

زيتونة

BASMEH & ZEITONEH
RELIEF & DEVELOPMENT

Protracted
DISPLACEMENT
Economies

PROTRACTED DISPLACEMENT ECONOMIES IN LEBANON

2020-2023



Acknowledgments: This research owes its realization to the collaborative engagement with the **University of Sussex** and Sawa for Development and Aid where the invaluable contributions of esteemed scholars from the **Sussex Centre for Migration Research (SCMR)**, namely Professor Mike Collyer, Dr. Tahir Zaman, Dr. Ali Ali, and Dr. Yasmine Fedda, played a pivotal role in shaping and advancing this research endeavor.

AUTHORS:

Advocacy & Research Unit in Basmeh & Zeitooneh Organization.
Claude Samaha. Ph.D.

This research report is published by The Basmeh & Zeitooneh Organization in Lebanon.
It can be downloaded from the following website:

<https://www.basmeh-zeitooneh.org/> 

The views expressed in this document are solely those of the author and do not necessarily reflect the views of the Basmeh & Zeitooneh Organization.

This Research was Funded by UK Research and Innovation through The Global Challenges Research Fund.

Beirut, January, 2024 ©
All rights reserve

Table of Contents

Abbreviations	3
Summary	3
Background	5
Methodology	6
Site selection	9
Research limitations	10
Main Findings of the Project	11
A- Source of Income:	11
B-Education:	16
C-Expenditure:	18
D-Debts:	20
E- Savings:	23
F- Mutual Aid & Care:	25
Discussion	27
A. Job Insecurity:	27
B. Debts:	27
C. Housing:	28
D. Feminism (Care & Responsibility):	29
E. Gendered Violence:	29
F. Sustainability & Resilience:	30
G. Inter and Intra-Community Tensions:	30
H. Returns & Reallocation:	31
Conclusion	32
List of Tables	33
References	34

Abbreviations

B&Z: Basmeh & Zeitooneh

DRC: Democratic Republic of Congo

GBV: Gender Biased Violence

HH: Household

ITS: Informal tented settlements

PDE: Protracted development Economies

UNHCR: United Nations High Commissioner for Refugees.



Summary

The Protracted Displacement Economy (PDE) research project is a multidisciplinary initiative exploring the intricate economic dynamics among displaced populations in five countries: Pakistan, the Democratic Republic of Congo (DRC), Ethiopia, Myanmar, and Lebanon. Focused on bridging the gap between traditional humanitarian approaches and sustainable development solutions, the project delves into gendered economies within the contexts of caregiving, expenditure, debt management, savings, and mutual assistance. The research operates within institutional constraints, including limited access to credit, markets, and assets. Three key theoretical dimensions are addressed: a critical evaluation of conventional livelihood approaches, a broader analysis incorporating the entire displacement-affected community (including the host population), and an exploration of broader impacts on production, consumption, resource allocation, and the relationships between formal and informal economies.

The findings from the Lebanon segment of the project shed light on the complexities of economic interactions in displacement-affected communities, revealing shared challenges between host and refugee populations. The research underscores the significance of financial and non-financial transactions, drawing insights from feminist economics, care ethics, and social economy analysis. It highlights the impact of aid policies, labor market shifts, and preferences for cash aid on the economic dynamics and resilience of these communities. Job instability, work restrictions, and wage disparities drive Syrian refugees to relocate frequently, intensifying competition in Lebanon's labor market. Borrowing becomes a survival strategy, leading to significant debt accumulation, especially given dwindling livelihood opportunities. Housing emerges as a major stressor, marked by unpredictable leasing dynamics and compromises on living conditions. The research also exposes gender inequalities in caregiving roles and instances of gender-based violence, emphasizing the need for acknowledgment and solutions. Despite these challenges, the study reveals financial and non-financial sustainability practices contributing to community resilience, such as community collaboration, resource sharing, and the formation of associations and support networks.

Background

Historically, the relationship between Syria and Lebanon has been characterized by deep interconnections and has endured, albeit not always harmoniously, since before the inception of both states (Korn, 1986). The outbreak of the Syrian conflict in 2011 has precipitated extensive and intricate changes within Lebanese society, politics, and economic conditions.

Since the outbreak of the crisis in 2011, up to 1.5 million displaced persons are believed to have crossed the border into Lebanon, formerly home to around 4.5 million people (EPRS, 2017). The population has grown by an unprecedented 30 % in under four years, making Lebanon the country with the highest per capita concentration of refugees worldwide (LCRP 2017, updated in 2021).

The situation in neighboring Syria has exacerbated Lebanon's political instability and led to political deadlock for the past years. The interconnected nature of the challenges faced by both nations underscores the intricate relationship between regional dynamics and Lebanon's internal governance, emphasizing the need for comprehensive and nuanced approaches to navigate the complexities of the situation.

It is essential to note that Lebanon has not ratified the 1951 Geneva Convention or its 1967 Protocol governing the status of refugees (UNHCR, 2019). Consequently, Syrian refugees in Lebanon lack formal refugee status, being officially categorized as "displaced persons" and facing severe legal constraints affecting their employment opportunities, mobility, and livelihood pursuits (Brookings, 2021). These legal restrictions have created difficulties in their access to fundamental services, such as electricity, water, housing, healthcare, education, and employment (UNHCR, 2021). Vulnerable groups, including women, children, and the elderly, are particularly affected, leading refugees to resort to informal, ad-hoc arrangements that provide only limited and inadequate access to essential services.

The amalgamation of legal discrimination against Syrians, Lebanon's deteriorating economic and political climate, and the significant influx of displaced individuals into the country have engendered heightened tensions between Syrian refugees and the Lebanese population (Karam, 2023). While there may be assertions by the host community of economic competition in the labor market, it is equally valid to acknowledge the positive contributions refugees can make. Often filling critical labor gaps, refugees bring diverse skills and talents that can stimulate economic growth in sectors overlooked by the local workforce. Rather than viewing this as a challenge, it can be seen as an opportunity for economic diversification. (ILO, 2021).

Methodology

Over a three-year period, this longitudinal study employed four distinct data collection methods: focus group discussions including Key informants' interviews (n=38), surveys (n=5084), qualitative oral history interviews (n=258), and the creation of films (n=3). Focus groups engage key informants and stakeholders, surveys encompass a wide range of topics, and oral history interviews document personal narratives. The films, produced, filmed, and edited by young refugees, provide a real-time depiction of daily life in diverse refugee contexts.

For our survey, we deliberately selected neighborhoods near Basmeh & Zeitooneh community centers in the 3 regions with a significant refugee population, particularly those supported by the Basmeh & Zeitooneh organization. To identify our survey areas, we employed satellite imagery and chose geographic clusters randomly. Our enumerators followed a random walking path, making stops at various buildings, all starting from a randomly selected point. Subsequently, an adult household member aged 18 or older was chosen randomly to participate in the survey. We also introduced purposive sampling to guarantee an equal representation of both men and women, with no differentiation between refugees and host communities, aiming for a 50% male and 50% female participation rate.

The survey comprised two stages: the first phase took place in 2020 and involved 4,502 respondents or households hailing from diverse regions. The second phase occurred in 2023 and encompassed 582 (14% of the baseline) of the original sample. It encompassed inquiries about essential demographic data, as well as questions aligned with the project's framework, covering income, expenses, change of location, debts, savings, and mutual support. These data were not solely collected from the respondents but also included the entire household, which could consist of anywhere from 1 to 18 members. This process resulted in the collection of information for approximately 19,409 individuals in total.

We employed purposive sampling for our qualitative data collection. In the context of mutual aid, we carried out around 80 oral history interviews in each location over three separate rounds. This method provided a unique platform for refugees to share their experiences and perspectives in their own words. These interviews were conducted with survey participants who had consented to further contact and were carefully chosen to encompass a diverse range of ages, income levels, educational backgrounds, and family situations. The interviews delved into the daily lives of individuals, aligning with the comprehensive perspective of the project. We managed to accumulate approximately 252 recorded hours of oral history interviews and focus group discussion sessions, which could serve as a foundational resource for subsequent research and interpretation.

Additionally, we undertook key informant interviews with national and local governments,

humanitarian workers, and refugee group representatives to follow up on themes that had emerged from the survey and oral history interviews.

Young filmmakers from our research locations participated in the "Stories without Borders: Displacement Economies" project, crafting short documentary films through an intensive 10-day workshop. These films offer fresh and creative perspectives on the themes explored in the PDE research, delving into subjects such as the care economy, mutual aid, informal support networks, and the significance of community-based organizations in communities enduring multiple displacement waves. The outcomes of this endeavor represent playful, insightful, and surprising interpretations of the key themes within the PDE research.

Characteristics	Baseline- 2020	Second Panel 2023
Characteristics / Survey	Baseline-2020	Second Panel-2023
Total Members	19409	2068
Total Households	4409	410
Male Head HH	3614	298
Female Head HH	764	99
Male	56%	58%
Female	44%	42%
17 &Under	24%	22%
17-59	59%	61%
Above 60	17%	17%

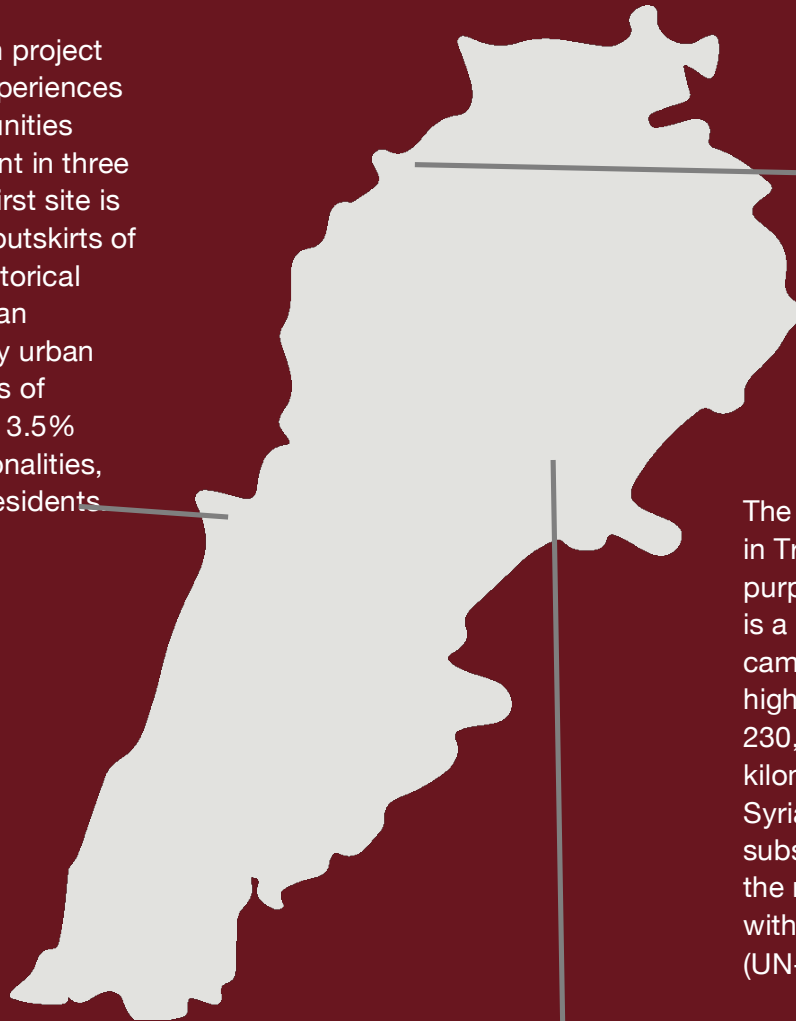
Table 1: Survey Demography

Characteristics/OH	Round 1	Round 2	Round 3
Total Numbers	151	92	15
Male	63	48	9
Female	88	44	6
Syrians	140	90	15
Unemployed	61	42	11
Business Owner	25	13	4

Table 2: : Oral History Interviews Demography

Site selection

This academic research project explores the diverse experiences of refugees and communities affected by displacement in three distinct locations. The first site is Nabaa, located on the outskirts of Beirut, known for its historical role in hosting Palestinian refugees and marked by urban ghettoization. It consists of 60.4% Syrian refugees, 3.5% from various other nationalities, and 31.7% Lebanese residents



The second site, El Qebbeh in Tripoli, serves as a dual-purpose area. This location is a blend of urban and camp settings, marked by a high population density of 230,000 per square kilometer. Notably, the Syrian crisis has led to a substantial 202% surge in the number of refugees within this urban region. (UN-Habitat,2016)

The third location is Bar Elias, located near the Syrian border and historically connected to Syria, but profoundly affected by the Syrian conflict. In Bar Elias, informal tented settlements (ITS) are prevalent, with approximately 30,000 Syrians residing in 46 ITS. These settlements vary in size, with the number of tents within each ITS ranging from three to 146, housing a diverse population. (Trovato-2020)

Research limitations

Irrespective of the temporal scope, conducting research in Lebanon presents ongoing and formidable challenges due to the country's recurring political instability, frequent street protests, sporadic armed conflicts, and occasional tensions with neighboring nations. Throughout the PDE research conducted in Lebanon, the nation confronted three profound crises that left an enduring imprint not only on Lebanon but reverberated globally. These crises encompassed the COVID-19 pandemic, the catastrophic Beirut Blast, recognized as the third largest non-nuclear explosion in history, and the most severe economic crisis in the past decade. Furthermore, during the final phase of the project, an unjust arrest campaign further exacerbated the obstacles faced by the research team.

The devaluation of the Lebanese currency pushed many Lebanese citizens below the United Nations poverty line (HRW,2022), resulting in the suspension of basic services and the paralysis of the Lebanese government. These circumstances made the planning and execution of research activities exceptionally challenging. The financial situation in Lebanon constrained the availability of resources for research, including access to specialized equipment. The financial crisis further exacerbated disparities between participants and researchers.

Conducting longitudinal research with refugees presents unique challenges due to their transient circumstances, including mobility, resettlement, and evolving life situations. Refugee participants may provide information influenced by various factors, such as fear, social desirability bias, expectations of support, or unreliable memory due to traumatic experiences.

Ensuring safety was a top priority when conducting research in Lebanon, particularly in regions with heightened tension where access was often limited. Additional precautions were taken when working with vulnerable populations like refugees to protect their confidentiality and well-being. This included implementing creative and culturally suitable methods for informed consent and identity protection, as refugees and marginalized communities often resided in remote areas.

These challenges underscore the necessity of adopting a flexible and holistic approach to research in refugee settings, emphasizing the primacy of ethical principles while prioritizing participant well-being and the integrity of the data collected.

Main Findings of the Project

This study endeavors to examine the economic intricacies and predominant apprehensions within communities affected by displacement. The data, derived from a combination of surveys and interviews, illuminates the adaptive strategies harnessed by these communities in response to the multifaceted challenges posed by displacement. The survey instrument encompasses a wide spectrum of inquiries that offer manifold avenues for analysis. From this comprehensive dataset, we have judiciously chosen six variables, distinguished by their pertinence, to present. As this research project unfolds longitudinally, our forthcoming analysis will encompass a comparative evaluation of the findings from two distinct survey rounds. This evaluative process will be underpinned by the nuanced insights gleaned from qualitative interviews and the deliberations of focus group discussion.

A- Source of Income:

In Lebanon, refugees employ a multifaceted approach to sustain their livelihoods amidst intricate and demanding circumstances. The income levels of Syrian refugees residing in Lebanon differ significantly, mirroring disparities in available job prospects and economic situations. Certain individuals acquire income through informal or low-skilled employment, while others depend on humanitarian assistance or financial support from family members employed overseas.

A-1-In The Last 12 Months Did Your Household Receive Income from Any of The Following Sources?

In researching protracted economies in refugee contexts, including an income question is vital. Income data illuminates' economic stability, poverty levels, and livelihood strategies among refugees. It directly impacts their quality of life, guiding policy development and targeted interventions. The information aids in comparative analysis, identifying trends over time and across diverse refugee populations. Additionally, accurate income data supports advocacy efforts, ensuring resource allocation aligns with the economic needs of refugees. Overall, this question is instrumental in crafting effective strategies to enhance economic self-reliance and improve the well-being of refugees enduring protracted situations.

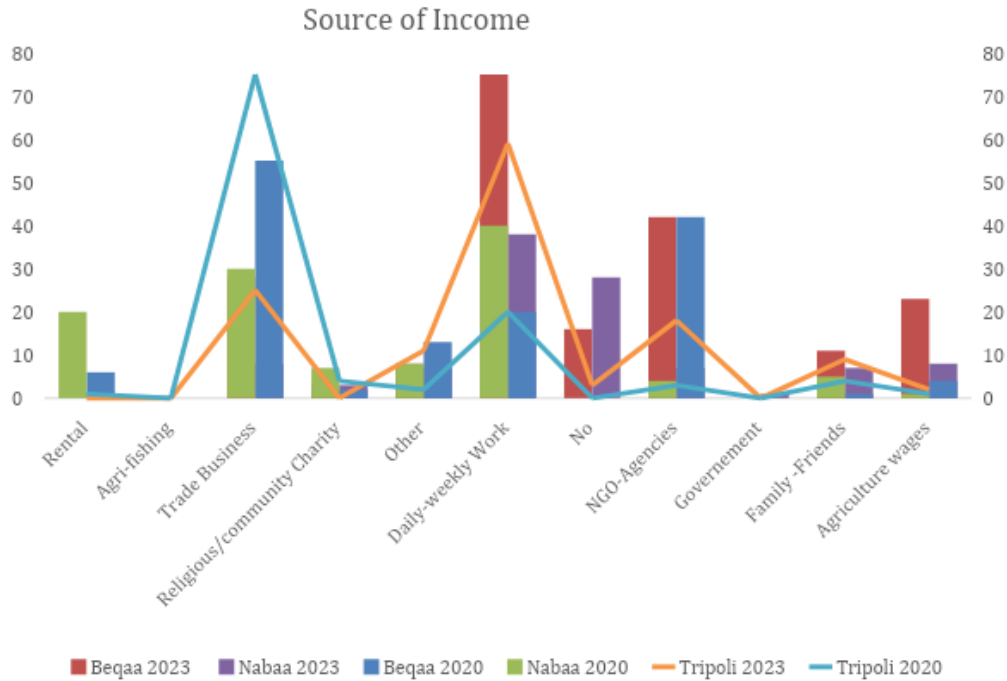


Figure 1: In The Last 12 Months Did Your Household Receive Income from Any of the Following Sources? (Employment, rental, remittances, business, NGO, Government, other source).

- Figure 1 illustrates that businesses were the primary income sources in the 2020 baseline report across all regions, with notable concentrations in Nabaa and Tripoli.
- Despite the COVID-19 pandemic in 2020, businesses remained the main income source across regions during the baseline.
- The initiation of an arrest campaign targeting undocumented Syrian refugees during the second phase significantly shifted income sources from trade and businesses to NGOs and agency support, decreasing drastically the number of businesses owned by refugees in all regions.
- Non-agricultural wages became the primary income source in the second panel of 2023, indicating a lack of stable employment opportunities for the affected population.
- The shift from business income to non-agricultural wages was particularly noticeable in the Beqaa region.
- The second phase revealed a significant return to dependence on NGO support across all regions as a supplementary income source, highlighting the vulnerability of undocumented Syrian refugees.
- Despite the shift, the Tripoli region retained the highest number of participants relying on their work or business as their primary income source.

A-2- Labor (Employment & Business): Did the Member Work to Earn an Income in The Last Month?

Our survey encompassed a set of inquiries concerning the individual respondent's personal employment status, field of occupation, frequency of income, and the count of household members engaged in employment, both within and outside the household. This comprehensive approach aimed to collect data on all household members, particularly recognizing that many females tend to work from within the home.

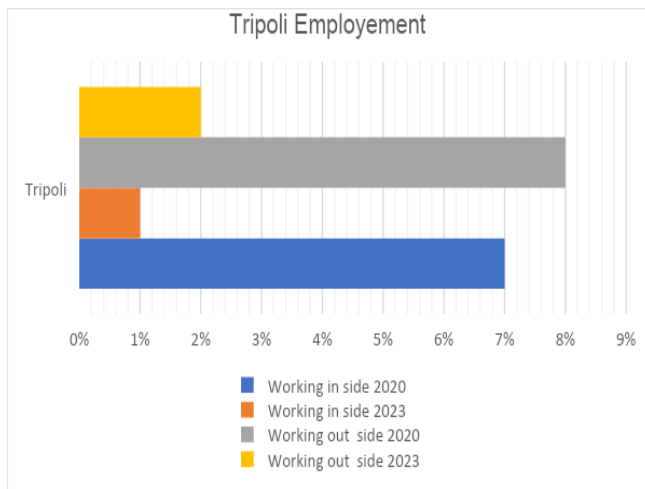


Figure 2: Tripoli Region -Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)

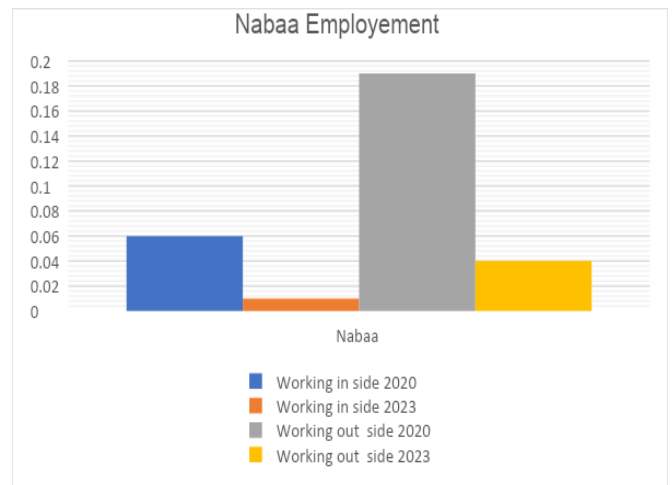


Figure 3: Nabaa Region - Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside).

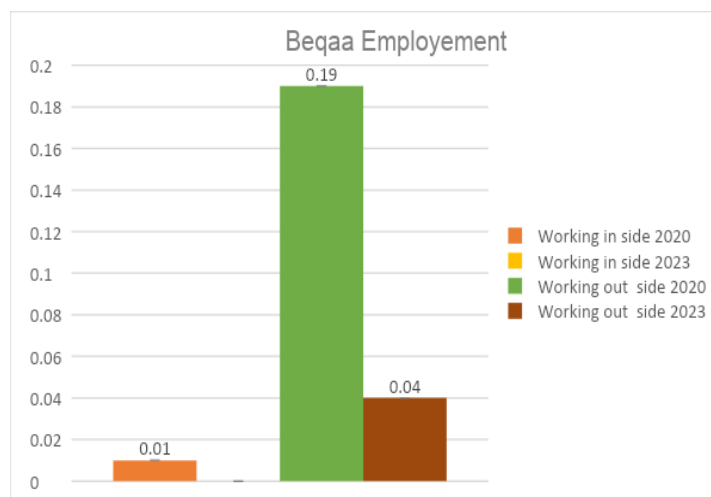


Figure 4: Beqaa Region: Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)

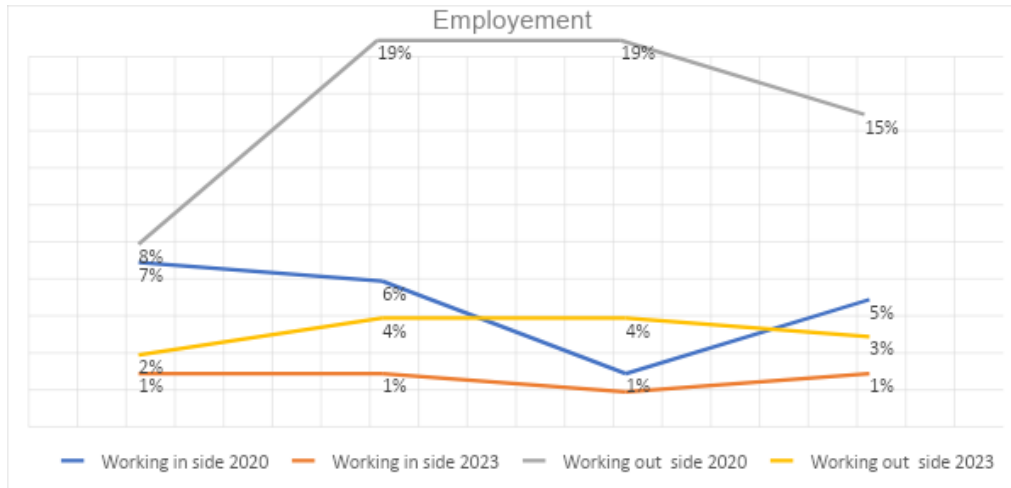


Figure 5: All regions: Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)

- The illustrations denoted as Figures 1, 2, and 3 serve as graphical representations delineating the dynamics of employment statuses and their alterations between the baseline and the second panel within individual regions. An observation discernible from the figures is the discernible reduction in employment levels across all regions, with the most pronounced decline being evident in the Beqaa region.
- As seen in the chart above (Figure 4), the initial survey conducted in 2020 during the COVID-19 pandemic revealed that approximately 20% of participants were engaged in work, whether within their homes or outside, across all regions. However, by 2023, these figures have dwindled to a mere 4%.
- The Beqaa region exhibits a substantial reliance on the agriculture sector as a primary source of employment, with an impressive 57% of the labor force engaged in agricultural activities. Contrastingly, the Tripoli region presents a distinctive labor landscape, where 48% of the workforce is associated with small businesses. In the Nabaa region, a striking 73% of employment opportunities are characterized by fixed salaries or wages. This notable prevalence of wage-based employment suggests a level of income stability for a significant portion of the population in this region.
- A significant 72% of the initial baseline maintain their perspective on employment as the primary and favored source of income. They prioritize work over any form of assistance due to its sustained nature, unlike support, which may cease unexpectedly.
- Upon analyzing our qualitative interviews, we discovered that one out of every seven refugee households depends on the labor of their children. In all instances of child labor reported, the primary motivating factor is the economic necessity of the household.
- An overwhelming 88% of individuals who are currently employed have reported grappling with a host of formidable challenges, including inadequate wages and demanding working conditions.
- A significant 67% of interviewees are currently working in positions that don't align with the skills they originally developed in their home countries.

A-3-Resettlements & Remittances: Does Any Member of the Household live elsewhere?

Remittances dispatched by refugees residing overseas can wield a profound influence on the financial well-being of households in their host countries.

The PDE research encompasses questions concerning the movement of any family member, whether within the host country or to another nation, and whether such a family member has been able to send remittances. These inquiries are designed to gain insights into how migration affects the flow of remittances and the nature of the assistance provided by the family member who has migrated. The research delves into the intricacies of financial aid and its consequences for the family left behind. This information is crucial for understanding the intricate interplay between migration, remittances, and family support networks, particularly in terms of their ability to save and initiate small businesses.

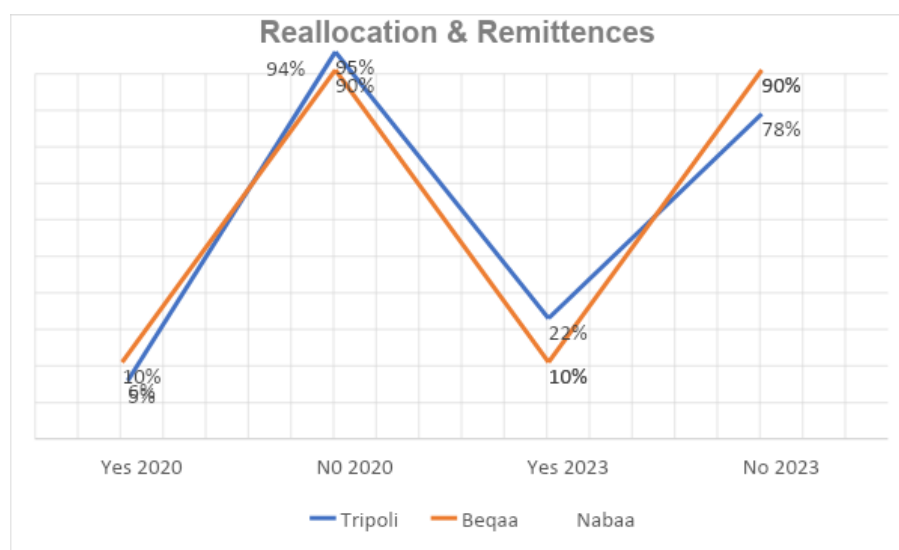


Figure 6: Does any member of the Household live elsewhere? (Yes-No)

- In the initial assessment, the percentage of individuals living elsewhere stands at 5%, 6%, and 10% for Beqaa, Nabaa, and Tripoli, respectively. Meanwhile, the figures rise to 22%, 10%, and 10% in the second panel.
- A recurring theme in both terms of migration and remittances. This theme highlights the flow of people and funds between multiple countries illustrating the interdependence and shared socio-economic dynamics that impact individuals and communities in all regions.
- The narratives revealed that 19% of families with a member living abroad receive remittances, indicating the financial assistance sent by the migrant family member.
- Remittances sent to parents often follow a regular schedule, providing a consistent source of financial support. They are frequently allocated for debt payments or urgent expenses, particularly for medical bills. This demonstrates their crucial role in addressing immediate financial needs.

B-Education:

Refugee education in Lebanon is a complex and challenging issue. Many refugee children face barriers such as lack of documentation, language differences, and overcrowded, under-resourced public schools. Legal barriers and restrictions on refugee access to public schools add to the complexity. Financial constraints further limit refugee children's access to education, as the cost of transportation, books, and uniforms can be prohibitive. As a result, informal education programs by NGOs and international agencies have become essential, offering basic education and life skills.

B-1 Highest Level of Education: What Is the Highest/Current Level of School Attended by This Member?

The incorporation of the education variable in PDE research offers a comprehensive understanding of the multifaceted determinants influencing their economic well-being. Education serves as an essential marker of skills, knowledge, and qualifications. By assessing the educational backgrounds of refugees, researchers gain insight into the human capital available within this population. This knowledge is crucial for understanding the employability and adaptability of refugees within the host labor market. Higher levels of education typically translate into a more diversified skill set, often rendering individuals more competitive and adaptable to various employment opportunities.

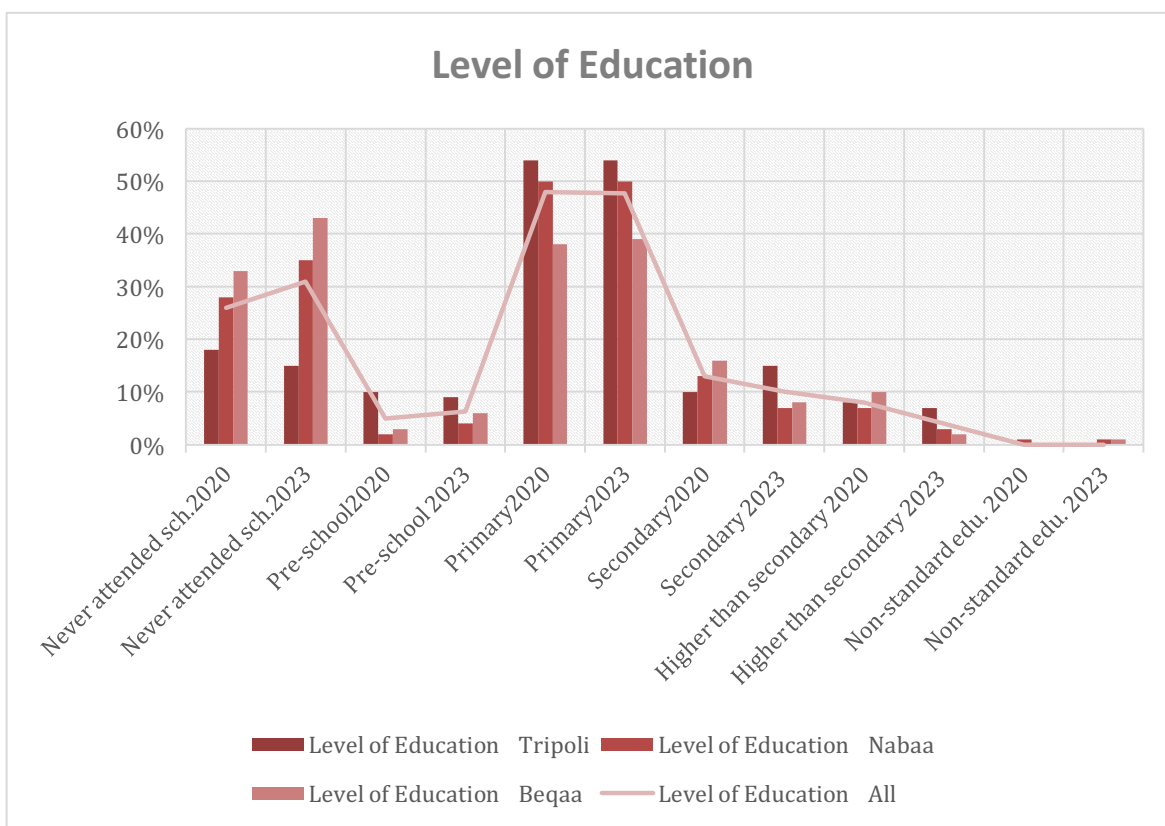


Figure 7: What Is the Highest/Current Level of School Attended by This Member? (Never Attended School, Pre-School, Primary, Secondary, Higher Than Secondary, Non-Standard Education)

- In 2023, there has been a noteworthy rise in the count of households where children have never been to school or preschool compared to the 2020 baseline. The percentage of such children in primary education remains largely unchanged. However, in secondary and higher secondary education, there has been a significant decrease in the percentage, indicating a shift towards education becoming more accessible to privileged students. The survey also indicates a minor increase in students attending non-traditional education.
- The oral history component indicated that around 77% of survey participants express concern about their children's educational development and future opportunities. This underscores the necessity for accessible educational options to ensure their children's prospects.
- 47% of the qualitative interviews participants indicated a preference for informal educational centers managed by non-governmental organizations (NGOs) and organizations led by refugees when it comes to their children's education.
- Approximately 58% of the individuals who participated in the qualitative interviews mentioned that a primary motivation for relocating is to ensure their children receive a quality education.

- Approximately 23% of individuals aged 16 to 24 have undergone vocational training, including programs in sewing, beauty care, handicrafts, entrepreneurship, ICT, and digital marketing. Interestingly, only five women reported that their vocational training had a positive impact on their lives.
- 87% of refugees openly express concern about the quality of their children's education and economic challenges, along with currency fluctuations, have prompted approximately 67% of families to contemplate withdrawing their sons from school to alleviate financial strains.
- In the Beqaa region and during the subsequent qualitative interviews, 77% of families have taken children out of educational institutions due to apprehensions about law enforcement targeting parents, despite having the opportunity for their children to attend school.

C-Expenditure:

Refugee families in Lebanon allocate a significant portion of their expenditures toward essential needs such as food, shelter, and healthcare. Education is another priority, though access to quality schooling can be challenging. The economic hardships faced by Syrian refugees underscore the complexity of managing expenditures in a context where financial resources are constrained and livelihood opportunities are limited.

C-1-Expenditure Distribution: How Much Did You Spend Money in The Last Month?

The inclusion of questions regarding expenditure in the PDE survey serves multiple crucial purposes. Firstly, it allows researchers to gauge the financial well-being of individuals concerning their employment status. By exploring how employed and unemployed respondents allocate their resources, it becomes possible to assess the impact of employment or unemployment on their financial situations. For instance, expenditure data can reveal whether employment leads to increased discretionary income, which in turn can contribute to higher living standards.

Secondly, the analysis of expenditure patterns can provide insights into the allocation of financial resources toward basic needs, such as housing, food, and healthcare. This information helps in understanding the economic pressures faced by respondents. Additionally, the survey can shed light on any differences in expenditure patterns based on variables like household size, gender, geographical location, or employment sector.

The chart below represents the total sum of various household expenditures, including housing and land (rent), housing repairs, servicing debts/repaying loans, basic services (fuel, water, electricity, sanitation), food, education, medicine, transport, communication (e.g., mobile phone), and other expenses.

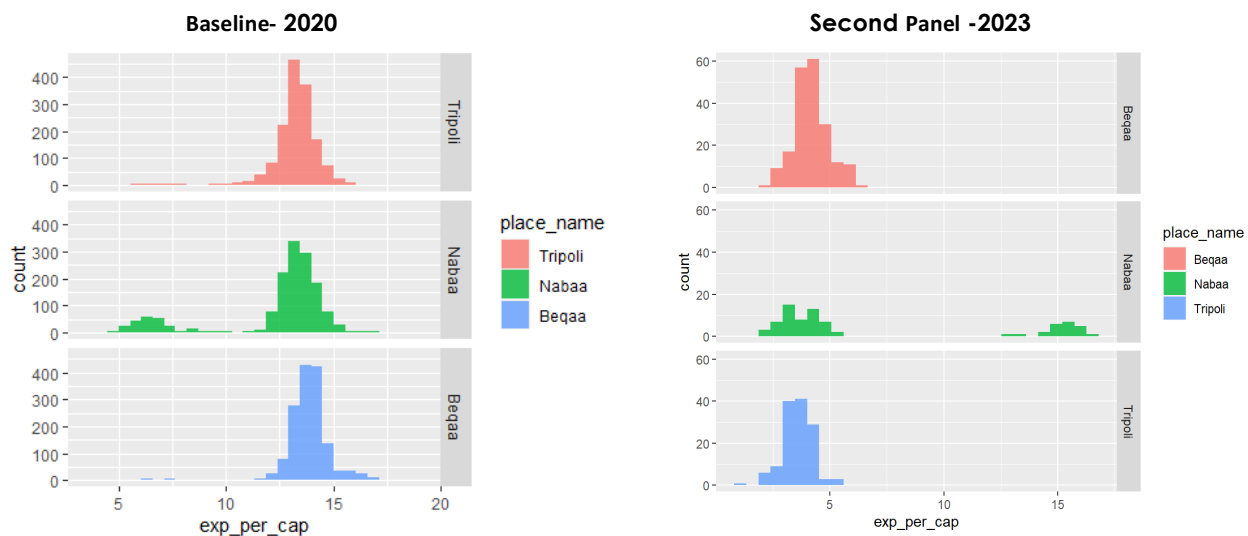


Figure 8: How Much Did You Spend Money in The Last Month? (on housing and land (rent), housing repairs, servicing debts/repaying loans, basic services (fuel, water, electricity, sanitation), food, education, medicine, transport, communication (e.g., mobile phone), and other expenses).

- The charts above depict the disparity in expenditure between different years. In the baseline year of 2020, the average family expenditure was approximately \$350 to \$400, covering all essential costs such as education, healthcare, food, transportation, and electricity. These figures have seen a significant decline in 2023, mainly attributed to the changes shown in the second panel. This decline is largely due to currency devaluation and the shift towards most support being provided in the national currency.
- Overwhelmingly, 94% of respondents in the first qualitative round of interviews expressed their highest concern is the unaffordability of rent, primarily due to landlords charging rent in US dollars. This financial burden significantly impacts their living conditions.
- The economic crisis has left 86% of respondents struggling to maintain proper nutrition. Daily meals have become a challenge, with many talking about not having any poultry, meat, or even dairy products for months.
- Access to electricity remains a significant challenge, with 51% of respondents in subsequent oral history interviews lacking this essential service and unable to afford generator subscriptions. To cope, some households are collaboratively pooling resources to share the costs of generators.
- In different time frames, 75% of refugees have had to compromise on the quality of housing they can afford, making evident the compromises and sacrifices they make to secure a place to live.

C-2 -Does the gender of the person receiving remittances affect spending patterns and the disbursement method?

In refugee contexts, gender dynamics influence the reception and management of remittances, typically assigning men as primary earners. Since the initial research did not intend to investigate spending pattern disparities between genders, we have now introduced an analysis to explore the potential impact of gender on spending behaviors. The subsequent chart offers a comprehensive view of spending patterns, taking into account two variables: gender and remittances.

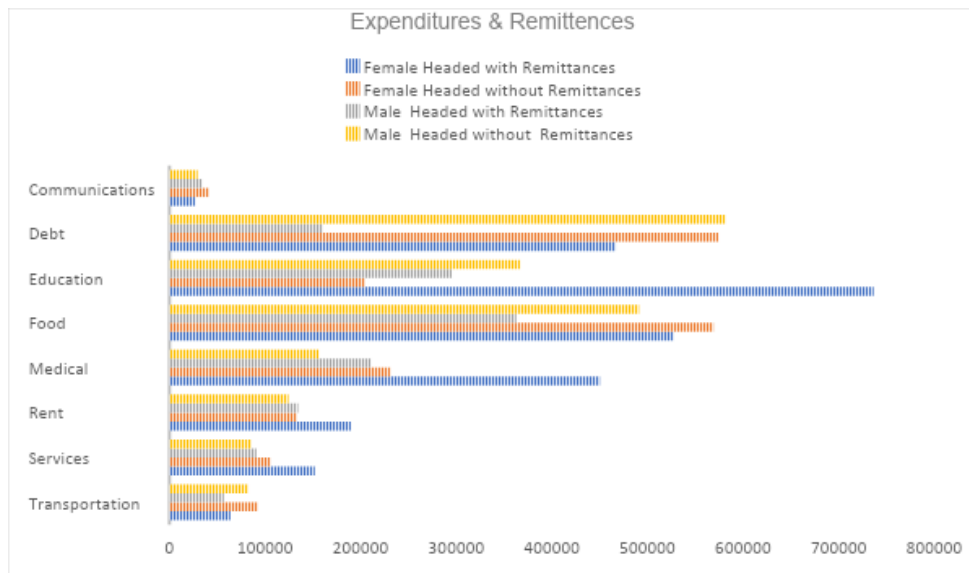


Figure 9: Does the gender of the person receiving remittances affect spending patterns and the disbursement method

- Within male-headed households, remittances serve as a means to moderately improve living standards, leading to increased expenditures on items like food and education. Notably, the most significant distinction lies in spending on debts, which is considerably lower in households receiving remittances, while other expenditure categories exhibit only minor variations.
- Among female-headed households, disparities in spending patterns are notably pronounced across various categories, with the most significant distinctions evident in education and food expenditures, both of which are generally lower. Additionally, there is a marked reduction in debt repayment expenses within this group. These findings highlight the distinct and diverse spending habits within female-led households.

D-Debts:

Syrian refugees may accumulate debts as a result of their displacement and the challenges they face in the host country. These challenges may include limited employment opportunities, insufficient income, and high living costs. Refugees might resort to taking on loans as a means of financial survival. This could be to cover basic needs such as housing, food, and healthcare, especially in the absence of sufficient assistance or employment opportunities.

D-1 Does Your Household Have Any Outstanding Debts of More Than [Equivalent of \$20] at The Moment?

Debt was a central focus in the survey, comprehensively examining various aspects such as the principal amount, interest rates, repayment duration, reasons behind incurring the debt, and the individuals responsible for taking on the debt. This thorough exploration aimed to underscore

the significance of debt as a means of financial assistance and coping strategy for vulnerable families, especially refugees who fled from their country of origin and face high levels of debt in their host countries. Moreover, it sought to shed light on how debt could impact a family's economic circumstances and influence their spending behaviors.

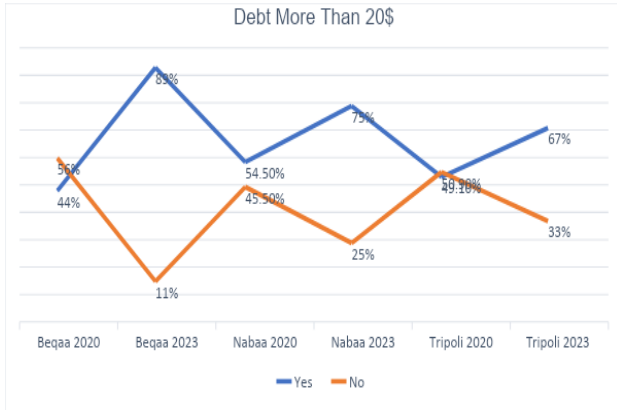


Figure 10: Does Your Household Have Any Outstanding Debts of More Than [Equivalent of \$20] at The Moment? (Yes, No):

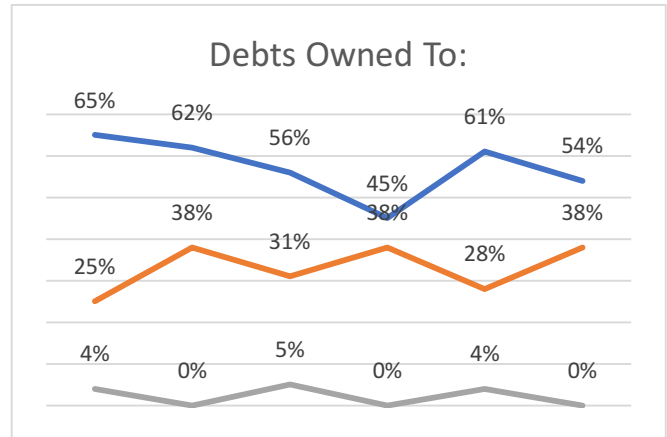


Figure 11: Please enter information for three of the largest debts. Who is it to? (Friends and family – Shop-Formal loan)

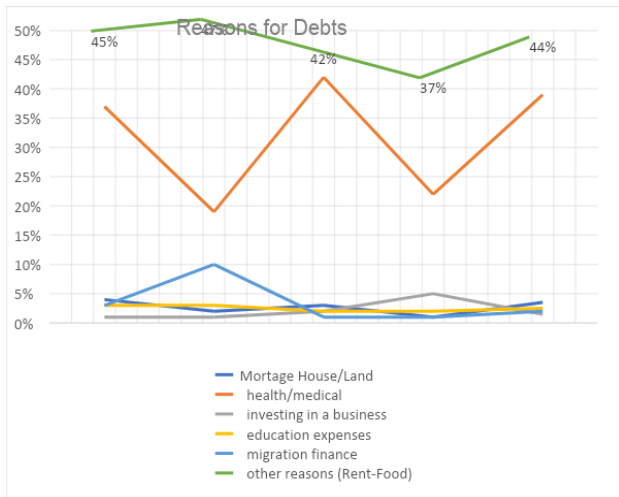


Figure 12: Please enter information for three of the largest debts. Reason of the 3 largest debts (Mortgage House/Land – Health/Medical-Investing in A Business- Education Expenses – Migration Finance -Other Reasons).

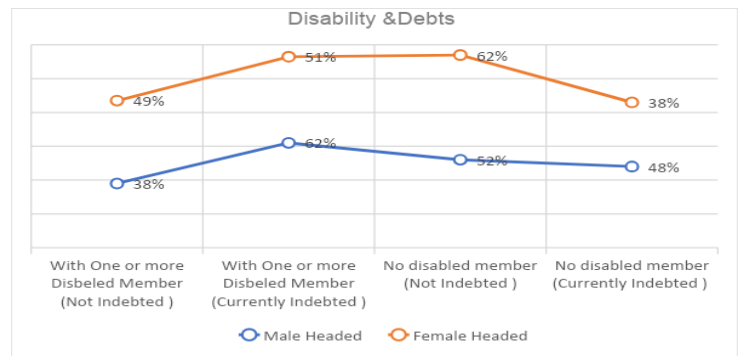


Figure 13: Does the female-headed household with a disability-member(s) have/need more support /debts from friends and organizations? (Yes-NO)

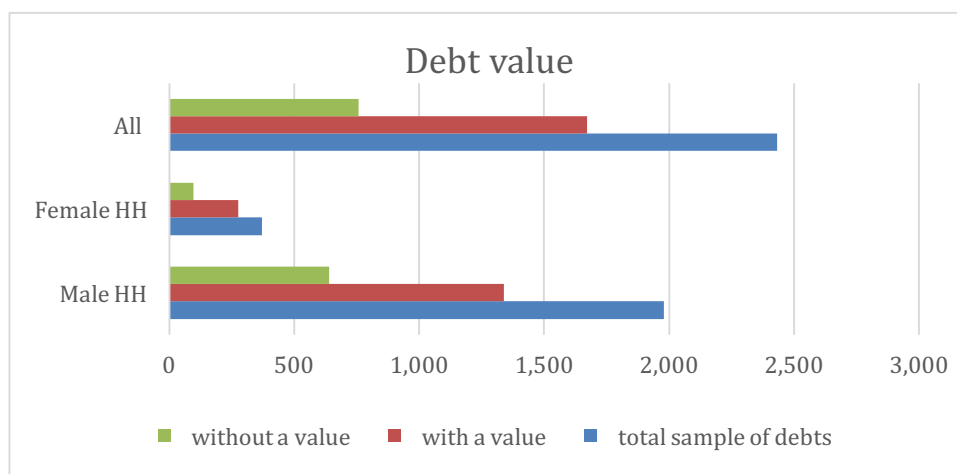


Figure 14: Please enter information for three of the largest debts. do you know the interest value of your debts? (Without a Value – With a value).

- In the initial survey, approximately 50% of the participants acknowledged having debts exceeding \$20, and this percentage increased to approximately 75% in all regions during the follow-up survey.
- The Beqaa region exhibited the highest prevalence of individuals with debts, reaching around 89%. (Figure 10)
- In both surveys, a significant portion of the debts was attributed to expenses related to stores, friends, and family members. (Figure 11)
- In the baseline survey, 63% of the debts were owed to friends and family, but this figure decreased to around 50% in the second survey. This reduction was influenced by the economic downturn in 2023, which led previously stable families to experience financial difficulties, primarily as a result of the economic crisis and the campaign against undocumented individuals. (Figure 11)
- In the initial survey, only 4% of participants had formal loans, with the majority of them located in the Nabaa region. In the subsequent survey, no participants reported having formal loans, likely due to the prevailing financial and economic conditions in the country. (Figure 11)
- In both surveys, the primary cause of indebtedness is consistent: food expenses and rent are the leading factors, followed closely by healthcare costs. Notably, only a marginal 1% of the spending pertains to mortgage payments for land or housing, as refugees are restricted from holding assets under their names in Lebanon. (Figure 12)
- It is noteworthy that healthcare expenditures have experienced a reduction in the second survey, declining from 39% to 21%. This decline can be attributed to the fact that healthcare costs have become unaffordable for a significant portion of the population, particularly after government subsidies were discontinued. (Figure 12)
- Families containing one or more disabled members exhibit higher levels of indebtedness compared to households without any disabled members, both in female and male-headed households. However, it's noteworthy to observe that 62% of male-headed

households with at least one disabled member and 51% of female-headed households with at least one disabled member are in debt. (Figure 13)

- 96% either lack knowledge about or simply have no interest value in their debt. (Figure 14)
- The narratives demonstrated that 94% stated that at the beginning of the displacement, local communities and NGOs provided more assistance and support (Scarcity of aid).

E- Savings:

Displaced communities, especially Syrian refugees, face economic hardships, including job instability and limited formal employment opportunities, leading to difficulties in saving money. The research highlights a reliance on external assistance and resorting to debt for basic needs, emphasizing the absence of surplus income for savings. Ongoing challenges in livelihood opportunities and rising costs further hinder refugees from allocating funds for future needs.

E-1 Does anyone in the household have any savings?

Examining savings in research focused on the economic circumstances of refugees is essential for a holistic comprehension of their financial well-being. Savings patterns reveal how refugees manage their resources and plan for the future, offering insights into their economic resilience and prospects for rebuilding their lives. Furthermore, understanding the role of savings in the refugee context is crucial for fostering self-reliance, reducing dependency on external aid, and promoting sustainable, long-term solutions to improve the economic situation of refugees.

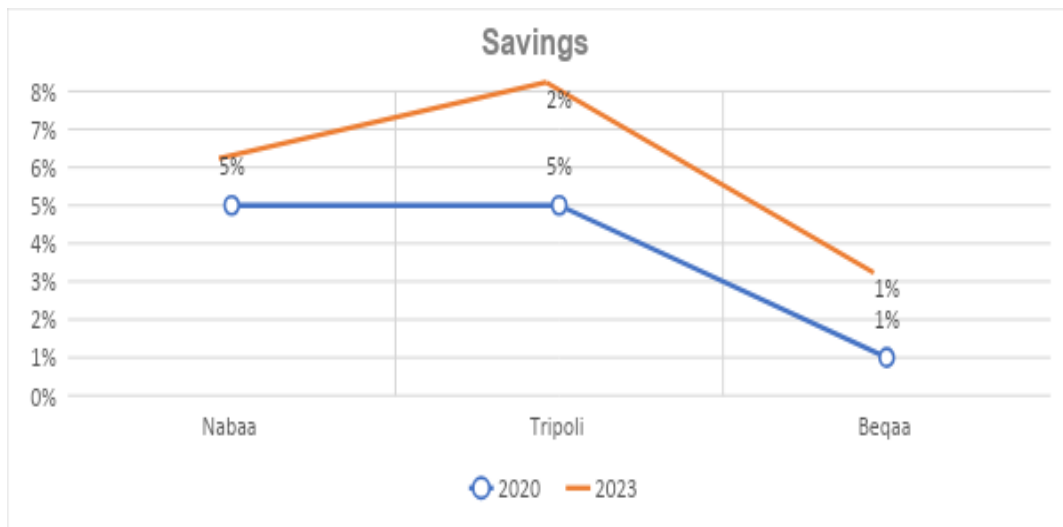


Figure 15: does anyone in the household have any kind of savings? (Yes-No)

- A significant 68% of individuals who had savings experienced a loss of those savings amid the COVID-19 pandemic, with an additional 30% facing similar losses during the

latest economic crisis, signifying a substantial financial setback during these challenging periods.

- The narratives revealed that the lost savings were initially intended to improve various aspects of life quality, such as better food, enhanced shelter, access to education, and other necessities. This underscores the importance of these funds in enhancing overall well-being.
- Currently, a staggering 96% of respondents in our subsequent qualitative interviews find themselves unable to save, emphasizing the widespread financial hardship and limitations in accumulating savings among the surveyed population, reflecting the profound economic challenges faced by a majority of individuals.

E-2 -Does receiving remittances affect mobility, savings, or asset acquisition?

The initial inquiry did not address how remittances might influence the process of saving money or acquiring assets. The intention behind this question is to examine how the spending behaviors of affected communities change when they receive funds that are not immediately required to meet their basic needs.

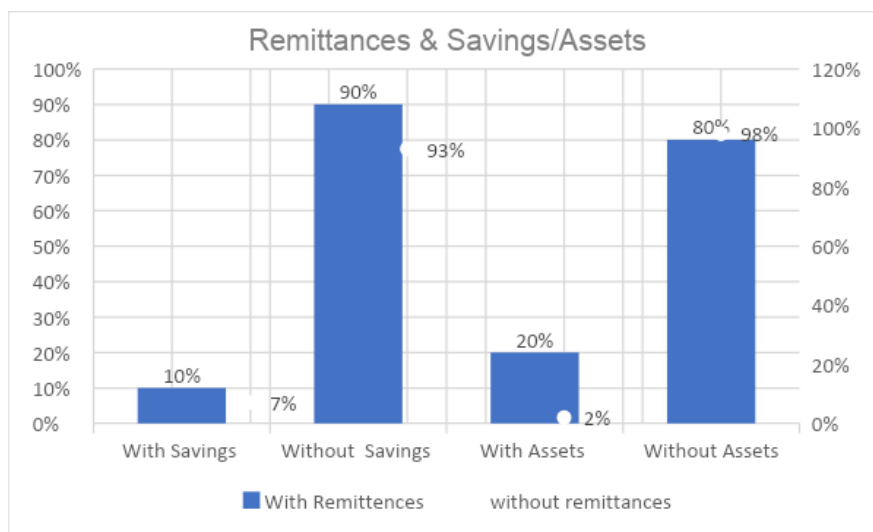


Figure 16: Does receiving remittances affect mobility, savings, or asset acquisition? (Yes, No)

- Remittances play a crucial role as a vital financial resource for refugees, significantly influencing various aspects of their economic well-being and community stability, while also presenting opportunities for future growth. The provided diagram emphasizes the positive impact of remittances on households. Specifically, households that receive remittances show an 8% higher potential for accumulating savings compared to those without such financial support. This suggests that the influx of remittances provides an additional financial cushion for refugee households, enabling them to set aside funds for future needs.

- Additionally, the figure indicates a 13% increase in opportunities for savings among households that receive remittances. This highlights that not only do remittances contribute to the actual act of saving, but they also create more favorable conditions or opportunities for savings to take place. This could be attributed to the increased overall financial stability that remittances bring to recipient households, allowing them more flexibility and resources to consider saving for the future.

F- Mutual Aid & Care:

In Lebanon, refugee caregiving involves addressing food insecurity and health concerns, with women forming informal networks for mutual support. However, research indicates a gender divide, with men potentially not fully recognizing these forms of mutual aid and care.

F-1 Does Anyone in Your HH Give/ Receive Financial / Non-financial Support to/From Any of Your Neighbors in The Last 5 Years?

Including questions about care allows for a more comprehensive and holistic understanding of the well-being of individuals and communities affected by protracted displacement. Care encompasses not only economic aspects but also social, psychological, and health dimensions.

- In the initial baseline, the level of mutual support, both giving and receiving, stood at approximately 25% across all regions. However, in the second assessment, this figure surged to 60%, marking an increase of over 35%. This substantial uptick in mutual support was largely attributed to the economic crisis and a campaign targeting refugees. Remarkably, despite the considerable challenges faced by the participants, their bonds of mutual care strengthened, reflecting their resilience in the face of adversity.

- In the initial baseline, financial support exceeded 37% across all regions, but it significantly increased to 75% in the second assessment, with special regard to Tripoli Region with 83% of give/receive non-financial support indicating a remarkable rise in the level of support shared between refugees and communities affected by displacement, which now stands at a comparable level.

The narratives indicate that caregiving responsibilities predominantly fall on women, who not only manage the well-being of their immediate family but also extend their care to friends and other community members

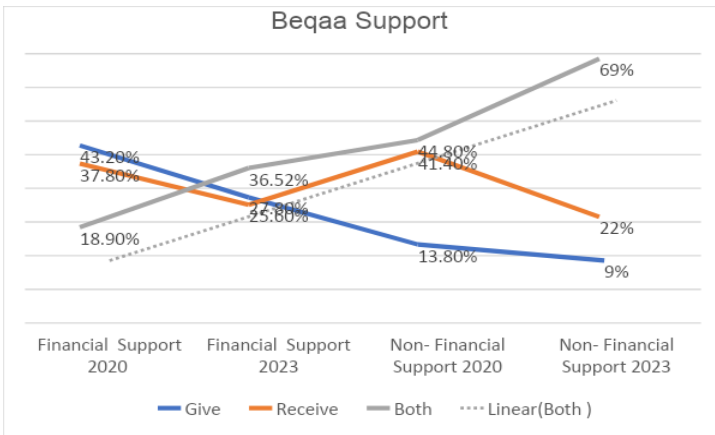
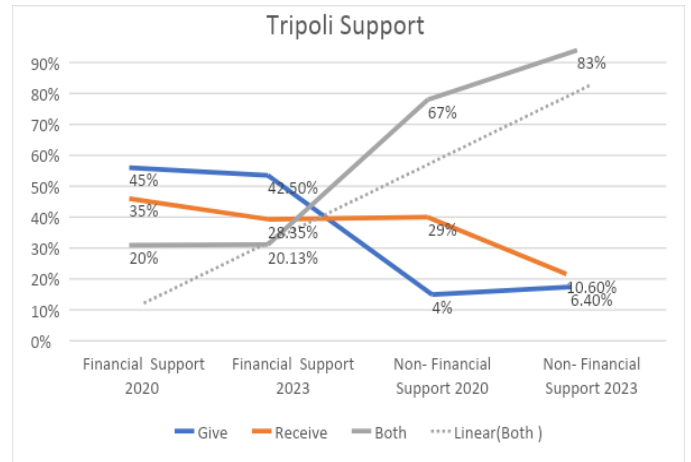
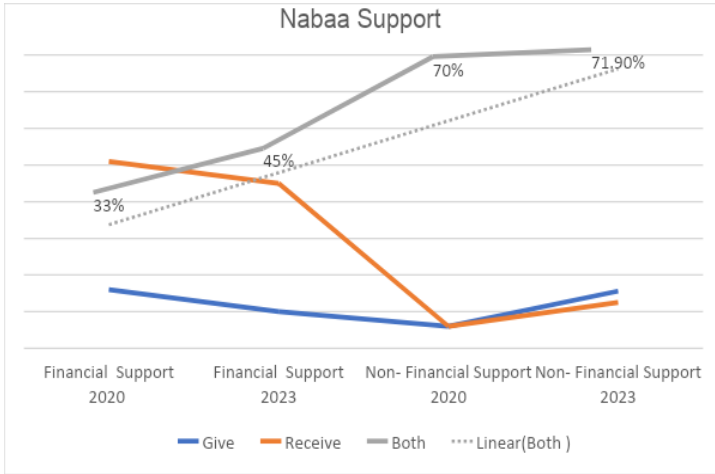


Figure 17,18.19: Nabaa- Tripoli – Beqaa: Does Anyone in Your HH Give/ Receive Financial / Non-financial Support to/From Any of Your Neighbor's in The Last 5 Years? (Yes-No)

Discussion

As indicated in the introduction of this report, our research methodology involved conducting 258 oral history interviews, spanning three years and involving 150 participants. This extensive process led to a substantial corpus of data, amounting to 252 recorded hours of narratives, which we meticulously analyzed to extract valuable information. These narratives offered rich insights into the experiences, perspectives, and life stories of the participants, allowing us to gain a deep understanding of the complex issues under investigation.

A. Job Insecurity:

In Lebanon, Communities affected by displacement encounter significant hurdles concerning employment instability and the ability to access formal job opportunities and entrepreneurial prospects. This challenge, as uncovered through interviews and surveys, was further intensified by economic difficulties and arrest campaigns outlined in the second panel. Particularly noticeable in the Beqaa region, respondents frequently partake in daily, informal occupations such as agriculture and manual labor. While these roles often entail physical strain and challenging working environments, they may offer a pathway to securing housing.

Syrian refugees residing in Lebanon face a myriad of employment challenges, encompassing restrictive work regulations, job instability, unequal wages in comparison to local citizens, and restricted access to specific professions. These difficulties often drive individuals to relocate within Lebanon in pursuit of employment prospects, occasionally resulting in family separation. Despite their earnings, refugees encounter difficulties in meeting household needs and increasingly rely on diminishing international aid from organizations such as UNHCR and WFP. The communities affected by displacement are characterized by limited resilience to incidents, scarce income-earning opportunities, intense labor competition, and a shortage of adequate housing. The labor regulations in Lebanon for refugees have resulted has contributed to the proliferation of informal employment practices, where workers, face challenges related to job security, fair wages, exploitation, and overall working standards. This situation has broader implications, adversely affecting the well-being and rights of individuals.

B. Debts:

Refugees are increasingly resorting to borrowing as a means to fulfill their basic needs. During the baseline conducted in 2020, a noteworthy percentage of refugees acknowledged acquiring food through credit. This trend became even more pronounced during the second panel, with the majority of refugee households finding themselves in debt. Despite these borrowed means helping refugees avoid hunger and homelessness so far, the outlook is grim. Limited prospects for repaying existing debts are evident, given the diminishing livelihood opportunities and escalating costs. In the second panel, a substantial number of respondents reported a loss of employment and income. The average monthly income of refugee households fell significantly short, totaling less than half of the average monthly debt accumulated.

These pronounced disparities have led many refugees to adopt debt as a survival strategy for meeting basic needs. Almost all households continue to rely on some form of financial assistance. However, the ramifications of high levels of debt are multifaceted. They can impede refugees from establishing sustainable livelihoods, compelling them into unfavorable work conditions and constraining their ability to invest in income-generating activities.

“When we first moved to Lebanon, everything was much cheaper. We were able to save and I used to help them (her siblings in Syria) but now I am unable to do so anymore. Life is very hard. We are unable to pay the rent and the electricity bill. The other day my son told me that he will stop the electric generator subscription. He has three little children. ...” Female, 60 years old, Al Bakkar, Tripoli



Moreover, the burden of debt is not solely economic. It carries psychological effects, contributing to stress and anxiety in an already challenging situation. The fear of being unable to repay loans can create a pervasive sense of insecurity and hopelessness among refugees. Furthermore, this financial strain has broader social implications, straining family and community relationships as individuals grapple with the pressure to meet their financial obligations. The complex interplay of economic, psychological, and social factors underscores the urgent need for comprehensive support mechanisms for refugees facing these challenges.

C. Housing:

Rent is a major source of anxiety for refugees, marked by unpredictable dynamics. In urban areas, refugees negotiate directly with landlords, while in rural Beqaa, they often live in camps overseen by intermediaries known as "Shawish." Reports suggest mistreatment, overcharging, and, at times, exploitative practices, such as labor-for-residency exchanges by these intermediaries, contributing to the challenges faced by refugees.

Many refugees find themselves living in overcrowded informal settlements or substandard conditions, facing challenges related to affordability, accessibility, and insufficient infrastructure. The lack of secure and stable housing not only jeopardizes their physical safety but also affects their overall well-being, adding to the complexities of displacement

“We rented a house in Al Marj for \$50 per month (They were living in the camp before but had to leave). It was equivalent to 800 thousand LL per month. After four months, the owner increased the rent to \$75. My father and I worked and provided.... Currently, he is asking us to pay \$150 for rent per month. We are in search of a new house because we are unable to pay the amount anymore. We haven’t paid the rent for three months.” Male, 26 Years old, Bar Elias, Beqaa.

“We rented a house in Al Marj for \$50 per month (They were living in the camp before but had to leave). It was equivalent to 800 thousand LL per month. After four months, the owner increased the rent to \$75. My father and I worked and provided.... Currently, he is asking us to pay \$150 for rent per month. We are in search of a new house because we are unable to pay the amount anymore. We haven’t paid the rent for three months.” Male, 26 Years old, Bar Elias, Beqaa.



Many individuals found themselves compelled to compromise on the quality of their housing, illustrating the sacrifices made to secure a place to live. Subsequent interviews revealed a shift in focus towards seeking more welcoming communities, notably expressing interest in the Nabaa area of Beirut. The Tripoli region garnered particular attention for its openness to Syrian refugees.

D. Feminism (Care & Responsibility):

In protracted displacement settings, transcripts of interviews reveal a stark division between the concerns of men and women. Women, who primarily shoulder caregiving responsibilities, often discuss food insecurity and health issues affecting their families. They emphasize mutual support and comfort-sharing among women, which isn't always recognized as mutual aid by men. In contrast, men's discussions revolve around economic challenges and job prospects.

Women's caregiving roles extend to both young and older women, and as they enter the labor market, they often juggle unpaid care work, perpetuating traditional gender norms. This redistribution of care duties can be burdensome, leading women to opt for flexible, low-paid jobs. These women face social stigmas and may even leave job opportunities to care for their children. Recognizing the value of women's care work is crucial in these contexts, with potential solutions including alternative care arrangements and additional support for caregivers. These experiences highlight pronounced gender inequalities and the need for acknowledgment and visibility in various aspects of life.

E. Gendered Violence:

Gender-based violence (GBV) emerges as a significant concern within the context of Syrian refugees in Lebanon. In each of the three locations, women faced instances of gender-based violence, encompassing the denial of access to education and healthcare. Additionally, they endured physical abuse from friends and/or family members, along with various forms of sexual violence, such as unwelcome advances, harassment, and unwanted physical contact. It's worth noting that these cases were more frequently documented in the Beqaa region. Numerous factors contribute to the vulnerability of refugees, particularly women and girls, to various forms of gender violence: The displacement and precarious living conditions in refugee settings often heighten the risk of gender-based violence. Women and girls may face increased vulnerabilities due to factors like crowded living spaces, insufficient lighting, and limited privacy. Some may find themselves at risk of being trafficked or coerced into exploitative situations in exchange for basic needs or economic opportunities.

The stress and challenges associated with displacement can contribute to tensions within households, potentially resulting in a rise in domestic violence. Limited access to support services and legal protection may further compound the situation. Stigma, fear of reprisal, and

inadequate legal frameworks can hinder individuals from reporting incidents or seeking help. The trauma experienced during conflict and displacement, coupled with the effects of violence, underscores the importance of mental health support for those affected

F. Sustainability & Resilience:

“My Lebanese neighbor and I share the electric generator subscription. We only have 3 amperes. We split the bill among us. “Male, 28 years old, Burj Hammoud.



Financial sustainability is evident through instances of community members establishing their businesses and engaging in entrepreneurial activities. These endeavors not only provided income for individuals but also contributed to the local economy, offering job opportunities to others within the community. Examples include small-scale businesses like shops, market stalls, and artisan workshops. For instance, one individual in Beqaa successfully ventured into agriculture, renting land, and generating substantial earnings, also employing fellow Syrians.

Non-financial sustainability practices are equally prevalent. Community members collaborate within informal networks, sharing resources, knowledge, and skills to meet immediate needs like food, shelter, and healthcare. These practices foster a sense of solidarity and belonging and have led to the formation of associations, community groups, and support networks.

G. Inter and Intra-Community Tensions:

In our conversations with individuals from both host communities and the refugee population, concerns about heightened tensions within and between communities were frequently expressed. For the host community, the significant number of refugees has strained local resources, including job opportunities, housing availability, and public services. Security concerns have been raised by members of both communities, with host community members worrying about harmful incidents, while refugees have expressed fears about their safety, especially given an unwelcoming political discourse surrounding refugees.

As Lebanon's economic crisis persists and more Lebanese citizens require assistance, many believe that refugees are receiving more support from humanitarian organizations. These beliefs have heightened tensions between refugees and host communities and have further spread anti-refugee narratives and sentiments. While this belief exists, it's crucial to recognize that some aid organizations actively assist both refugees and the host communities. The complexity lies in navigating the challenges posed by the economic downturn, ensuring equitable distribution of aid, and addressing the needs of vulnerable population.





“Honestly, the number of refugees in Lebanon is very huge concerning the country’s population. First-world countries should have financially supported Lebanon”. Male, 35 years old, Achrafieh.

At the same time, tensions within the refugee community have emerged due to perceived inequities in the distribution of support by NGOs and agencies. Despite their preference for employment as a source of income, many refugees have requested a more personalized consideration of each member's situation.

H. Returns & Reallocation:

The apprehensions surrounding the resettlement and refoulement of refugees have been notably pronounced. International law, specifically the principle of non-refoulement outlined in the 1951 Refugee Convention and its 1967 Protocol, strictly prohibits sending refugees back to a country where their life or freedom might be in jeopardy. Despite these legal safeguards, there have been reports of pressure or attempts to force refugees to return to Syria within the last two years in Lebanon.

“My only son has thought of escaping from Lebanon illegally by the sea. His wife and I tried to convince him a lot that he should stay with us and near his children. He didn’t go because he didn’t have the needed amount of money. He couldn’t find anyone to borrow the money from. I am sure that if anyone gives him the money, he would leave secretly. It is very risky. He is suffering a lot at work, and he feels humiliated constantly.” Female, 58



Concerns related to refoulement, denoting the involuntary return of refugees to a nation where they could encounter persecution or significant harm, have been prominently voiced. This situation has compelled many refugees to resort to perilous measures in their attempts to escape Lebanon. To achieve this, numerous refugees have taken on significant loans, subjected themselves to immense pressure, or liquidated all their possessions and assets in Syria to secure the means to depart, subjecting themselves to numerous constraints and even exploitation. This has also resulted in many putting their lives and families on hold, engendering a sense of instability and uncertainty about prospects.

Conclusion

This project delved into the economic dynamics and priorities of displacement-affected communities, emphasizing their resilience in response to displacement challenges. The research, incorporating surveys and interviews, underscored the importance of recognizing shared economic challenges among host and refugee communities, highlighting the need for interventions addressing the root causes of economic hardship.

Key findings highlighted the intricate relationship between host and refugee community members, marked by both collaboration and discrimination. The influence of aid policies in exacerbating or mitigating tensions, particularly when aid strategies aligned with existing economic structures, was evident. For instance, Lebanese shop owners actively sought Syrian customers, aiding the sustainability of their businesses. Lebanese restrictions on Syrian laborers increased informal sector employment. Interviews also revealed a strong preference for cash payments over in-kind aid, providing greater flexibility and liquidity. Debt and social trust emerged as essential components of the displacement-affected economy. This dynamic debt-driven economy presented opportunities for interventions that reduce default risks, benefiting the entire community. Housing emerged as a shared priority for all community members, presenting significant financial and psychological burdens, compounded by Lebanese policies that keep refugees in inadequate housing. Shifting the analytical framework away from nationality or refugee status emphasized the pivotal yet underappreciated role of women in the displacement economy. Women's contributions to care work and paid labor underpin the formal and informal economy and their vulnerability calls for opportunities to enhance their welfare in challenging economic conditions. Promising sustainable solutions encompass job creation, access to capital for micro-enterprises, and efficient waste management systems. Addressing these challenges hinges on combining market-led development strategies with moral and distributive economies, supporting the pursuit of inclusive and sustainable development for both displaced populations and host communities.

The research underscored robust social solidarity within the displacement-affected community, emphasizing the need to nurture and build upon this spirit of mutual aid as a valuable resource for community well-being and development.

List of Tables

Table 1: Survey Demography	7
Table 2: Oral History Interviews Demography	8

Table of Figures

Figure 1: In The Last 12 Months Did Your Household Receive Income from Any of The Following Sources? (Employment, rental, remittances, business, NGO, Government, other source).	12
Figure 2: Tripoli Region -Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)	13
Figure 3: Nabaa Region - Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside).	13
Figure 4: Beqaa Region: Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)	13
Figure 5: All regions: Did the Member Work to Earn an Income in The Last Month? (Yes, No) (Yes: Outside, Inside)	14
Figure 6: Does any member of the Household live elsewhere? (Yes-No)	15
Figure 7: What Is the Highest/Current Level of School Attended by This Member? (Never Attended School, Pre-School, Primary, Secondary, Higher Than Secondary, Non-Standard Education)	17
Figure 8: How Much Did You Spend Money in The Last Month?(on housing and land (rent), housing repairs, servicing debts/repaying loans, basic services (fuel, water, electricity, sanitation), food, education, medicine, transport, communication (e.g., mobile phone), and other expense	19
Figure 9: Does the gender of the person receiving remittances affect spending patterns and the disbursement method	20
Figure 10: Does Your Household Have Any Outstanding Debts of More Than [Equivalent Of \$20] at The Moment? (Yes, No):	21
Figure 11: Please enter information for three of the largest debts. Who is it to? :(Friends and family – Shop-Formal loan)	21
Figure 12: Please enter information for three of the largest debts. Reason for the 3 largest debts (Mortgage House/Land – Health/Medical-Investing In A Business- Education Expenses – Migration Finance -Other Reasons).	21
Figure 13: Does the female-headed household with a disability member (s) have/need more support /debts from friends and organizations? (Yes-NO)	21
Figure 14: Please enter information for three of the largest debts.do you know the interest value of your debts? : (Without a Value – With a value).	22
Figure 15: does anyone in the household have any kind of savings? (Yes-No)	23
Figure 16: Does receiving remittances affect mobility, savings, or asset acquisition? (Yes, No)	24
Figure 17,18,19: Nabaa- Tripoli – Beqaa : Does Anyone in Your HH Give/ Receive Financial / Non-financial Support To/From Any of Your Neighbours in The Last 5 Years? (Yes-No)	26

References

AUB interim Report: Syrian refugees in Lebanon Protection amidst Crisis- 2020:

https://admigov.eu/upload/Trovato_2020_Lebanon_Interim_Report.pdf

Brookings, 2021, “ Why Syrian refugees are a crisis within a crisis”:

<https://www.brookings.edu/articles/why-syrian-refugees-in-lebanon-are-a-crisis-within-a-crisis/>

David A. Korn. Syria and Lebanon: A Fateful Entanglement, The World Today, Vol. 42, No. 8/9 (Aug. - Sep., 1986), pp. 137-142 (6 pages). Published by: Royal Institute of International Affairs

EPRS-Briefing -March 2017 (p.1) :

[https://www.europarl.europa.eu/RegData/etudes/BRIE/2017/599379/EPRS_BRI\(2017\)599379_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2017/599379/EPRS_BRI(2017)599379_EN.pdf)

European Parliament – Think Tank -Syrian crisis: Impact on Lebanon, Briefing 2017 .

[https://www.europarl.europa.eu/thinktank/en/document/EPRS_BRI\(2017\)599379](https://www.europarl.europa.eu/thinktank/en/document/EPRS_BRI(2017)599379)

Human Rights Watch _ World Report- Lebanon 2022- <https://www.hrw.org/world-report/2022/country-chapters/lebanon>

International Labor Organization, Assessing Informality and Vulnerability among Disadvantaged Groups in Lebanon: A Survey of Lebanese, and Syrian and Palestinian Refugees, Report 2021: https://www.ilo.org/beirut/publications/WCMS_816649/lang--en/index.htm


Karam, P. The Plight and Politics of Syrian Refugees in Lebanon, Arab center Washington DC., 2023. <https://arabcenterdc.org/resource/the-plight-and-politics-of-syrian-refugees-in-lebanon/>

LCRP- Final report 2021: https://www.3rpsyriacrisis.org/wp-content/uploads/2022/06/LCRP-2022_FINAL.pdf

UN-Habitat – Word Cities Report 2016: <file:///C:/Users/PC/Downloads/1509457254.pdf>



BASMEH & ZEITONEH
RELIEF & DEVELOPMENT

-  www.basmeh-zeitooneh.org
-  www.facebook.com/basmehzeitooneh
-  www.instagram.com/basmehzeitooneh
-  www.twitter.com/basmehzeitooneh