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24

ANNUAL REPORT

Analysis | Statistics | Achievements

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I. Introduction

The year 2024 represented a continuation of a deep crisis with no foreseeable solution in sight. It was an extension of the devastating crises that began in 2019.

Lebanon continues to suffer from the repercussions of the collapse of its national currency, rising inflation rates, and the spread of poverty and unemployment, which have reached unprecedented levels.

In 2024, Lebanon entered a new phase of economic collapse, as financial and monetary challenges emerged in an unprecedented manner. Economic events reflected the depth of the crisis Lebanon is experiencing, placing the country in a difficult reality that requires comprehensive solutions on all fronts.

Lebanon also witnessed the outbreak of a devastating war in 2024, which had unprecedented economic consequences. The country incurred financial losses estimated in billions of dollars, in addition to widespread destruction of infrastructure, further complicating the economic situation. The cost of reconstruction rose to tens of billions at a time when financial resources were scarce. This war added new economic burdens on the already strained Lebanese state, at a time when the country was in dire need of social and economic stability.

The war led to the displacement of more than one and a half million people who left their villages and took refuge in schools and public spaces, affecting education and the continuation of the academic year in Lebanon.

The year 2024 was far from ordinary in Lebanon and the region. It was marked by unprecedented developments that had deep impacts on the conditions of Palestinian refugees in Lebanon. Amid ongoing regional crises, Palestinian refugees found themselves facing a complex scene of economic, social, and security challenges.

The repercussions of the Lebanese economic crisis that began in 2019 continued to deeply affect Palestinian camps, where most residents suffer from high rates of unemployment and extreme poverty. Basic services deteriorated due to the governments' and humanitarian agencies' weakened ability to provide adequate support. This was compounded by the ongoing crisis within UNRWA, which faced a severe funding shortfall throughout the year. This led to a reduction in its services for Palestinian refugees who primarily rely on humanitarian aid, while concerns continued regarding the dismantling of UNRWA and the liquidation of the refugee issue.

The Palestinian camps in Lebanon were not spared from the consequences of Israeli attacks, which resulted in injuries and the displacement of many refugees, exacerbating their economic and social crises..

Undoubtedly, the increase and dollarization of university and institute tuition fees had a significantly negative impact on families' ability to enroll their children in higher education. This also affected the capacity of local institutions that support university and vocational education to assist and accommodate students in their programs.

As for the **Palestinian Student Fund**, it suffered from a liquidity crisis due to several reasons:

- The collapse of the Lebanese lira against the dollar because of the financial, monetary, and economic crisis, which caused tuition fees to increase by more than 100%.
- The fund's money in banks turned into "non-fresh" funds, making it unable to meet its obligations to universities except for a short period at the beginning of the crisis.
- The fund lost its endowment, which had been a guarantee for its future, as it also became "non-fresh" money in the bank.
- The value of loan repayments dropped because they were previously granted in Lebanese lira, and due to the economic deterioration faced by graduates and their families.
- Funding for higher education decreased while demand from high school graduates increased.

Success Story - Anas Bashir

My name is **Anas Bashir**, and I am from Nahr al-Bared Camp. I received my education at UNRWA schools until I reached the twelfth grade. During this stage, a delegation from the "Palestinian Students Fund" visited us to explain the importance of this opportunity in supporting university students in Lebanon and alleviating their financial burdens, thereby enabling them to continue their education without worrying about tuition fees.

After graduating from high school, I decided to apply for the Palestinian Students Fund opportunity to ease the financial burden on my family. I prepared all the required documents and went to the office in Beirut to submit my application. After my application was approved, I enrolled at Beirut Arab University - Tripoli branch, majoring in Computer Science, which is a three-year program.

Although the cost of education was high, the Palestinian Students Fund opportunity provided me with significant support and played a major role in covering my tuition fees. Throughout the three years of study, this support enabled me to excel academically. Even when I was delayed in graduating due to a postponed course and had to take an extra semester, the opportunity did not abandon me but continued to support me until I successfully completed my studies.

In addition to financial support, the Palestinian Students Fund opportunity offers many training courses in collaboration with

universities and institutions in Lebanon, helping students acquire the skills needed to enter the job market. I participated in many of these courses and obtained accredited certificates in various fields, most notably AI in Education and Cybersecurity. These courses enhanced my academic knowledge and provided me with the technical skills necessary to compete in a rapidly evolving job market.

Thanks to this opportunity, I was able to fulfill my dream of studying Computer Science without financial burdens standing in my way. Therefore, I emphasize the importance of the Student Fund opportunity as a key supporter for students aspiring to complete their higher education and contribute to building a better future for themselves and their communities.





UNIVERSITY EDUCATION



II. University Education

1. Main Activities of Palestinian Students' Fund in University Education in 2024

a. Granting loans and scholarships for university education.

PSF continued to give scholarships and loans to university students that are registered in universities that PSF is cooperating with. In addition, PSF gave a limited number of scholarships and loans for new students who graduated from secondary schools and who meet PSF's criteria.



• Beneficiaries according to year from 2014-2024

In 2024 the beneficiaries from scholarships and loans reached 314 students compared to 341 beneficiaries in 2023. The number of beneficiaries decreased due to the rising tuition fees and due to the liquidity problem, that the fund faced during the year. PSF could not take on except a limited number of new students. (See below charts number 1 and 2)

Chart no.1: No beneficiaries in 2024 compared to previous years from 2014 to 2024

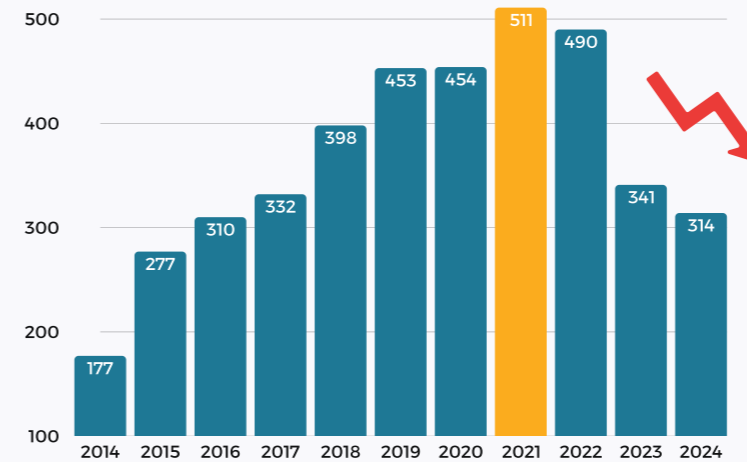
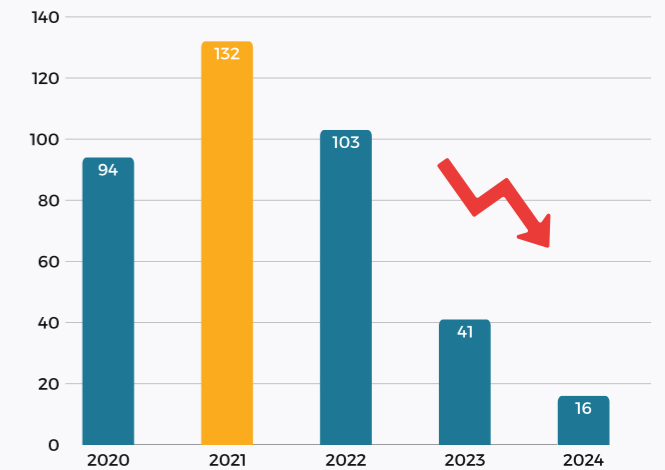


Chart no.2: New students of PSF between 2020 and 2024

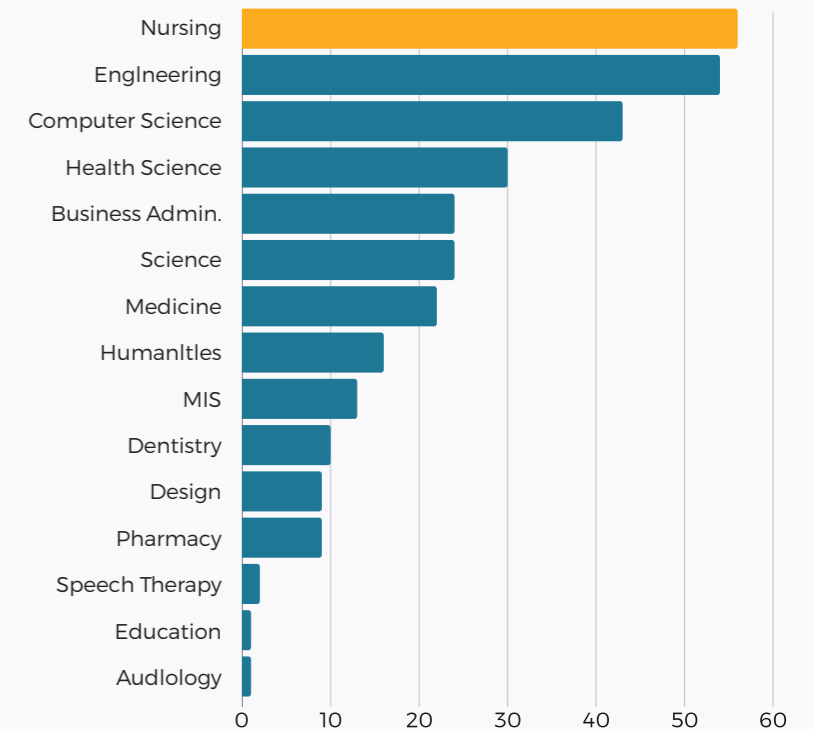


• Beneficiaries in 2024 according to major

The nursing major still faces a high demand from students due to the high need for this major in the local and international market.

This is also due to the career guidance and orientation efforts of PSF in UNRWA secondary schools. There is also a high demand for computer science and computer engineering due to the encouragement of PSF.

(See chart number 3)



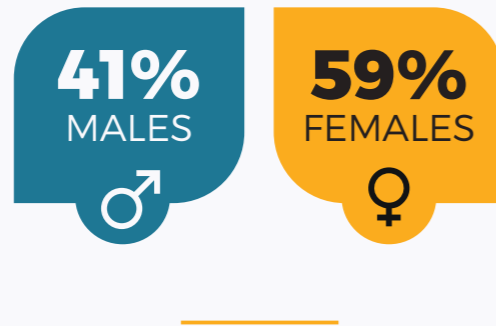
Charts Source:
Palestinian Students Fund 2024

Chart no.3: Distribution of beneficiaries according to major (314)

- **Beneficiaries according to Gender**

In 2024, it is noticed that out of the 314 beneficiaries 59% are females and 41% are males. The increase in the number of females compared to males is probably due to immigration of males outside Lebanon or they enter the job market without university education due to social need. PSF stresses the gender equity between the two sexes. (See below chart number 4)

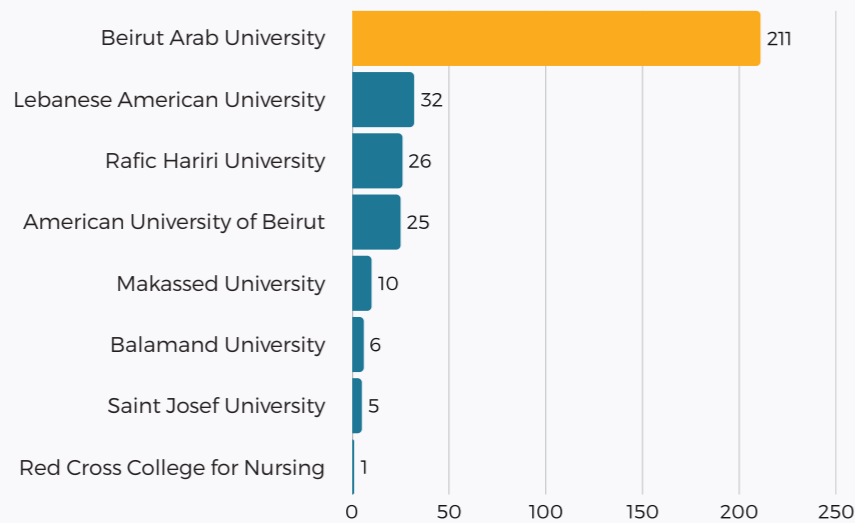
Chart no.4: The distribution of beneficiaries according to Gender



- **Beneficiaries according to universities**

Beirut Arab University still attracts the majority of PSF's beneficiaries. Lebanese American university comes next. Chart number 5 below shows the number of beneficiaries according to universities: (See below chart number 5)

Chart no.5: Distribution of beneficiaries according to universities



Charts Source: Palestinian Students Fund 2024

- **Beneficiaries according to geographic location**

It is noticed from the chart below that 35% of beneficiaries are from the south of Lebanon. This is very normal since 50% of Palestinian refugees reside in the south of Lebanon (Sidon and Tyre areas). In addition, 25 % of beneficiaries are from the Beirut area. (See below chart number 6)

Chart no. 6: Beneficiaries according to geographic areas

REGION	NUMBER
SAIDA	110
BEIRUT	79
TRIPOLI	61
AL CHOUF	35
TYRE	21
BEKAA	8

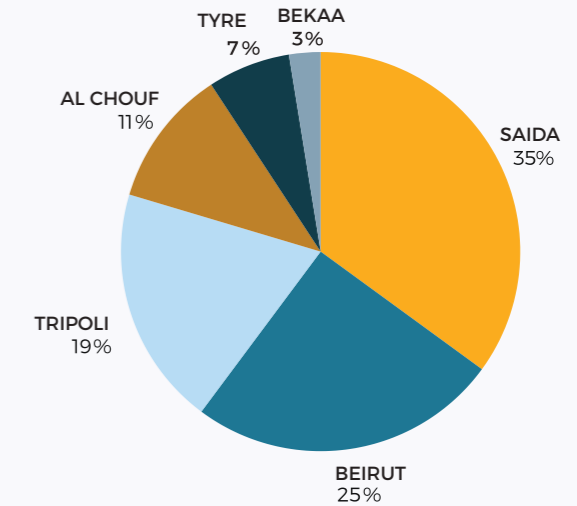


Chart Source: Palestinian Students Fund 2024

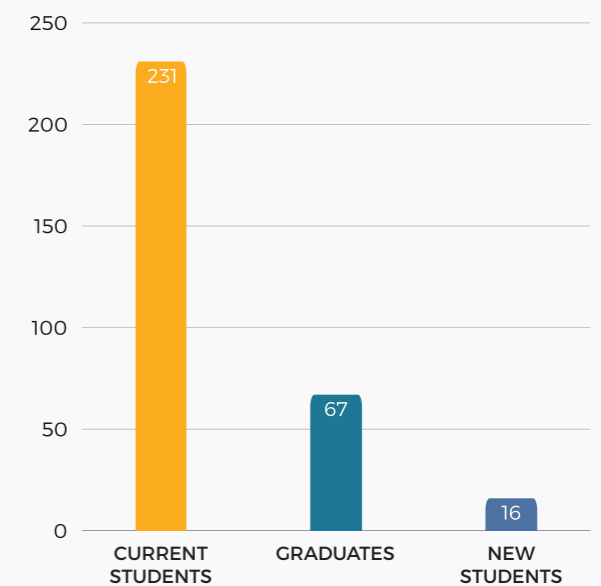
- **Beneficiaries according to their status in PSF**

In 2024, the number of beneficiaries was 314 students: 67 graduated, 231 are continuing students, and 16 students only are new students. The low number of new students is due to the liquidity problem that the Fund faced during the year. It is hoped that PSF can make it up for the students who applied to PSF.

(See chart number 7)

Chart Source: Palestinian Students Fund 2024

Chart no. 7: Beneficiaries according to their status in PSF

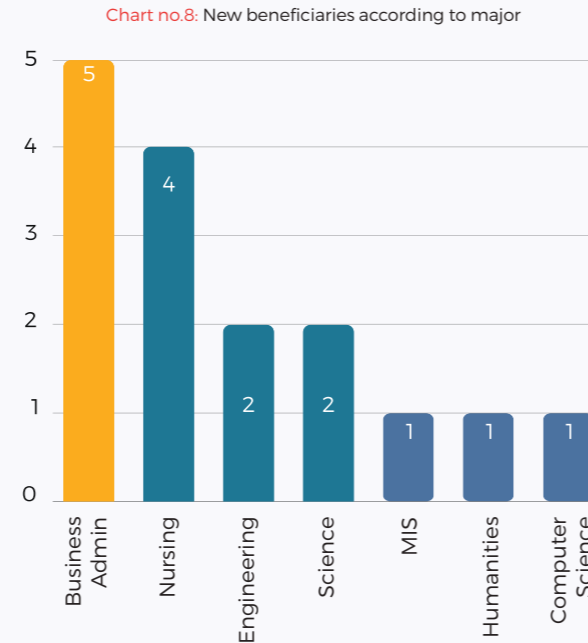


- **New beneficiaries in 2024 according to major**

In 2024, there were only 16 new beneficiaries as shown in chart number 8 below: 5 students in business administration, 4 students in nursing, 2 students in Engineering, 2 in sciences, 2 in computer science & management information system and 1 in humanities.

(See chart number 8)

Chart Source:
Palestinian Students Fund 2024

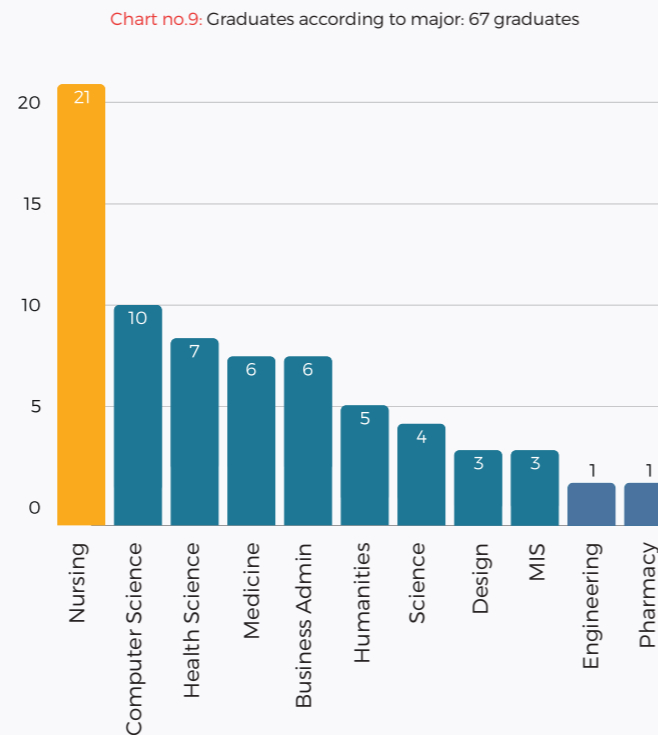


- **Graduates in 2024 according to major: 67 graduates**

In 2024 67 students graduated, in addition to 34 graduates who benefited previously from PSF but not in spring 2024.

(See chart number 9)

Beneficiaries	Number
Beneficiaries in 2024	67
Beneficiaries from previous years who did not benefit in Spring 2024	34
Total	101



b. Orientation and Career Guidance

Palestinian Students' Fund continued to visit UNRWA secondary schools especially grade 12 to carry out orientation and career guidance sessions to influence the students and their choices in terms of majors demanded in the local and international markets. Students are also oriented towards the various universities.

In 2024, it is noticed that the orientation and career guidance sessions of PSF are still affecting noticeably the number of students who study nursing and computer science. It is also affecting the choice of engineering students who are directed towards mechatronics and engineering of medical equipment.

In 2024, 1938 students in the nine UNRWA secondary schools benefited from the orientation and career guidance sessions. PSF visits the secondary schools and attends the annual students' fair organized annually in UNRWA Sibling vocational training center to orient and guide the students.

It is worth mentioning that the orientation and career guidance activities are carried out in close cooperation with the career guidance unit in UNRWA.

c. Upskilling and Reskilling

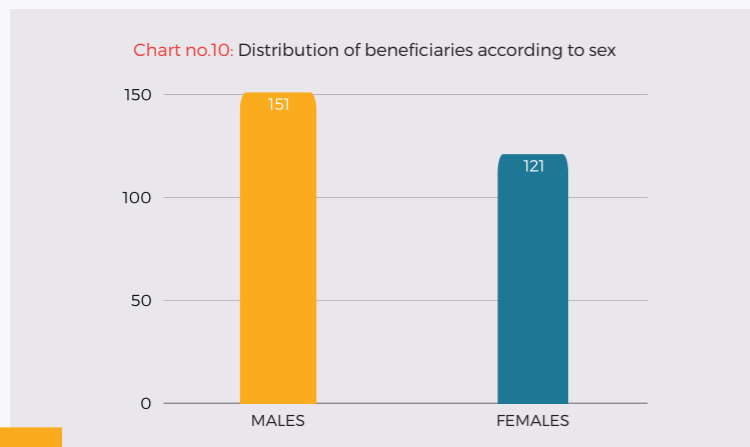
University education is not enough for entering the job market. That is why PSF launched the youth development project that provides youth with skills demanded by the market in addition to life skills that develop their personalities and enhance their participation. In addition, PSF works on developing the skills of students and graduates in the field of AI and technology.

● Danish Muslim Aid (DMA) project

In 2024, PSF continued the implementation of Danish Muslim Aid (DMA) project to improve the capacities of students and graduates in the computer and digitalization fields. To implement this project, PSF cooperated with several institutions:

- Order of Engineers & Architecture (OEA) for training of Engineers.
- Beirut Arab University for training students and graduates on digitalization and various fields.
- TO READ for entrepreneurship training .
- Business Finance Club (BFC) for accounting and business administration training.
- AMIDEAST for in-life skills and community service training.

In 2024, 272 students and graduates benefited from this project. (See below chart number 10)



The list of courses given is as follows:

COURSE	NO. OF PARTICIPANTS	COURSE	NO. OF PARTICIPANTS
Primavera	15	Basic Life support	44
Contract Management	15	Social Entrepreneurship	26
Revit Essential	12	IC3 Digital Literacy Certification	19
Project management Ready	11	AI in education	19
Facility Management	10	Project Management	18
Cost Control	7	Communication skills	17
International Financial Reporting Standards	6	Community Service	17
Advanced Trauma Care for Nurses	3	Flutter Mobile App Development	16
Certified Management Accountant	2	Meta certified Digital Marketing	15
Total			272



PSF launched the continuing education program with funding from UNDP and will be implemented in 2025. It involves training on the following topics:



2. Coordination with universities for discounts and financial aid agreements.

PSF is coordinating with the various universities to get additional support for students. It signs agreements with these universities to get additional financial aid for students. These universities are: American University of Beirut, Lebanese American University, Rafik Hariri University, and Beirut Arab University.



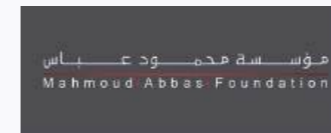
Beirut Arab University agreed recently to give students a discount in the amount of 40% of the tuition fees for students studying nursing, computer science, business administration, MIS and all majors in the fields of sciences.



3. Cooperation with partners working in the field of university education for Palestinian Students.

PSF cooperates closely with organizations working in the field of university education to avoid duplication and to meet the common challenges. PSF cooperates with these actors to negotiate jointly with universities. These actors are:

- Mahmoud Abbas Fund
- United Youth Lebanon
- Field Education Unit in UNRWA



VOCATIONAL TRAINING



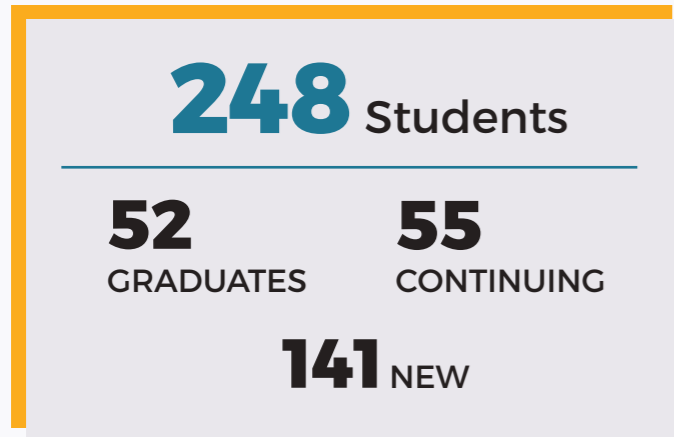
III. Vocational Training

The vocational training program was launched in 2021 with the support of Taawon and the Arab Fund for social and economic development in Kuwait. It aimed at granting scholarships to students for 3 years to get technical Baccalaureate in various fields. PSF cooperated with the following vocational training institutions: CIS, Tamkeen, Al Debbis Institution affiliated with Makassed, Nursing school affiliated with the Lebanese Red Cross, and Afak Institution. This project involves the following activities:

a. Granting scholarships for vocational training

In 2024, the number of beneficiaries was 248 students among them were 141 new students. (See chart number 11)

Chart no.11: Distribution of beneficiaries according to status



- **The distribution of new beneficiaries according to donors:**

141 new students benefited from this program funded by the following donors:

- **United Nations Development Program (UNDP) project**

In 2024, PSF started a partnership with UNDP and 72 students benefited from this project.

- **Arab Fund for Social & Economic Development/ Taawon**

In 2024, the number of new beneficiaries from Arab fund/ Taawon is 69 new students.

- **Distribution of Beneficiaries according to specialization (248):**

In the chart below it is noticed that most students go to nursing, IT, and accounting.

Chart no.12: Distribution of Beneficiaries according to specialization

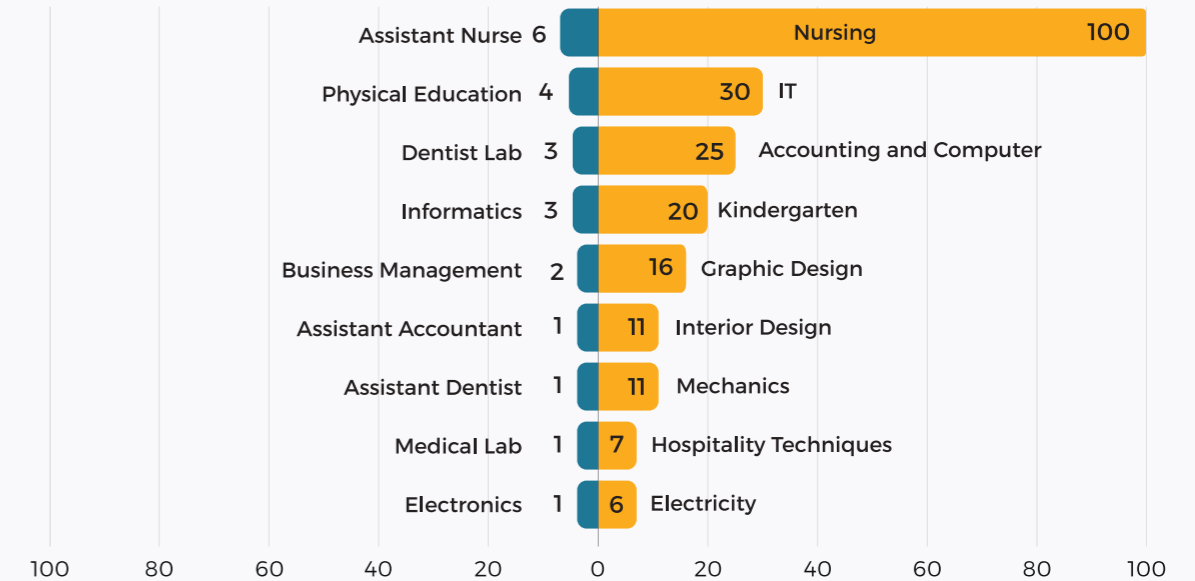


Chart Source: Palestinian Students Fund 2024

- **The Distribution of beneficiaries according to geographic area:**

It is noticed that the majority of beneficiaries are from the south (Tyre and Sidon together) 48% then the north comes as second 29%. (See chart number 13)

REGION	NUMBER
NORTH	71
SAIDA	57
TYRE	47
BEIRUT	47
BEKAA	26
TOTAL	248

Chart no.13: Distributions of beneficiaries according to geographic area

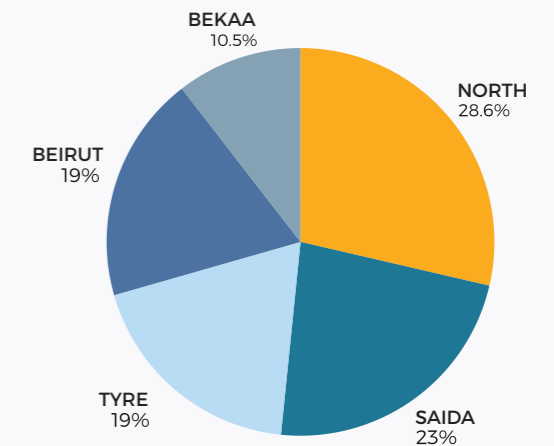
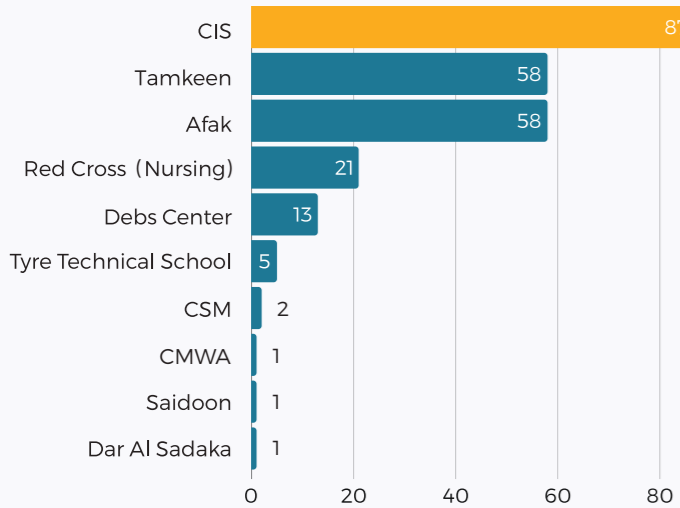


Chart Source: Palestinian Students Fund 2024

- **Beneficiaries according to the vocational training center:**

It is noticed that most beneficiaries are joining CIS and then Tamkeen comes second. (See chart number 14)

Chart no.14: Beneficiaries according to training center (248)

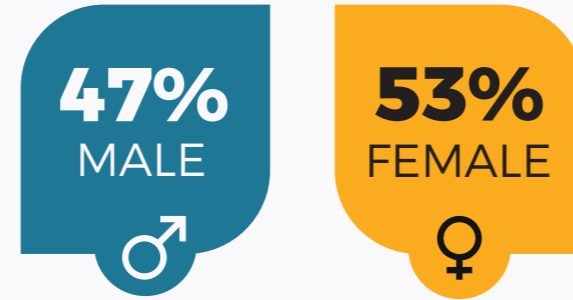


- **Distribution of beneficiaries according to Gender:**

It is noticed that most beneficiaries are females 53 %, but still there is a gender balance between the two sexes.

(See chart number 15)

Chart no.15: Beneficiaries according to gender



Charts Source: Palestinian Students Fund 2024

- **b. Orientation in UNRWA schools**

In cooperation with the career Guidance officer and the educational counselors in UNRWA, PSF carried out orientation sessions to inform students about the importance of vocational training that secures their future. The number of beneficiaries from these sessions were 2000 beneficiaries in 2024 in all Lebanon.

- **c. Training on life skills**

90 students benefited from training implemented by Empowave on communication skills and critical thinking.

Three training sessions were held in three geographic areas:

- Sessions in the North area
- Sessions in Beirut area
- Sessions in Tyre area



INSTITUTIONAL DEVELOPMENT



IV. Institutional Development

Institutional development is a continuous process in PSF to secure the financial and institutional sustainability of PSF. This involves capacity building for staff, computerization of filing and accounting. Improving the equipment is a continuous process. In 2024 the following were achieved:

- A new server was bought
- A new website is designed
- A new branding was achieved
- Training of 2 accounting staff: One in IFRS and another in CMA II
- Ensuring the office and assets in the office including installing a safe
- Developing continuously the accounting software (NORIA)

THANK YOU!

THANK YOU FOR ALL DONORS

Arab Fund for Economic & Social Development AFESD | Taawon | NORWAC | Danish Muslim Aid

United Nations Development Program (UNDP)

Individual donors, especially Dr. Omar Abdel Hadi



