



Palestinian Students Fund

50

years

**ANNUAL
REPORT**

**20
23**

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Lebanon is still suffering from a socio-economic deterioration. Four years into economic and financial crisis, Lebanon’s macro-economic framework remains severely impaired. According to the latest world bank Lebanon Economic Monitor, released lately, the spillover effects from the ongoing conflict centered in Gaza pose yet another large shock to Lebanon’s precarious growth model.

The Lebanon Economic Monitor for the fall 2023, “In the Grip of a new crisis” provides an update on key economic developments and analyzes the implications for the country’s outlook. The special focus section titled” The impact of the current conflict and spillover on Lebanon’s economy and its growth prospects amid a prolonged political and institutional vacuum. The report mentions that it is expected that the economy is expected to be back in recession.

The report mentions that the inflation rate is projected to accelerate to 231.3 percent in 2023. Lebanon topped the list of countries hardest list by nominal food price inflation in the first quarter of 2023(at 350 percent) exacerbating the precarity of living conditions for the poorest and most vulnerable segments of the population.

The refugees and the displaced are the most affected by the prevailing socio-economic situation. Presently UNRWA who is the main provider of services and protection for the Palestinian refugees, is exposed to an attack from Israel and USA to dismantle the Agency. Some other countries supported Israel by cutting its financial support, and consequently, increase the marginalization and impoverishment of refugees in Gaza and diaspora countries. In light of the absence of civil rights for PRLs in Lebanon, this decision worried Palestinian refugees in Lebanon because they depend deeply on UNRWA’s services especially in the field of education and health. Even with the prevailing services that UNRWA offers, the refugees still suffer, as all poor Lebanese, from the effects of the socio-economic and financial crisis.

The future of UNRWA will affect all service provider associations including PSF. The prevailing socio-economic crisis negatively affected the financial capacity of the Fund who lost its endowment that secured the financial sustainability of PSF. Moreover, the prevailing crisis in Lebanon negatively affected the capacity of PSF’s graduates to pay back their loans in fresh USD.

**THE UNIVERSITY
EDUCATION
PROGRAM**





► **The main activities of PSF in the university education program in 2023**

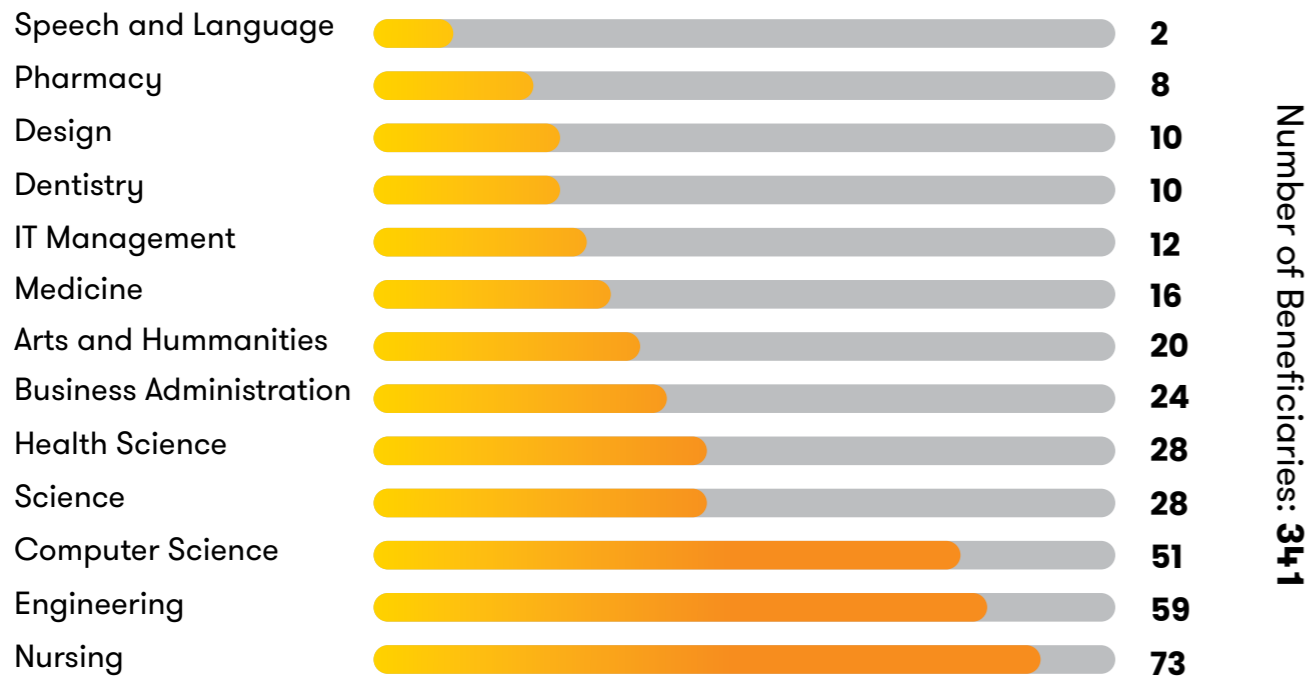
A. Granting scholarships and loans

The number of beneficiaries from scholarships and loans in 2023 amounted to 341 beneficiaries compared to 490 in 2022. The reduction in the number of beneficiaries is due to the increase in tuition fees and due to the conversion of tuition fees into fresh USD totally or partially.

► **Beneficiaries according to Major**

It is noticed that there is diversification in the majors the beneficiaries choose such as speech therapy, computer science and nursing. This is due to the career guidance efforts of PSF in UNRWA secondary schools. In the below chart, we notice that the biggest number of beneficiaries are in the field of nursing:

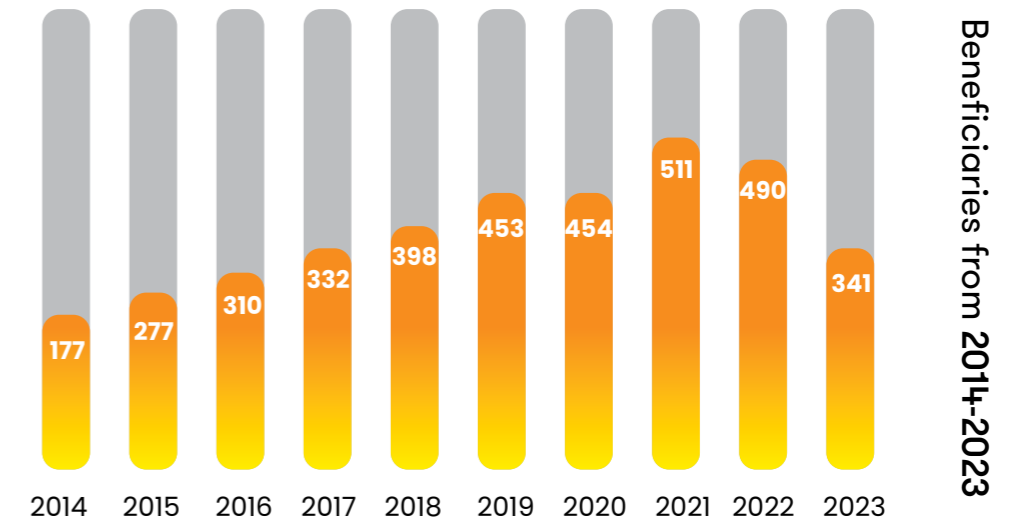
..... Chart no1: The distribution of beneficiaries in 2023 according to major



► **Beneficiaries' comparison with previous years from 2014 to 2023**

It is noticed that the number of beneficiaries in 2023 dropped to 341 beneficiary compared to 490 in 2022.

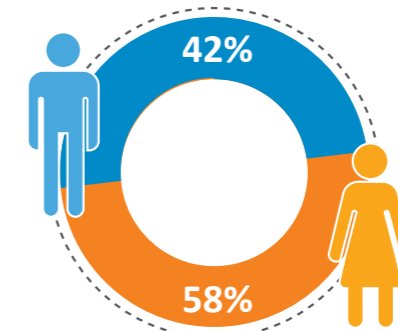
..... Chart no2: Distribution of beneficiaries according to year from 2014 to 2023



► **Beneficiaries according to gender**

It is noticed that female beneficiaries in 2023 are higher than males: The percentage of female beneficiaries is 58% compared to 48 % for males. This is due either to immigration of male youth or they go to the labor market to work due to the socio-economic crisis.

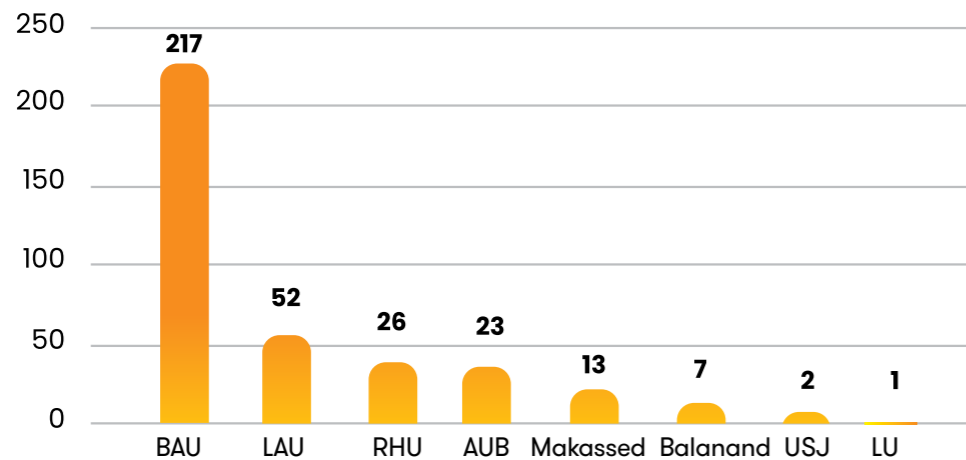
..... Chart no3: Distribution of beneficiaries according to gender



► Beneficiaries according to Universities

Beirut Arab University still attracts most PSF's beneficiaries. The American University of Beirut follows and then The Lebanese American University. Chart number 4 below shows the distribution of PSF's beneficiaries according to universities.

..... Chart no 4: The Distribution of Beneficiaries According to Universities



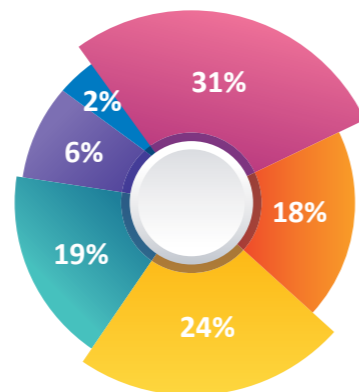
► Distribution of beneficiaries according to geographic location

It is noticed that most beneficiaries are from the south who constitutes 37% and this is normal because 50% of PRLs live in south Lebanon.

..... Chart no 5: Geographic Distribution of Beneficiaries

Region	Count
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Saida	105
Beirut	81
Chouf	65
Tripoli	62
Tyre	21
Bekaa	7
Total	341

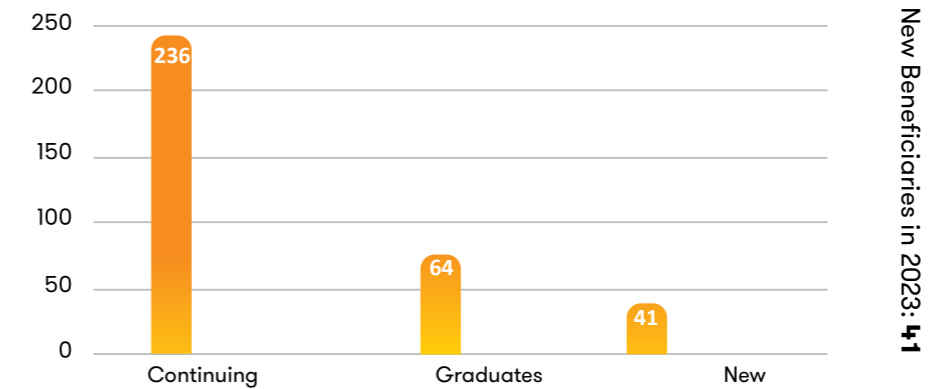


■ Saida ■ Beirut ■ Chouf ■ Tripoli ■ Tyre ■ Bekaa

► Distribution of Beneficiaries according to their status in PSF

In 2023, 341 beneficiaries benefited from PSF: 64 graduated in 2023, 236 continuing students, and 41 new students. There are 86 students benefited all the previous years from PSF but they did not benefit from PSF in 2023 for several reasons.

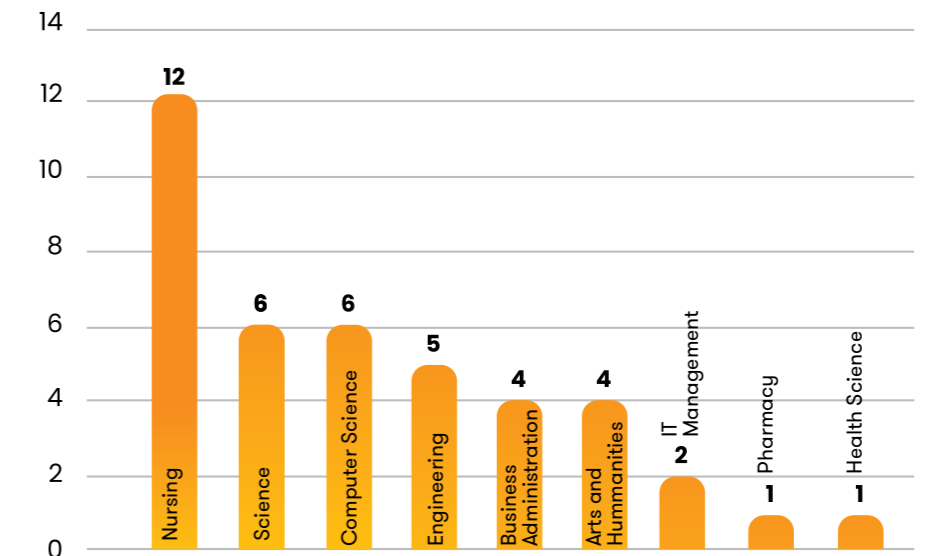
..... Chart no 6: Beneficiaries according to their status with PSF



► New Students According to Major

In 2023, PSF took only 41 new students distributed on the following majors: 12 in nursing, 6 computer science, 6 science, 5 engineering, 4 business administration, 4 arts and humanities, 2 IT management, 1 pharmacy, and 1 health science.

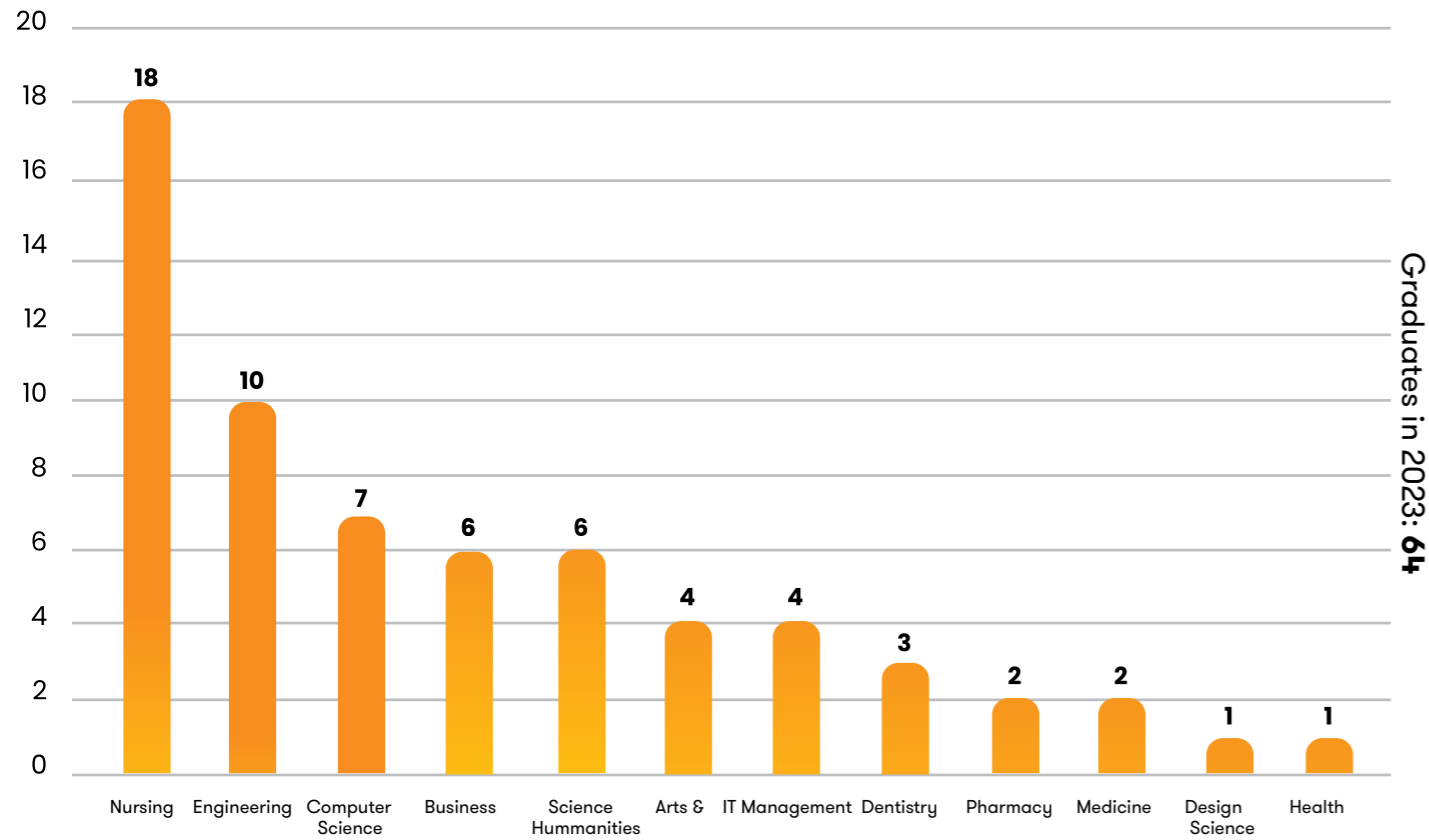
..... Chart no 7: Distribution of new students according to major



▶ PSF's Graduates in 2023

In 2023, 64 students graduated.

Chart no 8: Graduates in 2023 according to major



Graduates in 2023: 64

Reference: Palestinian Students' Fund

B- Orientation and Career Guidance

PSF continued its activities in conducting orientation and career guidance sessions in the UNRWA secondary schools (mainly class 12) to influence the choices of students and orient them to majors and requirement needed in the market in addition to important admission dates in the various universities.

It is noticed that the orientation and career guidance sessions influenced the choices of students who joined nursing and computer science. It is worth mentioning that even in engineering, there is diversification in specialization. More focus is on mechatronics, computer engineering and medical equipment engineering.

1900 students benefited from the orientation and career guidance sessions mainly in class 12 in secondary schools. It should be mentioned that the orientation and career guidance sessions were closely coordinated with the career guidance unit in UNRWA.



C- Program for Development to enhance the Capacity of Youth and their employability: Reskilling and Upskilling

University Education is not enough for students to enter the job market, because additional skills are needed to enhance employability. Consequently, PSF started three years ago this program that provides the students and graduates with skills related to their majors and which are required in the job market in addition to life skills that develop their personality and enhance their community participation.

► Islamic Danish relief project

In December 2022, PSF launched the digitalization project which was continued throughout 2023. The project was funded by Danish Moslem Aid (DMA) to develop the skills of students and graduates in the field of digitalization, computer, and entrepreneurship.



The project included the following courses:

- Cisco Certified Network Associate CCNA for computer engineers.
- 3D max for students and graduates of graphic design.
- Digital marketing for business students and graduates.
- Digital Media Literacy.
- Geographic Information System (GIS) for Engineering students.
- Cyber Security courses.
- Advanced Trauma Care for registered nurses (ATCN).
- International Financing Reporting Standard (IFRS) for accounting graduates.
- Certified Management Accountant (CMA) For accounting graduates.
- Advanced Microsoft Excel
- Photoshop & illustrator for students and graduates of graphic design.

In December 2023 PSF launched another project funded by DMA for developing the capacity of students and graduates. The following courses were implemented:

- International Financing Reporting Standard (IFRS) for accounting graduates. Six beneficiaries benefited.
- Certified management Accountant (CMA) For accounting graduates.
- Basic life support for nursing students.
- Digital Literacy Certification (IC3).



Distribution of DMA beneficiaries according to gender

Beneficiaries according to gender	Number
Females	198
Males	197
Total	395



▶ **Relation with beneficiaries of Talents beyond borders (TBB) and others**

PSF follows up with its graduates to get employment in Lebanon and outside Lebanon. This is done through:

- ▶ Connecting PSF's graduates with TBB that secures employment for graduates abroad especially nurses.
- ▶ Networking with PSF graduates working in the field of engineering in Germany and connect them with unemployed graduates and encourage them to apply for visa for work to be employed in Germany.

▶ **Cooperation with the universities**

PSF cooperates with the various universities and sign agreements with them in order to get additional financial support for its beneficiaries. AUB, Rafic Hariri universities give financial support to PSF's students. LAU also gives financial support especially for nursing students. PSF has been discussing an agreement with Beirut Arab University.



▶ **Cooperation with partners working in the field of university education for Palestinian students.**

PSF coordinates with educational institutions/NGOs working in the field of university education for Palestinians. It coordinated with them the payments for students and negotiate jointly agreements with the universities. The active NGOs are:

- ▶ United Youth Lebanon (ULYP)
- ▶ Mahmoud Abbas Fund (MAF)

▶ **Graduation Ceremony**

2023 marked the 50th anniversary of Palestinian Students' Fund. On this occasion, PSF organized a graduation ceremony in which 60 graduates celebrated the event.





► Success Story

My name is Sally, I am now an RN working in AUBMC. My journey to get where i am today especially as a Palestinian refugee was not easy but with the guidance i had it was possible.

It all started when PSF helped me do the SAT which was the first step. They sponsored multiple sessions all summer for me to pass it and apply for my dream university, AUB. I did and got accepted, but the problem was the high tuition fees of such a university. I was able to get a 60% scholarship from AUB based on my high school grades and SAT score, and PSF was able to provide the rest of the fees as a scholarship which made my experience so smooth and stress free from that aspect.

After I graduated, the next issue was getting employed at AUBMC. Even though i was their graduate, as a Palestinian refugee my license to practice takes way more time to to get issued which delayed my recruitment. In the meantime, i worked at CMC for a year until my permit was issued, and gained a lot of experience. After that i was employed at AUBMC and am now an RN on a neuro-medical surgical floor.

**VOCATIONAL
TRAINING
PROGRAM**





PSF launched the vocational training program in 2021 with the support of the Arab Fund through Taawon. This project gives scholarships for 3 years in order to get technical Baccalureate (BT1) in the following institutions:

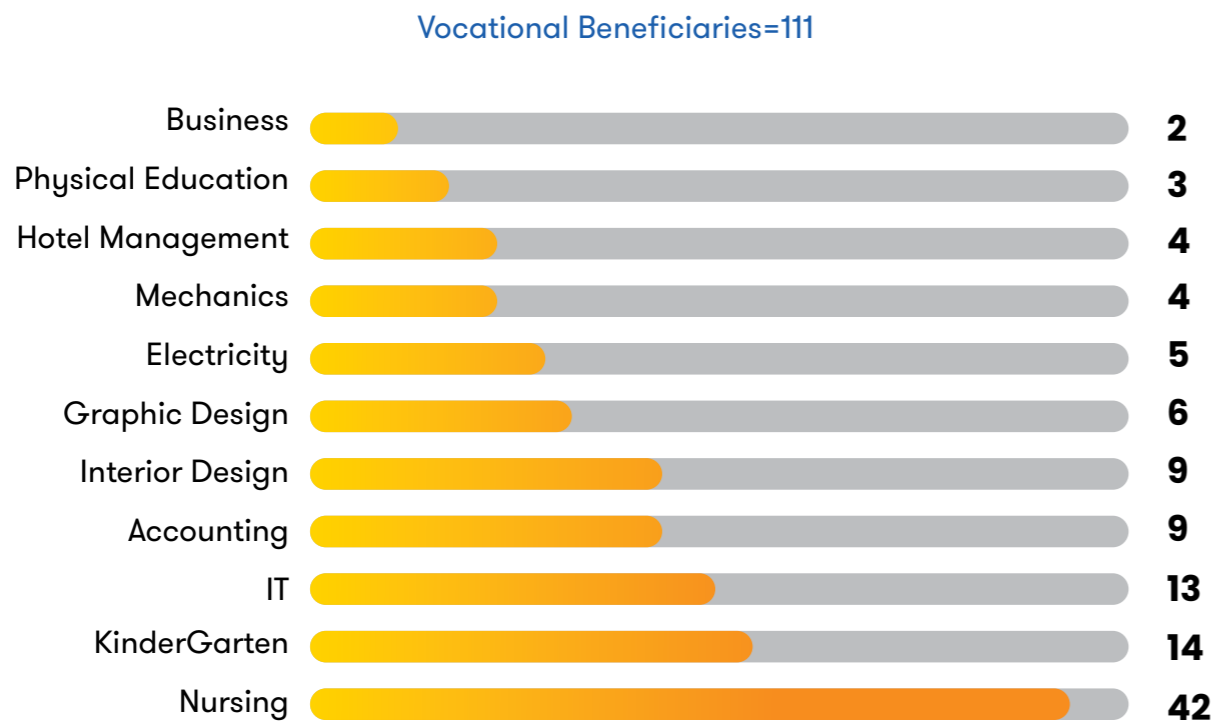
Afak, Tamkeen, Al Debbis related to Makassed, CIS, and Lebanese Red Cross.

This project has the following activities:

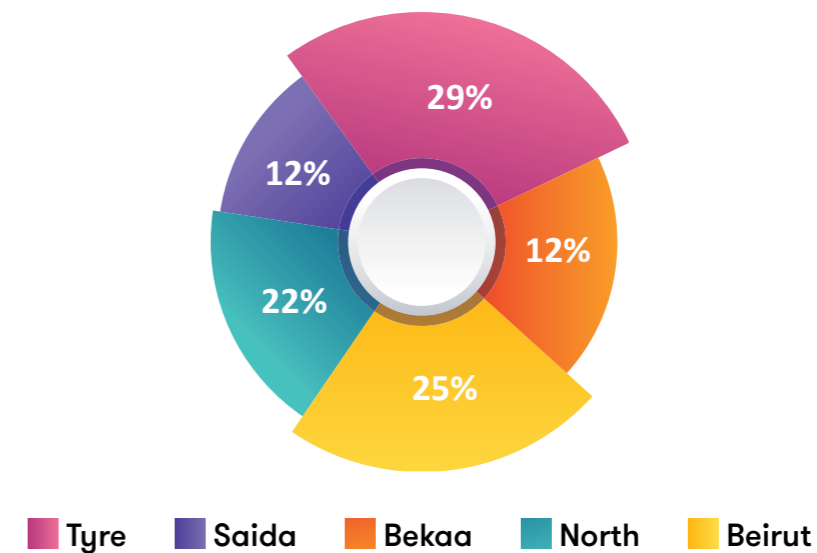
A- Giving scholarships for vocational training

In 2023, the number of beneficiaries from this program amounted 111 students among which are 44 new students.

..... Chart no 1: Beneficiaries from vocational training program according to major



..... Chart no 2: Beneficiaries according to geographic location



..... Chart no 3: Beneficiaries of vocational training Program according to vocational training Institution

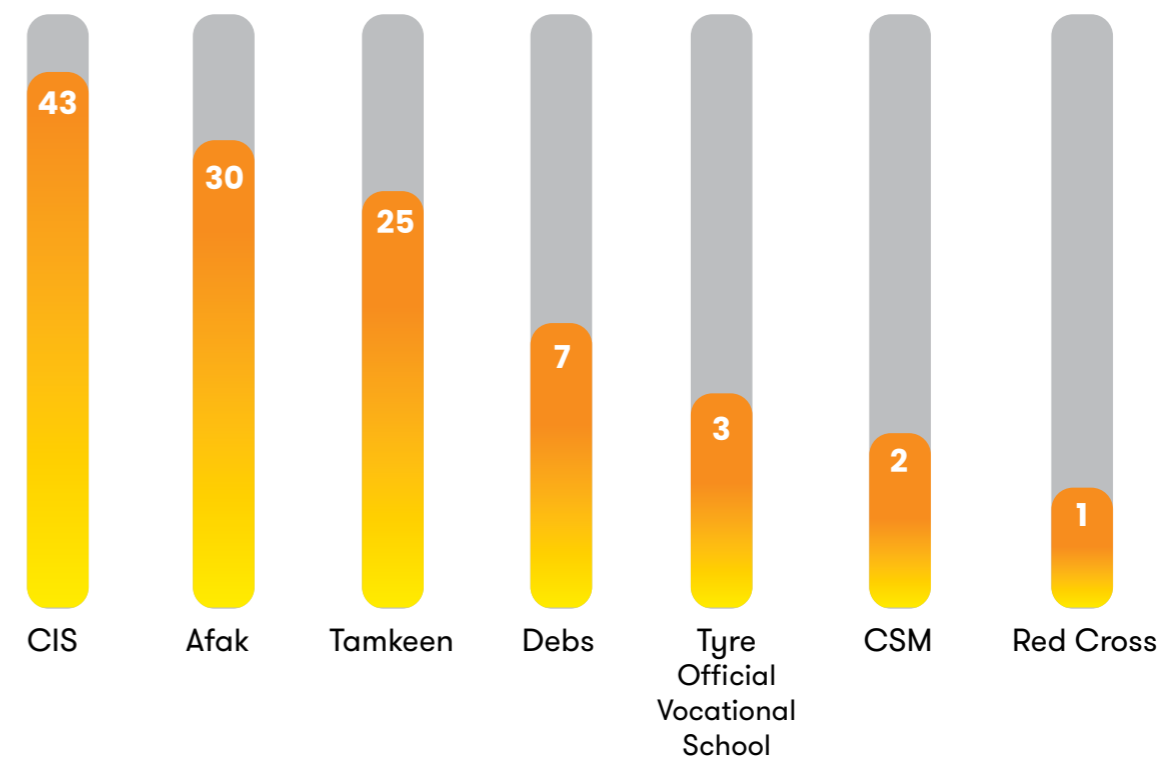


Chart no 4: Distribution of beneficiaries according to gender

Vocational Beneficiaries=111

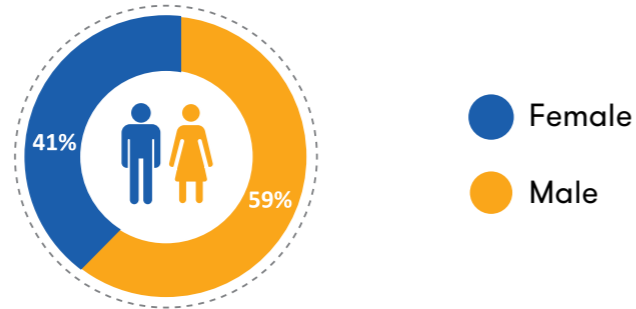


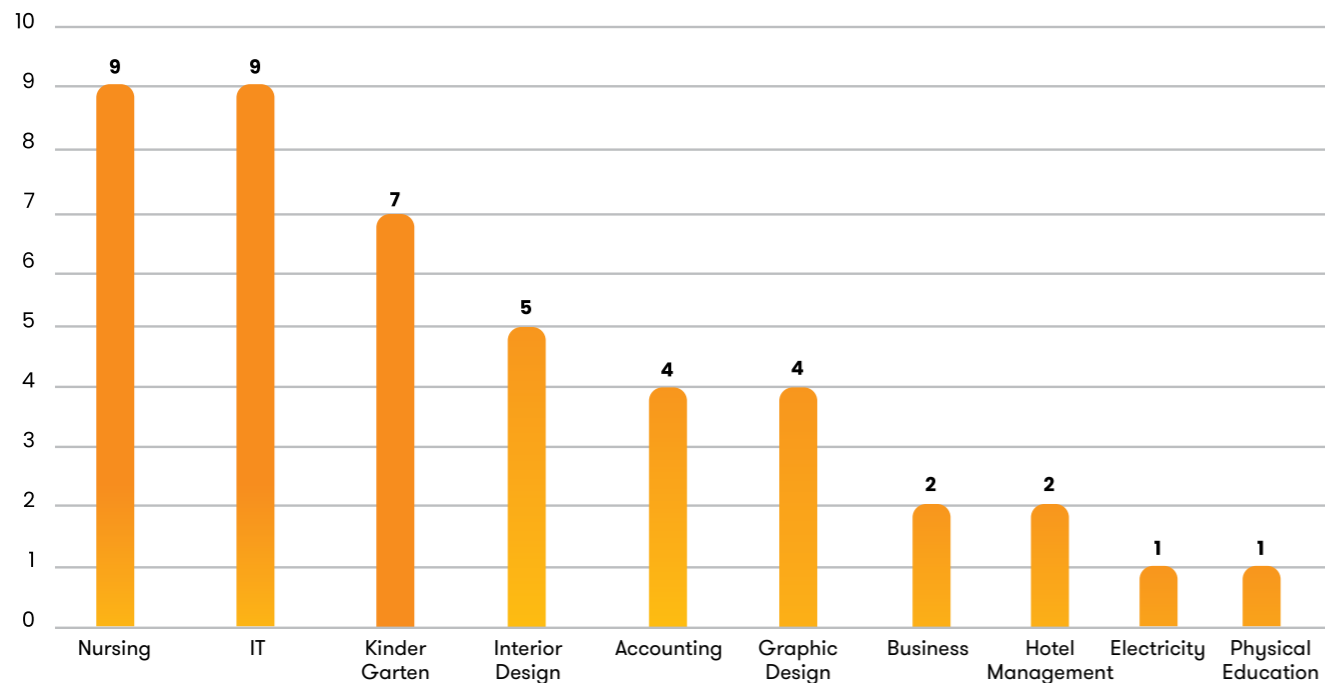
Chart no 5: Beneficiaries according to class level

Vocational Beneficiaries=111



Chart no 6: Distribution of new Vocational beneficiaries according to Major

New Vocational Beneficiaries =44



B- Orientation and Career Guidance in UNRWA schools

PSF coordinates with UNRWA in order to visit its schools to orient students and give them awareness on the importance of vocational education which is an alternative that secures for them a profession in their future. The number of beneficiaries from the orientation and career guidance sessions is around 2000 beneficiaries.

PSF produced career guidance and orientation material stressing the importance of vocational education, and which was distributed among students in UNRWA schools. This material was posted on the social media related to PSF.



C- Arrange meetings with the parents of students.

Since the beneficiaries of this project are under 18, PSF had to deal with parents to give them awareness regarding this project and the obligations of the students and their parents. PSF stressed the commitment of students for three years.



INSTITUTIONAL DEVELOPMENT



▶ PSF believes that institutional development should be a continuous process in order to secure institutional sustainability. This program includes capacity building of staff and the upgrading of equipment and software such as the VBC Dashboard for archiving of students' and graduates' files in addition to the accounting software (NORIA).

The main activities were:

- ▶ Enhancing the capacity of Staff in the field of proposal writing and reporting. They were trained at AUB NGOI
- ▶ Continuous upgrading and developing accounting software.
- ▶ Renewed the license of the VBC Dashboard and developed it.
- ▶ Continuous development of computer hardware and equipment in the office.

- ▶ Financial difficulties due to
 - ▶ Rise in tuition fees in all universities
 - ▶ Reduction in the retention of loans in fresh US dollars
- ▶ Finding new donors to diversify funding.
- ▶ Getting more financial support from universities
- ▶ Reduction of the number of beneficiaries

Special Thanks to:

- ▶ Arab Fund for Social and Economic Development- Kuwait
- ▶ Taawon
- ▶ Dr. Omar Abdul Hadi
- ▶ Norwegian Aid Committee-NORWAC
- ▶ Danish Moslem Aid





Palestinian Students Fund

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