been adopted as at the end of the reporting period. In 2012, Lebanon experienced an influx of Palestinian refugees fleeing the violence in the Syrian Arab Republic. At the end of the reporting period, more than 10,000 Palestine refugees had crossed into Lebanon. Palestine refugees from the Syrian Arab Republic were subject to visa procedures different from those for other Syrian refugees and they were affected in particular by the restrictions that generally apply to Palestine refugees in Lebanon.

49. During the reporting period, 2,000 Palestine refugees fled from the Syrian Arab Republic to Jordan. In October 2012, the Government publicly announced that Palestinians fleeing the conflict in the Syrian Arab Republic and holding Syrian travel documents would not be allowed to cross into Jordan. UNRWA is aware of 19 Palestinians who were forcibly returned to the Syrian Arab Republic during the reporting period. In one case, a Palestine refugee was killed after being returned to the Syrian Arab Republic on 12 September 2012. Palestine refugees from the Syrian Arab Republic are held in a specific facility and face greater restrictions on their movement outside the facility in comparison with Syrians held in equivalent facilities.

E. Financial overview

50. With the exception of 146 international staff posts funded by the General Assembly through the United Nations regular budget as of the biennium 2012-2013, UNRWA operations, projects and emergency appeals are funded by the voluntary contributions of donors.

51. Based on unaudited financial statements, in 2012 the Agency expended \$1,001.5 million. The largest type of expenditure was \$663.9 million under the unrestricted regular budget, accounting for 66.3 per cent of total expenditure. Restricted fund activities, emergency activities and projects accounted for 3.7 per cent, 16.5 per cent and 13.5 per cent, respectively. Inadequate funding forced the Agency to implement a range of stringent austerity measures, including reductions in travel for training purposes.

52. In 2012, education remained the largest programme, with an expenditure of \$381.7 million, accounting for 57 per cent of the total unrestricted (unearmarked) regular budget expenditure of \$663.9 million.

¹⁴ See [A/67/13](#), para. 51.

Table 1
General Fund actual expenditure by field of operation, by programme, 2012

(Thousands of United States dollars)

<i>Programme</i>	<i>Gaza Strip</i>		<i>Lebanon</i>		<i>Syrian Arab Republic</i>		<i>Jordan</i>		<i>West Bank</i>		<i>Headquarters</i>		<i>Total</i>	
Education	158 795	66%	40 723	48%	33 935	62%	88 621	67%	57 324	54%	2 302	5%	381 700	57%
Health	37 457	15%	20 144	24%	7 540	14%	23 548	18%	25 582	24%	667	2%	114 938	17%
Infrastructure	3 170	1%	4 971	6%	1 482	3%	364	0%	1 057	1%	1 539	4%	12 583	2%
Relief and social services	13 695	6%	6 107	7%	3 016	6%	5 744	4%	6 260	6%	1 073	2%	35 895	5%
Support services	29 217	12%	12 647	15%	8 709	16%	13 820	10%	16 651	16%	37 705	87%	118 749	18%
	242 334	100%	84 592	100%	54 682	100%	132 097	100%	106 874	100%	43 286	100%	663 865	100%

Figure I
Expenditure by programme, general fund unrestricted, 2012

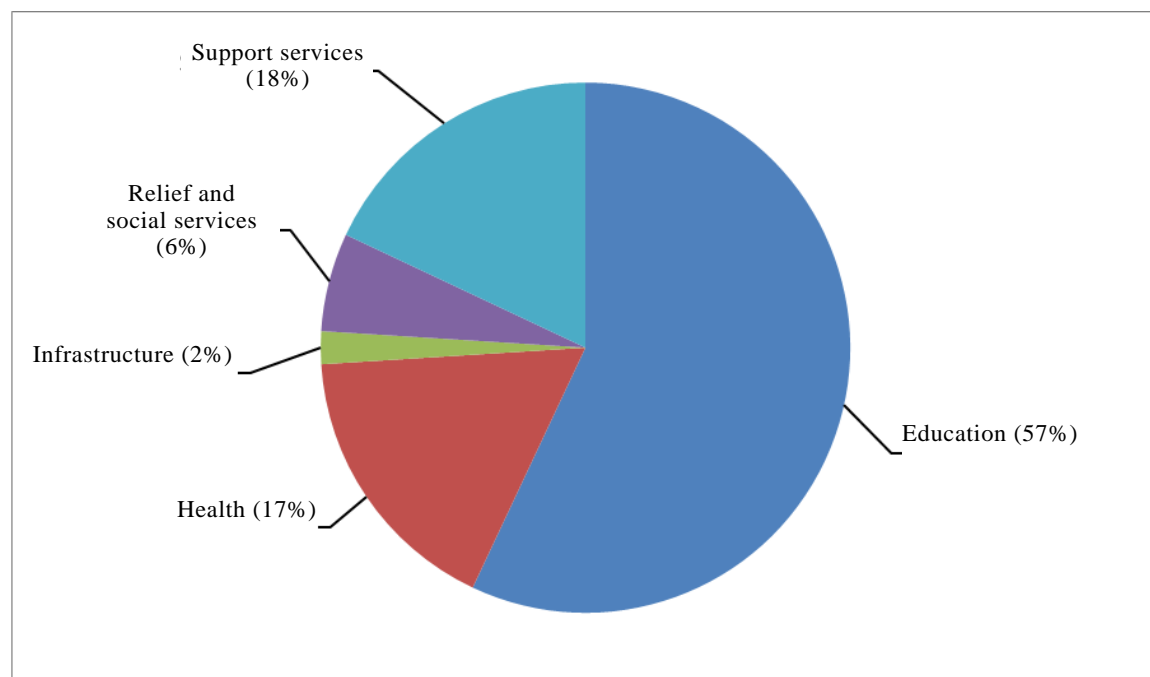
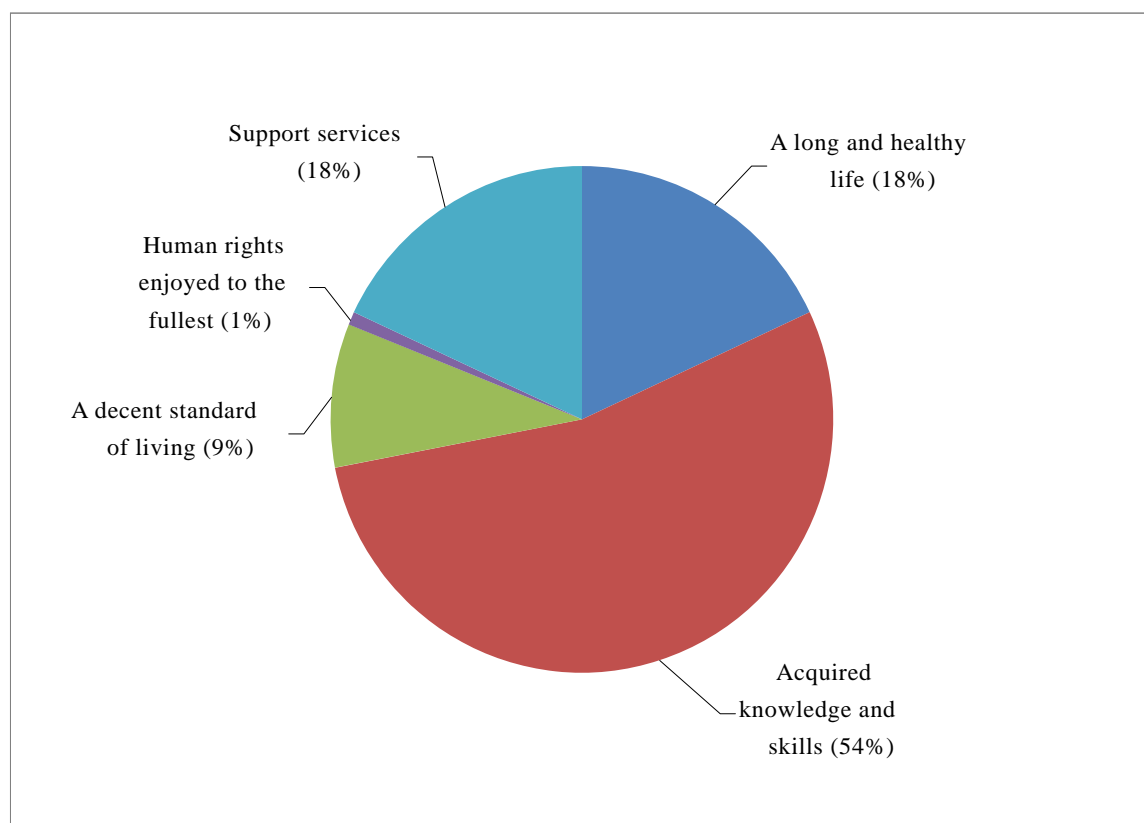


Table 2
General fund actual expenditure by field of operation and human development goal, 2012
 (Thousands of United States dollars)

<i>Programme</i>	<i>Gaza Strip</i>		<i>Lebanon</i>		<i>Syrian Arab Republic</i>		<i>Jordan</i>		<i>West Bank</i>		<i>Headquarters</i>		<i>Total</i>	
A long and healthy life	36 502	15%	24 631	29%	8 676	16%	23 548	18%	25 595	24%	1 525	4%	120 477	18%
Acquired knowledge and skills	154 462	64%	37 295	44%	31 532	58%	82 786	63%	51 362	48%	2 328	5%	359 765	54%
A decent standard of living	20 274	8%	9 200	11%	4 308	8%	10 630	8%	11 639	11%	1 595	4%	57 646	9%
Human rights enjoyed to the fullest	1 898	1%	339	0%	828	2%	950	1%	675	1%	133	0%	4 823	1%
Support services	29 198	12%	13 127	16%	9 338	17%	14 183	11%	17 603	16%	37 705	87%	121 154	18%
	242 334	100%	84 592	100%	54 682	100%	132 097	100%	106 874	100%	43 286	100%	663 865	100%

Figure II
Expenditure by human development goal, general fund unrestricted, 2012



Chapter II

Field priorities

A. Jordan

53. Jordan hosts the largest population of registered Palestine refugees, numbering 2,034,641 as at 31 December 2012. During the reporting period, the Agency's field management continued to identify efficiencies and savings to address funding shortfalls, while implementing health and education reforms. The family health team approach was expanded to three additional health centres, providing beneficiary-centred comprehensive primary health care to 86,650 individuals, and the e-health system was rolled out to an additional five health centres to serve 237,130 individuals during 2012. An appointment system has been introduced in all 26 health centres, reducing waiting times. Meanwhile, UNRWA schools continue to outperform government schools in Jordan in all four subjects used to measure school performance in the tenth grade national examination. A combination of reduced budgetary resources, the impact of increased government salaries on UNRWA salaries and rising inflation compelled the Jordan field office to implement a freeze on new posts and recruitment restrictions on non-frontline vacant posts and to maintain a freeze on capital expenditures, except for the replacement of unsafe equipment.

B. Lebanon

54. As at 31 December 2012, the registered Palestine refugee population in Lebanon stood at 441,543. During the reporting period, the Agency continued to implement reforms in its health programme. The implementation of the family health team approach continued and by the end of 2012 had reached 13 of 28 health clinics. As at 1 May 2012, the Agency had increased tertiary care coverage to 50 per cent of the cost in contracted hospitals, from 30 per cent in 2010; the Agency continues to run a special programme to help patients with chronic illnesses. The implementation of education reforms is continuing to improve curricula and teaching methods, as well as the performance of teachers. The Lebanon field office has introduced new English and Arabic textbooks for the lower elementary grades, offered more learning support, including to academically weak students, and continued to invest in teacher training and leadership courses for head teachers and education specialists. This has been made possible by the long-standing support of the European Union, which has been extended by five more years.

C. Syrian Arab Republic

55. As at 31 December 2012, the registered Palestine refugee population in the Syrian Arab Republic stood at 525,525. The worsening armed conflict across the country, in particular within Rif Damascus governorate, forced approximately 250,000 Palestine refugees to flee their homes during the reporting period. In response, the Agency's field management significantly expanded its humanitarian assistance using humanitarian appeal funding, prioritizing cash, medical, shelter and food assistance. Armed conflict continued to affect UNRWA services in refugee camps throughout the Syrian Arab Republic, where school enrolment, humanitarian assistance, health services and microfinance lending were curtailed. However, the

Agency was able to maintain operations in most areas. Wherever possible, the Agency strove to maintain social and infrastructural development projects. However, the surrounding conflict and rapid increase in humanitarian needs among Palestine refugees demanded a rapid expansion of emergency relief, in terms of both scale and variety. After prioritizing emergency cash, medical, food and shelter relief throughout 2012, UNRWA established the capacity and stocks to provide additional non-food, hygiene and sanitation relief in 2013.

D. West Bank

56. As at 31 December 2012, the registered Palestine refugee population of the West Bank was 741,409. During the reporting period, the Agency's West Bank field office continued to reform its programmes. With respect to health, the family health team system began in seven health centres in the West Bank during the year. Initial results show a more equal distribution of the workload between medical staff and a rationalization in the use of drugs. In October 2012, the field education programme also began its implementation of the Agency-wide reform effort, with the professional development programme entitled "Leading for the future". The West Bank field office also planned for the implementation of the new social safety net programme, with the creation and testing of a new targeting system. UNRWA continues to focus on both protection delivered by its programmes and protection interventions at various levels. Policies and practices causing further dispossession and displacement of Palestine refugees continued to be raised with the responsible authorities, while other stakeholders were kept abreast of developments on the ground. Through various protection initiatives, the Agency contributed to the mitigation of protection threats faced by communities in area C, East Jerusalem and the seam zone.

E. Gaza Strip

57. At the end of 2012, the registered Palestine refugee population in the Gaza Strip was 1,203,135. In 2012, the UNRWA Gaza field office carried out a poverty survey on the basis of a proxy means-test formula. It also carried out a poverty reassessment cycle during the second half of the year. More than 70,000 families were revisited and surveyed as part of this process, with the results showing an increase in the depth of poverty in the Gaza Strip. In total, 32 per cent of Palestine refugees were found to be abject poor and unable to meet their basic food needs. Overall, UNRWA provided direct food assistance to more than 150,000 families, or 800,000 beneficiaries, through both its emergency and its social safety net interventions in the Gaza Strip in 2012. UNRWA also worked to improve food security through a cash-for-work scheme, known as the job creation programme. During 2012, over 10,000 Palestine refugees benefited directly from the programme. Reconstruction in the Gaza Strip remained a key priority in 2012, and continuing efforts were made to accelerate the implementation of the Agency's 2009 recovery and reconstruction plan. Under that plan, by the end of 2012 UNRWA had completed 16 projects, for the construction of one health centre, seven new schools and 1,279 housing units, which were completed using contractors, and 260 housing units constructed with cash assistance. These construction projects generated some 14,000 full-time equivalent jobs in 2012 for workers in the building trades and among local manufacturers of building materials.

Chapter III

Subprogramme review presented within the framework of the UNRWA human development goals

58. Since 2010, UNRWA has followed the framework set out in its medium-term strategy 2010-2015. The strategy provides direction for the Agency on the basis of 15 strategic objectives, each of which contributes to one or more of four human development goals: a long and healthy life; acquired knowledge and skills; a decent standard of living; and human rights enjoyed to the fullest. In 2012, the Agency's field offices and headquarters departments worked towards biennial targets set out in field and headquarters implementation plans that are based on the Agency's five-year strategic vision and Palestine refugee needs assessments conducted by each field office.

A. Goal 1

A long and healthy life

59. The Agency aims to meet the human development goal of a long and healthy life through interventions by its health programme and the camp improvement and infrastructure programme, in collaboration with host countries and national and international partners, where applicable.

60. The Agency delivers primary health care to Palestine refugees through its 139 health centres. Despite health gains, non-communicable diseases are now the leading health challenges among Palestine refugees. The expense of treating non-communicable diseases made it necessary for UNRWA to begin health reforms in 2011 by introducing the family health team approach, together with an electronic medical records system known as e-health. A family health team is a multidisciplinary group of health professionals working together to provide person- and family-centred care. By the end of the reporting period, a total of 34 health clinics had introduced the family health team approach. These clinics showed improvements in workload distribution and the use of staff time and skills. The average number of daily consultations per doctor decreased, from over 100 patients to around 80 patients a day. Waiting times decreased and consultation time increased. However, the cost of hospitalization is expected to increase owing to ever-increasing non-communicable diseases. Access to specialized hospital services is often limited for Palestine refugees because of political, geographical and/or financial reasons. The armed conflict in the Syrian Arab Republic caused significant challenges for the Agency's health programme there.

61. In 2012, UNRWA undertook infrastructure projects, primarily in Lebanon and the Gaza Strip, that included the construction of 8 kilometres of main sewerage lines, 16 kilometres of water supply lines and 230,000 square metres of pathways.

Strategic objective 1**To ensure universal access to quality, comprehensive primary health care**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Universal access to quality, comprehensive primary health care	Decrease in the antibiotic prescription rate	Baseline	25.8
		Target	25
		Actual	24.6

Strategic objective 2**To protect and promote family health**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Sustained protection and promotion of family health	Infant mortality rate in line with host countries	Baseline	23.0
		Target	22.0
		Actual	22.0

Strategic objective 3**To prevent and control diseases**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved alignment of communicable disease prevalence with host authorities	(i) Immunization coverage rate against vaccine-preventable diseases maintained	Baseline (2011)	99.6
		Target (2013)	99.1
		Actual (2012)	99.5
	(ii) Percentage of shelters connected to the public water network maintained	Baseline (2011)	99.8
		Target (2013)	100.0
		Actual (2012)	99.9
	(iii) Increase in the percentage of shelters connected to the public sewerage network	Baseline (2011)	92
		Target (2013)	94
		Actual (2012)	93

Outputs

- Provided 9.7 million outpatient medical consultations to Palestine refugees, of which 211,832 were consultations with specialists, at the 139 Agency clinics
- Periodic health research surveys were conducted
- Further developed the health information management system and computerization linking clinics to field offices and headquarters
- In coordination with host Governments, developed new sources of drinking water to meet needs of Palestine refugees in accordance with World Health Organization guidelines and local standards

- Provided antenatal, post-natal and family planning services, including screening for anaemia and provision of iron and vitamin supplements, to 317,061 clients
- Infant and child health care and school health services provided to more than 233,492 children, including immunization for all registered children below 2 years of age
- Screening for hypertension and diabetes mellitus for those 40 years of age carried out at UNRWA health centres. Care provided to 193,328 patients suffering from non-communicable diseases
- In Lebanon, the project to upgrade water supply networks in seven Palestine refugee camps was ongoing. A total of 0.44 kilometres of main water supply lines constructed
- The design of a water and sewerage network was completed for Rashidieh camp in Lebanon
- In the rehousing projects in Khan Younis and Rafah areas in the Gaza Strip, 228,840 square metres of pavement, 7.4 kilometres of sewage pipes and 15.0 kilometres of water pipes were constructed
- Two health centres were built, reconstructed or extended and eight health centres rehabilitated. Two health centres are under construction.

B. Goal 2

Acquired knowledge and skills

62. UNRWA operates 694 elementary and preparatory schools across its five fields of operation, as well as eight secondary schools in Lebanon, providing free basic education for around half a million Palestine refugee children. Literacy rates among Palestine refugees compare well with regional and global levels and there has been gender equity in enrolment since the 1960s. UNRWA launched an education reform strategy in October 2011. The strategy seeks to transform classroom practices. With a view to achieving this, the reforms address policy and operations in eight key areas: teacher development and school empowerment; curriculum and student assessment; inclusive education; technical and vocational education and training and youth; administration and governance; strategic planning; research and development; and partnerships, communication and information technology. Progress was made in the reporting period with regard to providing strategic direction and cohesion for all planning and reporting. These were: a human rights education policy; the inclusive education policy, which seeks to achieve an UNRWA education system that addresses the needs of all UNRWA students; and a teacher policy that lays out structures and systems to strengthen and motivate UNRWA teachers. A curriculum framework was developed that will enable UNRWA to evaluate and enrich the host Government curriculum.

Strategic objective 4
To ensure universal access to and coverage of basic education

Expected accomplishments	Indicators of achievement	Measurement	
		Unit of measure	Percentage
(a) Improved access to quality education	(a) Pupil/teacher ratio	Baseline (2011)	27.94/1
		Target	28/1
		Actual (2012)	27.81/1
(b) Universal access and coverage of basic education	(b) (i) Dropout rate for elementary schools ^a		
	Male	Baseline (2011)	0.66
		Target	0.49
		Actual (2012)	2.64
	Female	Baseline (2011)	0.36
		Target	0.30
		Actual (2012)	1.70
	(ii) Dropout rate for preparatory schools		
	Male	Baseline (2011)	3.05
		Target	3.04
		Actual (2012)	5.88
	Female	Baseline (2011)	1.73
		Target	2.53
		Actual (2012)	4.22

Note: Latest internal UNRWA data, as at start 2011.

^a Cumulative dropout without Syrian Arab Republic field.

Strategic objective 5
To enhance educational quality and outcomes against set standards

Expected accomplishments	Indicators of achievement	Measurement	
		Unit of measure	Percentage
(a) Improved monitoring of quality of education delivery	(a) Percentage change in the mean score obtained by students on the monitoring learning achievement test, by gender	Baseline (2010)	0.0
		Target (2013)	2.8
		Actual (2012)	Not available
(b) Improved professional competence of teaching staff	(b) Proportion of teaching staff who meet professional requirements	Baseline (2010)	69
		Target (2011)	93
		Actual (2012)	95

Strategic objective 6**To improve access to educational opportunities for learners with special educational needs**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved assessment, referral and mainstreaming of special educational needs students	Proportion of identified special educational needs students receiving support	Baseline (2011)	4.1
		Target (2013)	4
		Actual (2012)	3.7 ^a

^a Excludes the Syrian Arab Republic.

Outputs

- Provided general education to approximately 500,000 eligible Palestine refugee children in approximately 700 UNRWA elementary and preparatory schools (and secondary schools in Lebanon)
- Developed and implemented teacher policies and professional development strategies for approximately 18,000 teachers and targeted training courses to improve the quality of teaching and learning
- Established a policy framework and diagnostic tools to identify and support children with special needs and those at risk of dropping out
- Implemented monitoring learning achievement tests for grades four and eight in one third of schools
- A total of 12 schools, 1 nursery and 2 kindergartens were built, reconstructed or extended; 10 schools were rehabilitated. A total of 33 schools were under construction at the end of the reporting period.

C. Goal 3**A decent standard of living**

63. During the reporting period, UNRWA continued to deliver a social safety net comprising food, cash and specialized services to almost 300,000 Palestine refugees. Reforms were implemented that allowed all five fields to use an accurate and uniform targeting system to select beneficiaries, ensuring that the most vulnerable are identified for services. The Agency's relief and social services programme responded to the growing crisis in the Syrian Arab Republic by providing coordination to the Agency's regional emergency response. During the reporting period, reforms were implemented that were designed to lead to a smaller but more effective relief and social services headquarters department better able to support field implementation with technical and surge capacity. The department's staffing was streamlined to provide a more holistic approach to dealing with multidimensional poverty. Support was provided for the fields of operation to rationalize emergency and traditional assistance packages, improve and tailor targeting systems, support emergency responses and emphasize and mainstream gender and youth themes. UNRWA created considerable momentum on the theme of youth through its Brussels Youth Conference, held in March 2012, and is a

participant in the United Nations System-wide Action Plan on Youth as well as in the United Nations System-wide Action Plan on Gender Equality and the Empowerment of Women. The Agency has aggressively pursued the question of gender-based violence and now has referral systems set up in all five fields of operation.

64. During the reporting period, under its infrastructure and camp improvement programme, UNRWA constructed or rehabilitated the shelters of families living in structurally unsound, unsafe and unhygienic conditions.

65. The UNRWA education programme also contributes to the Agency's human development goal 3 by increasing employability through its technical and vocational training programme. In coordination with all fields, indicators were reformulated to better measure the relevance, efficiency and effectiveness of the programme.

Strategic objective 7 **To reduce abject poverty**

Expected accomplishments	Indicators of achievement	Measurement	
		Unit of measure	Percentage
All fields of operation			
Increased ability of abject poor individuals to meet their basic food needs	Increased percentage of abject poor among beneficiaries of the UNRWA social safety net	Baseline (2011)	53
		Target (2013)	56
		Actual (2012)	61

Outputs

- An average of 298,059 individuals received quarterly food aid and cash subsidies
- Responding to the growing crisis in the Syrian Arab Republic, the relief and social services department provided coordination for the Agency's regional emergency response as well as leading the formulation of the UNRWA emergency appeal for the occupied Palestinian territory and the Agency's participation in the Consolidated Appeals Process.

Strategic objective 8 **To mitigate the immediate effects of emergencies on individuals**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Number</i>
Reduce impact of family financial crisis	Individuals receiving food aid rations who are food insecure refugees or vulnerable	Baseline	732 762
		Target	667 500
		Actual (2012)	798 499

Strategic objective 9
To provide inclusive financial services and access to credit

Expected accomplishments	Indicators of achievement	Measurement	
		Unit of measure	Number
Increased provision of financial services	(i) Number of loans disbursed	Baseline (2011)	39 998
		Target	48 065
		Actual (2012)	32 892
		Unit of measure	Millions of United States dollars
	(ii) Value of loans disbursed	Baseline (2011)	44.38
		Target	60.98
		Actual (2012)	36.43

Outputs

- The microfinance programme financed 32,892 loans valued at \$36.43 million in 2012, with 14,506 loans valued at \$21.03 million financed in the occupied Palestinian territory, 10,571 loans worth \$11.72 million financed in Jordan and 7,815 loans worth \$3.68 million disbursed in the Syrian Arab Republic
- Overall annual outreach to clients declined by 18 per cent, while the value of the portfolio decreased by the same amount. This decline was largely a result of the conflict in the Syrian Arab Republic, where outreach declined by 56 per cent. There was also a small decline in outreach in the West Bank, where outreach fell by almost 3 per cent, which was offset by an improvement in the Gaza Strip of almost 5 per cent. Most significantly, outreach in Jordan grew by 38 per cent
- 22,704 loans were provided to enterprises valued at \$24.59 million through the programme's microenterprise credit, microenterprise credit plus, small-scale enterprise, solidarity group lending, women's household credit and youth start-up loan products
- 10,188 consumer and housing loans valued at \$11.84 million were provided to support education and health, to build household assets and to enable families to improve their housing through loans for repair, maintenance and construction
- Palestine refugees accounted for 46 per cent of all clients, while informal enterprises accounted for 92 per cent of all enterprises financed
- Loans to women represented 38 per cent of portfolio outreach, and young clients between 18 and 30 years of age accounted for 31 per cent of all borrowers. To further improve outreach to young people, in 2012 the programme introduced a new enterprise start-up product (*mubadarati*) to support self-employment and new enterprise opportunities for young men and women
- While the programme remained completely self-reliant and operationally self-sufficient in the occupied Palestinian territory and Jordan, it faced significant losses of more than \$3 million in the Syrian Arab Republic, owing primarily to the revaluation of the Syrian pound against the United States dollar

- The 2012 targets were not achieved because of increasing economic crisis as a result of the conflict in the Syrian Arab Republic, which resulted in the number of loans falling by 9,902 and the value being reduced by \$8.68 million between 2011 and 2012.

Strategic objective 10
To improve employability

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved market responsiveness of educational science facilities/vocational training centres	(i) Male employment rates for graduates within 12 months of graduation	Baseline (2011)	86.8
		Target	95.0
		Actual (2012)	84.1
	(ii) Female employment rates for graduates within 12 months of graduation	Baseline (2011)	81.2
		Target	89.0
		Actual (2012)	72.73

66. The UNRWA education programme contributes to the Agency's human development goal 3 by increasing employability through its technical and vocational training programme. In coordination with all fields of operation, indicators were reformulated to better measure the relevance, efficiency and effectiveness of the programme.

Outputs

- Adapted vocational training courses to be more responsive to labour market demands
- Provided counselling and appropriate career guidance to 3,000 technical and vocational training graduates and 10,000 school students completing basic education
- Provided training in technical and vocational skills to 6,500 students, of whom 34 per cent are women
- Strengthened human rights education programme and promoted violence-free schools.

Strategic objective 11
To improve the urban environment through sustainable camp development and upgrading of substandard infrastructure and accommodations

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Number</i>
Sustained camp development and upgraded substandard infrastructure and accommodation	Increase in the number of refugee families living in substandard shelters which have improved living conditions (excluding emergency shelters in the Gaza Strip)	Baseline (2011)	220
		Target (2013)	2 250
		Actual (2012)	324

Outputs

- In all, 312 shelters were rehabilitated, extended or reconstructed in Lebanon, the Gaza Strip, the Syrian Arab Republic and the West Bank, including for 270 families who were social safety net beneficiaries
- As part of a large project in Neirab camp in the Syrian Arab Republic, the rehabilitation of 59 housing units was completed, including for 12 families who were social safety net cases
- In the Gaza Strip, under emergency interventions 2,778 shelters were repaired and/or reconstructed after having been destroyed, including for 350 families who were social safety net beneficiaries
- In the Gaza Strip, a technical assessment of about 10,000 shelters that were affected/damaged as a result of conflict was completed
- A total of 281 refugee families were accommodated (keys were handed over to them) in the reconstructed shelters in the Nahr el-Bared camp in Lebanon
- A camp improvement plan is under preparation for Rashidieh camp, Lebanon.

**D. Goal 4
Human rights enjoyed to the fullest**

67. Just and equitable human development and effective humanitarian action require respect for human rights. The achievement of the Agency's first three human development goals will therefore rely on the fourth: ensuring that human rights are enjoyed to the fullest. The Agency's role in protection is an integral part of its mandate to meet Palestine refugee needs. Its work in this regard is pursued in cooperation with national authorities, other United Nations agencies and non-governmental organizations.

68. UNRWA protection work has internal and external dimensions. Internally, UNRWA promotes protection through programming and service delivery. Externally, it engages in the monitoring and reporting of Palestine refugee conditions and undertakes appropriate interventions, and the Commissioner-General frequently reminds the international community of the need for a just and durable solution to the conflict that respects the rights of the Palestine refugees.

69. The provision of services by UNRWA, and ensuring access to such services under various circumstances, including conflict, is integral to the enjoyment by Palestine refugees of their rights. Engagement with other actors helps to create an environment in which rights are respected. Those rights include economic and social rights associated with UNRWA programmes, such as education, as well as civil and political rights, such as the right to life. In addition, as a major provider of public services, UNRWA seeks to ensure that the manner in which it provides them ensures respect for the rights of its beneficiaries. It does this by, for example, mainstreaming minimum protection standards, acting to eliminate violence in schools, taking steps to prevent gender-based violence and abuse of children and promoting knowledge of individual rights in its schools. Monitoring and reporting help in the effective implementation of protection activities.

Strategic objective 12**To ensure service delivery meets the protection needs of beneficiaries, including vulnerable groups**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved conformity of service delivery to international standards, particularly protection standards	(i) Degree of compliance with protection standards	Baseline	53.3
		Target	50.0
		Actual (2012)	47.3
	(ii) Percentage of education staff successfully completing the human rights, conflict resolution and tolerance training programme	Baseline	0
		Target	20
		Actual (2012)	Not available ^a

^a Not available because the Agency was updating its practice for implementation in 2013.

Strategic objective 13**To safeguard and advance the rights of Palestine refugees by promoting respect for human rights, international humanitarian law and international refugee law**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved programmes and policies regarding protection	Percentage of protection issues eliciting positive responses from authorities	Baseline	13.0
		Target	33.0
		Actual (2011)	40.7 ^a

^a Excludes Lebanon and the Syrian Arab Republic.

Output

- A total of 1,316 UNRWA staff and 255 staff and volunteers from community-based organizations were trained in detection, referral and counselling for survivors of gender-based violence.

Strategic objective 14**To strengthen refugee capacity to formulate and implement sustainable social services in their communities**

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Refugee capacity to formulate and implement sustainable social services in their communities	Percentage of community-based organizations improving their level of performance in financial management, service delivery and governance	Baseline (2011)	49.7
		Target (2013)	71.0
		Actual (2012)	76.4

Outputs

- More than 200 training sessions were provided in the areas of management, finance and quality service provision to 105 community-based organizations
- Three community facilities were built, reconstructed or extended.

Strategic objective 15

To ensure Palestine refugee registration and eligibility for UNRWA services are carried out in accordance with relevant international standards

<i>Expected accomplishments</i>	<i>Indicators of achievement</i>	<i>Measurement</i>	
		<i>Unit of measure</i>	<i>Percentage</i>
Improved access to registration	Percentage of new applicants meeting UNRWA standards	Baseline (2011)	99
		Target (2013)	99
		Actual (2012)	99

Output

- The refugee registration information system continued to be rolled out, with the new database encompassing the personal records of 5.2 million persons. More than 17 million irreplaceable historic documents, such as pre-1948 land deeds, employment records and birth certificates associated with family files in the system, were compressed and uploaded onto servers for safekeeping and preservation. These included 40,000 records for Palestine refugees resident in the Syrian Arab Republic. These endangered documents were physically moved out of the Syrian Arab Republic for safekeeping, individually scanned, compressed and uploaded.

Endnote

70. The United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) was established pursuant to General Assembly resolution 302 (IV) of December 1949. The Agency is a subsidiary body of the Assembly and became operational on 1 May 1950, responding to the needs of about 750,000 Palestine refugees. It is one of the largest United Nations programmes, with a population of 4,919,917 registered Palestine refugees under its mandate as at the end of 2012, and around 30,000 staff. Palestine refugees are defined as “persons whose normal place of residence was Palestine during the period of 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict” and include descendants through the male line.

71. The Agency’s mission is to assist Palestine refugees in achieving their full potential in human development until a durable and just solution is found to the refugee issue. The Agency fulfils its humanitarian and human development mandate by providing protection and essential services to Palestine refugees in the Gaza Strip, the West Bank, Jordan, Lebanon and the Syrian Arab Republic. Its services include basic (and in Lebanon, secondary) education, comprehensive primary health care, emergency relief, social interventions, microfinance, shelter and infrastructural support.

