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# Is it time for self-reliance in Lebanon?



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## Acknowledgement

This report was authored by Diana Tonea, who is an independent consultant. It was produced under the guidance of Ingrid Betzler, Cynthia Saghir, Jean Paul El Khoury and Mona Mounzer from the CAMEALEON Consortium, Lebanon.

The opinions expressed are those of the author and do not necessarily reflect the views of CAMEALEON. Responsibility for the opinions expressed in this report rests solely with the author.

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## Citation

This report should be cited as: Tonea, D. (2026). *Is it time for self-reliance in Lebanon?* CAMEALEON.



# Table of Contents

Executive summary.....	4
1. Introduction .....	5
1.1 Context.....	5
1.2 Self-reliance conceptual framework .....	6
2. Literature review.....	7
2.1 Self-reliance in the global context.....	7
2.2 Self-reliance in the context of Lebanon .....	7
Material safety .....	8
Coping strategies – rCSI and LCSl .....	8
Legal and physical safety for the Syrian refugees .....	9
Livelihoods/economic inclusion .....	10
Debt.....	11
Gender considerations .....	11
2.3 Mapping existing SP programs, formal aid, and informal support networks .....	11
Social protection and formal aid.....	11
Local Solidarity Mechanisms – a global perspective.....	13
Local Solidarity Networks in Lebanon .....	13
Community support during the 2024/2025 war.....	14
3. Methodology .....	14
3.1 Primary data sources .....	14
3.2 Demographics and main characteristics of the sample .....	16
3.3 Study specific population characteristics .....	17
3.4 Limitations.....	18
4. Key findings .....	20
4.1 Income generating activities .....	20
4.2 Community support/mutual aid .....	22
4.3 Proxies for accessing resources and assistance .....	25
4.5 Impact of displacement on self-reliance .....	28
5. Discussion and recommendations.....	31
5.1 Supporting self-reliance .....	31
5.2 Preconditions for self-reliance .....	32
5.3 Physical and legal safety .....	32
5.4 Material safety/meeting basic needs .....	33
5.5 Social cohesion .....	34

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## Executive summary

Lebanon's prolonged crisis has been characterized by economic wide stress, repeated shocks, large scale displacement, and shrinking fiscal and donor space. The report argues that, after more than a decade of large scale assistance and amid accelerating funding contraction, it is timely to ask whether the current humanitarian design is fit for purpose, or whether a clearer shift towards self-reliance outcomes is needed. The report frames self-reliance as multidimensional, requiring material safety, physical safety, legal safety, and social cohesion. The report examines pathways to self-reliance by documenting how crisis affected households attempt to meet basic needs through income diversification and through community support networks, and how the 2024/2025 displacement reshaped these pathways. It synthesizes qualitative evidence collected in 2025 across five CAMEALEON research streams, drawing on 237 interviews across multiple governorates and population groups. The qualitative dataset is rich but not statistically representative, and findings should be read as indicative rather than generalizable evidence.

First, households are increasingly relying on low margin informal work to survive. Income strategies are diversified and intensified, including multiple jobs per household, agriculture and daily labour in rural settings, and service based informal work in urban areas such as delivery and driving. The report flags concerning trends where financial pressure is translating into harmful activities, notably increased child labour and, in some border adjacent areas, rising references to illicit activities. Women's participation in informal labour is expanding, but often through constrained options that sit alongside pre-existing care burdens.

Second, mutual aid remains a major layer of survival, but it is uneven and currently eroding. Family support and food sharing are the most consistently reported forms of assistance, alongside hosting, ad hoc fundraising for medical costs, and faith-based charity. At the same time, many respondents describe isolation and declining solidarity, with older people and Syrian nationals reporting weaker networks. Debt and informal borrowing are embedded in these support systems, but they also amplify risk when assistance is interrupted or when households cannot sustain reciprocal contributions.

Third, access to support is widely perceived as mediated by proxies rather than transparent needs-based criteria. Respondents frequently describe nationality or origin, sectarian identity, political affiliation, wasta, and list-based systems as shaping who gets included and who gets left out.

Fourth, displacement compounds vulnerability and changes the self-reliance calculus. Housing pressure dominates, including rent increases, eviction threats, overcrowded shelter conditions, and repeated moves. Displaced Syrians report additional layers of risk linked to legal status, fear of deportation, stigma, and discrimination, while displaced Lebanese emphasize sudden shock, crowding in schools or with relatives, and frustration with perceived arbitrariness in local gatekeeping. Across groups, displacement is associated with elevated psychosocial stress and weakened support networks.

The report concludes that self-reliance cannot be achieved through humanitarian programming alone when foundational conditions remain absent, particularly for Syrians whose legal status and rights constraints continue to be the most significant structural barrier. It also argues that much of current large-scale assistance is designed to meet the bare minimum and is therefore unlikely to produce sustained self-reliance outcomes without deliberate changes in design.

Priority directions proposed include a strategic shift from humanitarian interventions focused only on protection and basic needs towards a portfolio that maintains predictable safety nets for households who cannot safely

transition, while adding explicit livelihoods pathways for those who can. This includes testing alternative transfer models and stronger economic inclusion packages, addressing child labour through integrated protection, education, and livelihoods responses, and pairing cash with measures that reflect the main constraints households face. On the systems side, the report emphasizes expanding rights based life cycle social protection, improving transparency and communication to reduce exclusion and tension, reducing reliance on list based aid where it reinforces gatekeeping, and recognizing mutual aid networks as an operational layer of resilience, including through practical funding and inclusion mechanisms that do not deepen existing divides.

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## 1. Introduction

### 1.1 Context

Since 2019, Lebanon has faced a sovereign default, hyperinflation, and financial sector collapse, with public debt reaching 176.5 per cent of Gross Domestic Product (GDP) in 2024. The economy shrank by nearly 40 per cent, and the Lebanese Pound lost substantial value, triggering a liquidity crisis that wiped out savings and wages. The government's fiscal capacity dropped sharply, with the budget losing 85 per cent of its value, limiting service delivery and public sector salaries. These conditions led to widespread hardship, high unemployment, and the breakdown of public services. In 2025, signs of stabilization emerged: inflation fell to 13 per cent in April and stabilized to 15.1 per cent in September, and the exchange rate has remained stable since August 2023. The World Bank projects 3.5 per cent GDP growth in 2025 (World Bank, 2025).

In 2024 Lebanon faced overlapping crises - the escalation of hostilities along the southern border with Israel triggered large scale internal displacement and extensive damage to infrastructure and livelihoods, while disrupting essential services including health, education, water, and energy. The hostilities disproportionately affected already vulnerable groups, including the elderly, people with disabilities, Syrian refugees and migrants, etc. The intense conflict, between 8 October 2023 and 24 November 2024, displaced at least 899,725 people within Lebanon, with many taking shelter in overcrowded communal shelters (OCHA, 2024). Nearly 100,000 housing units have been either completely destroyed or partially damaged in conflict affected areas, amounting to US\$2.8B in losses. Total reconstruction and recovery needs following the conflict that affected Lebanon are estimated at US\$11 billion, according to the World Bank (World Bank, 2025).

Moreover, 2025 has also seen the humanitarian sector entering a financial crisis. Funding cuts by several leading government donors in 2024/2025 drove the largest recorded annual decline in international humanitarian assistance. With further reductions announced for 2025/2026, ALNAP (2025) suggests that public funding for humanitarian action could contract from 34% to 45% by the end of 2025 compared with 2023 levels, with protracted crises such as Lebanon being hit the hardest (ALNAP, 2025).

Lebanon's social protection system has witnessed significant development in the past few years. In 2024, the Ministry of Social Affairs (MoSA) launched the National Social Protection Strategy (NSPS). Key social assistance programs include the National Poverty Targeting Program (NPTP) and the World Bank-funded Emergency Safety Net (ESSN) - programs that merged into the AMAN program in 2024; and the National Disability Allowance (NDA). Despite progress, overall coverage remains low - only 20 per cent of the population is covered by contributory social benefits, half of the poor are covered by social assistance, and only 1.3 per cent of GDP is allocated to social protection in 2024 - the lowest in the region (Institute des Finances, 2025).

Poverty remains high with about 44 per cent of Lebanon's population and 33 per cent of Lebanese citizens living in monetary poverty. Multidimensional poverty is even higher - 73 per cent of Lebanese and nearly all non-Lebanese residents (UN ESCWA, 2024). According to the 2025 Vulnerability Assessment of Syrian Refugees (VASyR) and Multi-Sector Needs Assessment (MSNA), 68 per cent of displaced Syrians, 89 per cent of migrants,

95 per cent of Palestine Refugees in Lebanon (PRL), and 90 per cent of Palestinian Refugees from Syria (PRS) live below the Survival Minimum Expenditure Basket (SMEB).

The financial crisis significantly deepened poverty and further altered class dynamics. It served as a clear ‘covariate shock,’ affecting households well beyond those typically identified as poor. The recent crises have eroded formal support systems and forced households to rely on their own resources and networks to survive. Amid this uncertainty, communities themselves are still interested in rebuilding their lives, but most aid programs are only established with the goals of protection and basic needs assistance. In Lebanon, communities have developed a range of adaptive strategies and self-reliance mechanisms to cope with financial hardship and shifting vulnerabilities, many of which remain underexamined in traditional vulnerability assessments.

This research aims to examine the current pathways to self-reliance, focusing on how vulnerable households and communities across Lebanon navigate prolonged stress. By doing so, it seeks to deepen understanding of resilience mechanisms and locally developed strategies and responses that develop outside formal systems and generate insights to strengthen the design and targeting of humanitarian and social protection programs in a context of declining international assistance.

## 1.2 Self-reliance conceptual framework

### Physical Safety

Degree of safety enabling access to services and pursuit of livelihoods without fear or harm.

### Material Safety

Financial and economic security including access to sustainable basic services, housing, and income.

### Legal Safety

Legal inclusion and protection through documentation, residency, and access to justice.

### Social Cohesion

Social inclusion and participation in community life, fostering mutual support.

*Adapted from Self-Reliance and Durable Solutions from the NRC framing paper*

Self-reliance is considered the main pathway for durable solutions<sup>1</sup>. This path can be seen as the process of reducing displacement-specific needs, vulnerabilities, and dependencies to achieve physical, material, and legal safety, as well as social cohesion, thereby ensuring that refugees incrementally enjoy their human rights without discrimination<sup>2</sup>.

As a programmatic approach, promoting self-reliance among displaced populations involves gradually reducing dependence on external assistance while addressing displacement-specific vulnerabilities over the long term. This approach seeks to foster physical, material, and legal inclusion, alongside social cohesion, through integrated, multi-sectoral interventions.

For the purpose of this consultancy, **self-reliance** will be defined as the social and economic ability of an individual, a household, or a displaced community to meet essential needs (including protection, food, water and sanitation, shelter, personal safety, health, and education) in a sustainable manner and with dignity, as comparable to the level of the host community and/or contextualized minimum standards such as Sphere<sup>3</sup>. In addition, self-reliance global generic models include additional dimensions such as physical safety, legal

safety, material/basic needs, and social cohesion.

Globally, narrow income-based definitions often fail to capture the legal, social, and institutional dimensions of vulnerability. While various measurement models have been developed, most still fall short of reflecting the

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<sup>1</sup> Durable solution options for refugees: voluntary repatriation, local integration, and resettlement. For this paper, only local integration will be explored.

<sup>2</sup> NRC Self-reliance definition. Self-Reliance and Durable Solutions in NRC, Framing paper

<sup>3</sup> Self-Reliance and Durable Solutions in NRC, Framing paper

realities faced by displaced communities, non-economic factors—such as social integration, access to essential services, and legal status—are equally critical to understanding their situation.

Locally driven strategies and informal support systems that shape resilience are often missed from regular needs assessments. In contrast, other elements of material, physical, and legal safety are already well-documented through annual assessments such as VASyR for Syrian refugees and MSNA for other vulnerable groups. As such, this research will concentrate on the economic inclusion aspects of material safety, and informal support networks/social cohesion dimensions of self-reliance, from the perspective of vulnerable populations in Lebanon. These dimensions have been identified as gaps in existing research and regular needs assessments and were therefore embedded in the study's scope.

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## 2. Literature review

### 2.1 Self-reliance in the global context

According to global literature on self-reliance, the concept remains poorly defined and inconsistently measured, limiting the ability to assess program impact. While existing literature primarily focuses on the economic self-reliance aspects, there is a global call to further extend the conceptual understanding of self-reliance beyond economic terms and into legal and social realms.

Despite its growing importance in humanitarian programming, refugee/displaced self-reliance lacks a universally accepted definition or measurement framework, making it difficult to evaluate program outcomes. One proposed approach uses global poverty lines, defining self-reliance as earning above the local poverty threshold, and calls for donor strategies that prioritize contexts fostering enabling conditions—supporting both refugee autonomy and equity with vulnerable host communities<sup>4</sup>.

Self-reliance is a dynamic, multidimensional process shaped by changing legal, economic, and social conditions, making linear or poverty-based measures inadequate. A more holistic, context-sensitive framework is needed—one that captures non-linear progress, resilience, and lived experiences, and aligns with protection principles to enable adaptive programming<sup>5</sup>.

By far, current programming and research largely focus on economic indicators like livelihoods and income. However, non-economic dimensions—such as social, cultural, and political factors—are critical to understanding refugee self-reliance. This narrow lens overlooks the broader spectrum of refugee experiences and limits comprehensive measurement<sup>6</sup>.

### 2.2 Self-reliance in the context of Lebanon

In Lebanon, basic needs assessments are conducted annually, with most research focusing on the Syrian refugee population. In contrast, significantly less attention is given to Lebanese nationals, Palestinian refugees, and migrant communities—the latter being the least studied group. As a result, the available literature is heavily skewed toward data on Syrian refugees, creating gaps in understanding the vulnerabilities and coping strategies

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<sup>4</sup> Using Poverty Lines to Measure Refugee Self-Reliance (World Bank, 2024)

<https://openknowledge.worldbank.org/entities/publication/717231ba-628a-4a4e-8da2-cc6ab84ccbe5?>

<sup>5</sup> Measuring the Self-Reliance of Refugees, Journal of Refugee Studies, 2020

<https://www.refugeeselfreliance.org/resource-database1/2019/12/18/the-kalobeyei-model-towards-self-reliance-for-refugees-x6k4j>

<sup>6</sup> Research in Brief: Refugee Self-Reliance: Moving Beyond the Marketplace (2017)

<https://www.rsc.ox.ac.uk/publications/refugee-self-reliance-moving-beyond-the-marketplace>

of other displacement-affected and marginalized populations. Moreover, MSNA and VASyR data for 2025 are not yet publicly available.

### **Material safety**

Poverty levels in Lebanon remain severe. Around 44% of the total population and 33% of Lebanese citizens experience monetary poverty (World Bank, 2024). Multidimensional poverty is even more widespread, affecting 73% of Lebanese and nearly all non-Lebanese residents (UN ESCWA, 2024). When it comes to meeting basic needs/material safety, data from the 2025 VASyR and MSNA show that 68% of displaced Syrians, 89% of migrants, 95% of Palestine Refugees in Lebanon, and 90% of Palestinian Refugees from Syria live below the SMEB (VASyR 2025, MSNA 2025).

Zaman et al (2024) conducted in depth qualitative research on the conditions of Syrian refugees between 2020-2023, showing a growing degradation of material safety in this period. Before Lebanon's 2019 economic and financial crisis, many reported a relatively "good" standard of living, but two-thirds have since lost their savings due to the combined impact of the crisis and COVID-19. Today, none can save, and 87% cannot afford even basic social activities. Living standards have deteriorated sharply, with no ability to cover monthly needs.

They showed that as prices soared due to hyperinflation, basic household services became the primary expenditure. By the second round of interviews in 2023, most Syrian research participants had moved to poorer housing conditions due to rising rents, which emerged as the largest and most stressful expense for refugees. Relationships with landlords were often tense, and leasing practices unpredictable. In some camps, field labor was exchanged for permission to stay—an arrangement some respondents described as exploitative.

About one-third of respondents relied on child labor to supplement income, with many children engaged in hazardous work such as garbage collection, begging, and electrical or construction tasks. The rising costs and currency depreciation led many families to withdraw male children from school to cut expenses. Later, fear of law enforcement—linked to refoulement and forced returns—prompted further school withdrawals, even when education was available.

Syrian refugees expressed deep anxiety about conscription or persecution if returned. Healthcare access remained critically limited: most respondents reported medical debts, and 97% could not afford essential medicines. Women shouldered the bulk of care responsibilities, managing childcare, household tasks, and caring for the sick under these constraints (Zaman et al, 2024).

### **Coping strategies – rCSI and LCSi**

Proudfoot (2025) highlights that the crisis-induced economic strain led Lebanese communities to adopt various coping strategies, such as cutting household expenses, reducing internet and electricity use, enrolling children in public schools, and postponing medical care unless critical. In certain areas, women reported selling assets like gold and appliances to cover essential needs, particularly healthcare. Similarly, men and women described moving in with parents or depending on community support when wages were insufficient for basic living costs or emergency medical expenses.

Lebanon already has extensive data that tracks negative coping strategies annually across all vulnerable populations. Some of the recurrent needs assessments that collect data on coping strategies include the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) for Syrian refugees, Integrated Food Security Phase Classification (IPC) for all population groups, and Multi sectoral needs assessment (MSNA) for Lebanese, Palestinians refugees and migrants.

According to VASyR (2024), food insecurity among Syrian refugee households in Lebanon remained severe in 2024, with 90% resorting to food-based coping strategies. Common strategies included consuming cheaper food (88%), reducing meal size and frequency (53%), borrowing food (48%), and adults limiting intake for children (28%). Nationally, 66% purchased food on credit, while many reduced health (40%) and education (26%) spending, sold assets (33%), or used savings (30%). Overall, 83% adopted livelihood-based coping strategies,

and crisis/emergency strategies were most prevalent in El Nabatieh (41%) and Bekaa (32%); and over 95% of households in El Nabatieh, Akkar, North, and South Lebanon relied on food-based coping, compared to 22% in Mount Lebanon and 13% in Beirut.

Al Zoubi (2022) found that Syrian households used four main food coping strategies: reducing meals per day, cutting portion sizes, lowering adult consumption, and relying on cheaper foods. Adding a gender lens to negative coping strategies, women-headed households were more likely to adopt multiple strategies, with over one-third using all four compared to less than one-quarter of men-headed households.

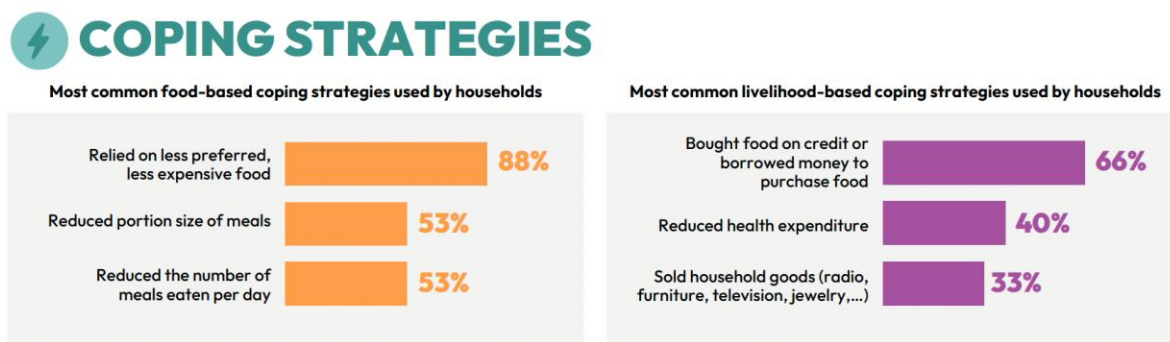


Figure 1 Adapted from VASyR, 2024

According to the IPC (2025), reduced coping strategy index<sup>7</sup> patterns showed improvement across all population groups in 2025 compared to data collected immediately after the 2024 war escalations. Among Lebanese households, 52% report no or low coping strategies (up from 45% in Aug 2024), and high coping dropped from 31% to 9%, signaling reduced reliance on severe measures. Syrian refugee households also improved: high coping fell to 23% (from 30% in 2024 and 44% in 2022), while 27% now use no or low coping strategies. Medium coping remains stable at 51%. Palestine refugees remain highly vulnerable, with 16% using high coping and 49% medium.

Similarly, according to the IPC (2025), as of March 2025, Lebanese households show stable livelihoods coping patterns<sup>8</sup>: 50% report no coping strategies, 32% use stress-level, 16% crisis-level, and only 1% emergency strategies—similar to 2024 trends, indicating no worsening reliance on extreme measures. In contrast, Syrian refugee households face rising vulnerability: crisis-level coping surged to 32% (up from 19% in 2023–2024), while emergency coping slightly declined to 4%, reflecting deteriorating conditions linked to reduced aid and inflation. Among Lebanese residents, critical livelihood coping (crisis and emergency) was highest in West Bekaa (32%, including 4% emergency), Baalbek & El Hermel (31%, 4% emergency), and Akkar (27%, 3% emergency). For Syrian refugees, the most severe coping was in Bent Jbeil–Marjaayoun–El Nabatieh cluster (46%, 14% emergency), followed by El Hermel (42%, 5% emergency) and Zahle (41%, 5% emergency).

### Legal and physical safety for the Syrian refugees

Lebanon is not a signatory to the 1951 Geneva Convention or its 1967 Protocol on the status of refugees. **As a result, Syrian refugees in Lebanon lack formal refugee status and are classified as “displaced persons,” facing stringent legal restrictions on work, mobility, and livelihood opportunities.** Only 20% of Syrians hold legal residency. Many struggle to access essential services, including electricity, water, housing, healthcare, education, and employment. Vulnerable groups—such as women, children, and the elderly—are particularly

<sup>7</sup> The rCSI is an experience-based indicator measuring the behaviour of households over the past seven days when they did not have enough food or money to purchase food. [https://fscluster.org/handbook/Section\\_two\\_rcsi.html](https://fscluster.org/handbook/Section_two_rcsi.html)

<sup>8</sup> The LCS-FS indicator is a household-level tool used to assess how households cope with food shortages. It captures medium- and long-term coping behaviours that reflect a household’s ability to manage and recover from shocks such as conflict, climate events, or economic crises. <https://docs.wfp.org/api/documents/WFP-0000147801/download/>

affected. Syrian refugees are only allowed to formally work in certain sectors, such as construction and agriculture.

When it comes to safety, Zaman et al (2024) argue that refugees in Lebanon initially felt welcomed and safe, but their situation deteriorated sharply as the economic crisis deepened. Refugees were increasingly scapegoated for the country’s collapse, fueling insecurity. Perceptions of safety worsened across interview rounds: 54% felt unsafe initially, rising to 87% in the second round of qualitative data collection, and eventually all respondents expressed concerns about safety both locally and nationally. Over half (56%) reported declining security standards, marked by rising violence, tensions, and hate speech. Most said they would not seek police help if harmed, citing a lack of trust in law enforcement.

### Livelihoods/economic inclusion

Zaman et al (2024) argue that initially most refugees expressed a strong desire to work in 2020 when their research initially started, with 72% citing employment as their main income source. Limited formal job opportunities have pushed Syrians into informal, undocumented sectors, increasing their vulnerability and risks. They face legal restrictions, high job insecurity, unequal pay, and exclusion from certain occupations. In Bekaa, many rely on precarious daily work in agriculture and manual labor, often linked to housing access. Lebanese legal limitations have accelerated Syrians’ shift into informal agriculture and construction work.

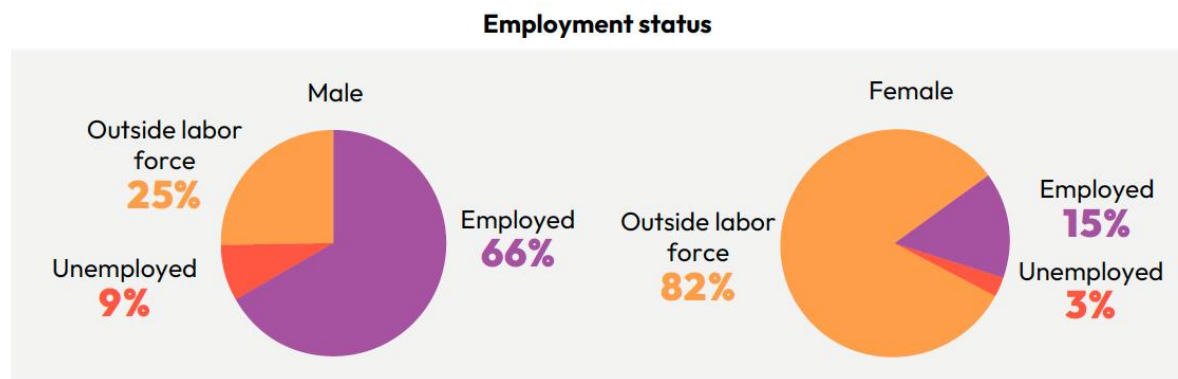


Figure 2 Adapted from VASyR, 2024

According to VASYR (2024), 66% of Syrian male refugees reported being employed and only 15% of women, while **82% of Syrian women are outside of the labor force altogether**. Syrian refugees are generally paid less. A recent ILO (2025) wage monitoring survey shows that Syrian households reported an average monthly income of \$480, compared to \$581 for Lebanese and \$595 for Palestinians. Regional disparities were notable: Akkar had the lowest average income (\$485), while the South recorded the highest (\$752), followed by Beirut (\$708) and Mount Lebanon (\$700).

Construction remained the sector with the highest share of USD earners, followed by agro-industry (80%, up from 51%) and agriculture (65%, up from 49%). Payment practices were largely unchanged: 94% of daily workers were paid in cash, about 5% via third-party services (OMT/WHISH), and only 0.4% through other methods.

Moreover, according to ILO (2025), the Lebanon–Israel conflict had a severe impact on the country’s private-sector labour market, exacerbating an already fragile economy. The conflict, which escalated from September 2024 until the November ceasefire, led to widespread job losses, income reductions, and business closures—especially in areas directly affected by bombing. **Informal workers, women, youth, and migrant populations were identified as the most vulnerable groups**. Nearly 25% of workers were unemployed during the conflict, with unemployment and inactivity rates significantly higher in heavily targeted regions. Similarly, the March 2025 Rapid Damage and Needs Assessment reports that job losses were concentrated in conflict-affected areas, particularly in agriculture, manufacturing, construction, and small-scale retail. The conflict severely damaged or

disrupted business operations across Southern Lebanon and Baalbek-EI Hermel, triggering long-term employment shocks in already fragile districts due to infrastructure destruction, asset losses, and declining demand (World Bank, 2025).

## Debt

Refugees in Lebanon are increasingly trapped in cycles of debt, with 90% owing money to landlords, local shops, or friends, while 94% report a sharp decline in formal aid since displacement, often to levels of extreme scarcity (Zaman et al., 2024). Additional expenses—such as chronic medical treatments—pose heavy financial burdens. Many interviewees remain trapped in a cycle of work and debt, relying on loans from relatives and friends or purchasing on credit to cover basic needs, then using stipends or occasional day jobs to repay what they owe (Zaman et al., 2024).

Similarly, VASyR (2024) shows that Syrian refugee households in Lebanon face alarming levels of debt, with 89% being indebted and carrying an average debt of 35.9 million LBP per household. Debt is primarily incurred for food (91%), rent (56%), medicine (33%), health expenses (27%), and essential non-food items (44%). Borrowing sources are largely informal: friends (87%), supermarkets (44%), landlords (17%), and pharmacies (5%). This growing dependence on informal credit shows a widening inability to meet basic needs and deepening financial distress among refugee households (VASyR, 2024).

Al Zaoubi (2022) also notes that seasonal loans and purchasing on credit have become a routine survival strategy for most Syrian households, including all women-headed households. For women unable to work and lacking any income source, these loans result in mounting debt. Over one-third of women-headed households carry an average cumulative debt of approximately US\$667.

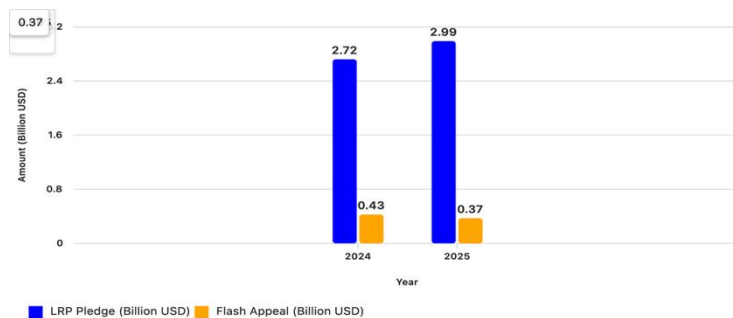
## Gender considerations

Women in Lebanon face severe economic and social vulnerabilities, with 85% of poor women unemployed compared to 63% of non-poor women (MoSA, 2025), and 82% of Syrian women entirely outside the labor force (VASyR, 2024). However, Zaman et al (2024) argue that economic hardship is disrupting traditional gender roles, pushing some women into the labor market, yet often under exploitative conditions that create a double burden of unpaid domestic work and undervalued paid work. Women-headed households are almost twice as likely as men-headed households to have their children work. While women express a greater interest in children's education, many women who are household heads confirmed that they have been forced to send their children to work due to a lack of options (Al Zaoubi, 2022).

## 2.3 Mapping existing SP programs, formal aid, and informal support networks

### Social protection and formal aid

According to the FTS, approximately 15.2bn USD were delivered as humanitarian aid since 2011. Across 2024–2025, the Lebanon Response Plan (LRP) appealed for approximately \$6.51 billion in international assistance. In 2024, only 51% of the



appeal was funded<sup>9</sup>, while in 2025 funding dropped to roughly 31% of the total requested amount<sup>10</sup>. This underscores a context where formal humanitarian aid, social assistance and social services remain heavily reliant on external support although general Official Development Assistance is seeing a sharp decrease worldwide. The over-reliance on external support represents an unsustainable strategy and a vulnerability for a state that should cater for its own citizens as the main duty bearer.

According to the ILO (2024) Lebanon’s social protection system is fragmented, underdeveloped, and heavily reliant on external funding, covering only 20% of the population through contributory measures and accounting for a mere 1.3% of GDP in 2024/2025 (Institute des Finances, 2025). Noncontributory social assistance is almost entirely covered through external grants and loans. The National Social Security Fund (NSSF), the main contributory scheme, primarily serves formal sector employees and civil servants, leaving the majority of the workforce—of which 63% is engaged in informal labor—without coverage. There is no universal social protection floor, and lifecycle benefits remain absent: no universal child or family benefits, and only a partial disability allowance (the NDA) launched in 2023, which currently excludes individuals aged 31–64. Household benefit programs, such as the National Poverty Targeting Program (NPTP) and Emergency Social Safety Net (ESSN), were/are fully funded through World Bank loans and donor grants and reach only approximately half of those living in poverty. Shock-responsive measures are not institutionalized, with crisis response largely dependent on humanitarian aid. Social assistance for refugees (Syrian and Palestinian) is entirely donor-funded through humanitarian donor grants and are not implemented through national systems. In short, Lebanon’s SP system lacks universality, sustainability, and resilience, making it ill-equipped to address widespread vulnerability or respond effectively to shocks.

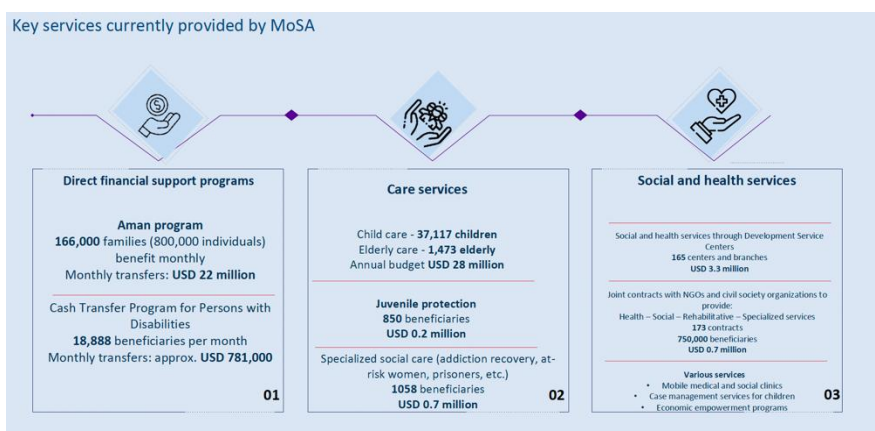


Figure 3 Source: MoSA, 2025

Even though Lebanon’s social protection systems remains largely under-developed, the launch of the National Social Protection Strategy (NSPS) in February 2024 marked a significant shift in how the state views social protection. The NSPS sets out a 10-year roadmap to build a rights-based, shock-responsive, and sustainable system, aiming to move from fragmented, crisis-driven interventions toward a comprehensive framework<sup>11</sup>. 2024-2025 have

also seen a gradual investment in MoSA’s own capacity to deliver social assistance directly to its own constituencies.

**Nuanced research into informal social protection in Lebanon shows that underneath a weak state that suffers from a broken social contract, there are vibrant informal support networks.** Proudfoot (2025) argues that informal social protection is generally not perceived negatively; rather, it was often understood as a form of social solidarity. Political parties, wealthy individuals and party-affiliated charities provide informal direct support to their constituents on the basis of loyalty and in-group identities. Lebanon’s socio-political system, albeit rooted in sectarian clientelism and fragmented loyalties, has remained resilient despite the prolonged crises. While vote-buying through assistance is seen as taboo, maintaining long-standing support networks is socially

<sup>9</sup>[https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-overview-and-scope-q4-2024#:~:text=The%20LRP%20is%20a%20two%2Dyear%20humanitarian%2Dstabilization%20framework,previous%20Lebanon%20Crisis%20Response%20Plan%20\(LCRP\)%20and](https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-overview-and-scope-q4-2024#:~:text=The%20LRP%20is%20a%20two%2Dyear%20humanitarian%2Dstabilization%20framework,previous%20Lebanon%20Crisis%20Response%20Plan%20(LCRP)%20and)

<sup>10</sup> <https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-2025-q3-funding-update-30th-september-2025>

<sup>11</sup> <https://lebanon.un.org/en/260616-government-lebanon-launches-its-first-national-social-protection-strategy>

expected, often involving direct aid or job opportunities. In fact, weak ties often lead to negative coping strategies. One concrete example is illustrated by initiatives like Hezbollah's Al-Sajjad supermarkets that function through relational networks that secure ongoing loyalty and support from those receiving party-driven assistance (Proudfoot, 2025).

### Local Solidarity Mechanisms – a global perspective

**Communities are often their own first responders, mobilizing tangible and intangible resources through trust-based systems.** Across diverse crisis contexts, informal solidarity networks consistently emerge as critical lifelines when formal assistance is inadequate. Communities rely on these mechanisms to meet daily needs, build resilience, and respond to shocks, as seen in Niger, Somalia, South Sudan, Syria, Yemen, and Sudan. Evidence shows that much of the actual support received by crisis-affected households—food, cash, shelter, labor, information, and emotional counsel—comes from neighbors, relatives, friends, and kinship groups rather than international agencies. Diaspora networks also play a role, though many systems remain highly localized (Elsamahi et al 2022, Watson et al 2025).

Social connectedness strongly influences survival outcomes. In Somalia, households with diverse networks fared better during famine; in South Sudan, networks facilitated safe passage and improved food security; in Syria and Yemen, stronger ties correlated with better housing and expenditure levels. Yemen illustrates how resource-sharing, rooted in social and religious norms, adapts dynamically under conflict, while exclusion is mediated by gender, age, and social class (Elsamahi et al 2022, Watson et al 2025). **Nonetheless, while these mechanisms foster resilience and solidarity, they also reveal vulnerabilities—such as selective access and reliance on reciprocity—that humanitarian actors must consider when designing interventions.**

Sudan's Emergency Response Rooms also exemplify organized community-led aid, providing essential services such as food, water, shelter, medical care, and protection, grounded in traditions of social solidarity. Community groups have evolved into key coordination hubs, bringing local actors together to deliver a wide range of essential services. These include operating community kitchens, ensuring access to clean water, providing shelter and safe spaces for women and girls, managing body retrieval and burial, offering basic medical care, facilitating evacuations, and supporting survivors of sexual violence, among other critical activities (Carter, 2025).

### Local Solidarity Networks in Lebanon

Informal, community-based coping mechanisms, usually co-exist with formal social assistance support. Zaman et al (2024) argue that displacement-affected communities demonstrate strong resilience and sustainability through both financial and non-financial practices. Informal networks enable resource-sharing, knowledge exchange, and mutual aid, fostering solidarity and belonging across localities and even extending to diaspora actors. Community-driven associations and support groups often play a critical role in meeting immediate needs such as food, shelter, and healthcare. **Debt and social trust underpin a dynamic informal economy - the existence of such debt can be seen as a product of the informal economy, but it also shows the ability of members of displacement-affected communities to collaborate with each other.** Overall, mutual aid and social solidarity are defining features of these communities, highlighting their capacity for collaboration and collective coping in the face of protracted crises.

They also argue that as institutional support erodes, there is a shift towards more vibrant mutual aid networks, primarily based on family and social ties; 87% of research respondents in Lebanon either provide or seek unpaid help from relatives, underscoring the critical role of solidarity. Remittances, typically a lifeline in displacement contexts, are rare—only 19% of respondents receive them, and usually for exceptional expenses like medical care or urgent debt repayment rather than regular income (Zaman et al, 2024).

Mercy Corps (2024) research in Lebanon, Yemen, and South Sudan finds that informal social protection (ISP) - defined as support from family, friends, shopkeepers, religious institutions, and diaspora—serves as the first line of response during crises, providing food, cash, information, and emotional support. ISP networks often mobilize faster than formal aid in shocks such as economic crises, pandemics, and conflict.

However, access to informal networks is unequal, shaped by Lebanon’s sectarian and political structures, where benefits are often distributed along partisan and religious lines. Importantly, ISP systems in Lebanon have eroded over time due to the financial crisis, leaving households—especially unemployed and women-headed households—less able to rely on informal networks. This is linked to Lebanon’s deeply entrenched sectarian system, which shapes both the structure of the welfare regime and broader social relations. Sectarian parties frequently play a direct role in providing benefits and services, and their distribution practices can be discriminatory, often favoring partisan and religious affiliations. This trend underscores the need for targeted formal assistance to compensate for the weakening of community-based coping mechanisms (Mercy Corps, 2024).

Similarly, Proudfoot (2025) shows that Lebanon’s financial crisis exposed the persistence of political clientelism, as traditional parties like Hezbollah, Amal, and the Lebanese Forces continued offering limited aid that failed to address structural problems. While research participants acknowledged this insufficiency, many were forgiving, assuming parties faced financial constraints and future support would resume—underscoring the relational nature of informal social protection. Although aid distribution was perceived as a potential influence on political loyalty, most respondents cited ideological alignment as their primary voting factor, with some exceptions where assistance swayed support. **Overall, the erosion of state social services and reliance on politically affiliated aid networks reinforced dependency on clientelist structures, deepening the divide between citizens and the state.**

### Community support during the 2024/2025 war

Mercy Corps (2025) argues that community networks were significantly reshaped by the war. Local volunteer groups and community-led initiatives became increasingly important, while reliance on formal I/NGOs declined by 15%, signaling a shift toward localized, grassroots resilience mechanisms during post-war recovery. However, reciprocity within these networks weakened, as households’ ability to support others remained constrained—especially in areas most affected by conflict and displacement. **Persistent gaps in formal support systems and uneven responsiveness from state and political actors created further reliance on informal networks for survival.**

Informal social assistance served as a vital lifeline during the crisis, with NGOs and wealthy individuals intermittently providing food parcels, cash, and other aid. International organizations offered support, but coverage was inconsistent. Meanwhile, assistance from local benefactors and community networks was often selective and biased, favoring familial or community ties over transparent, needs-based criteria. Despite these limitations, participants highlighted strong community solidarity, as neighbors in areas like Mhamra and Tyre shared resources whenever possible. However, while this mutual support helped alleviate hardship, it remained insufficient to meet widespread needs due to the scale of displacement (Proudfoot, 2025).

Similarly, during the critical early days of the 2024 war escalation, refugee-led organizations (RLOs), many formed during previous crises, stepped in as frontline responders. These groups suspended regular activities, redirected scarce resources, and provided essential assistance, protection, and coordination on the ground. Samaha (2025) argues that RLOs not only acted as first responders but also represented an alternative, community-centered model of humanitarian governance.

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## 3. Methodology

### 3.1 Primary data sources

The primary data was collected throughout 2025 during a series of data collection activities for a total of five distinctive research projects, namely: The Bottom Poor and Social Protection, Access of People with Disabilities to Social Protection, Elderly study, Cash Plus Study, and Debt Study. The data was collected primarily through in-depth interviews (IDIs) with program and non-program participants, Lebanese and Syrian, individuals with specific vulnerabilities (PWDs, elderly, etc.), and across a range of locations in Lebanon at different points in

time. The data was collected by distinct research teams who used different sampling methods, and different data collection tools. However, for the purpose of the adaptive capacity study, they all incorporated the same set of questions looking at the below themes:

1. **Income Strategies:** What informal activities are people using to earn money? Are these new or long-standing practices?
2. **Community Support:** How do families and neighbors help each other during hard times? Examples of mutual aid?
3. **Collective Initiatives:** Are there community groups like savings associations, food-sharing groups, or cooperatives? How do they function?
4. **Access and Inequality:** Does access to assistance or resources depend on factors like religion, political affiliation, or region of origin? In what ways?
5. **Impact on Displaced Persons:** How has the crisis affected displaced individuals compared to long-term residents? Are their experiences different?

Given the purposive sampling approach used for qualitative data collection, the datasets primarily reflect the perspectives of the targeted categories (e.g., persons with disabilities, older individuals, households living in poverty, vulnerable households selected for cash programs, indebted households) rather than providing balanced findings disaggregated by geography, gender, or nationality. The data is entirely qualitative and should not be considered generalizable across nationalities or locations; it is best interpreted as indicative.

The table below summarizes the various data collection activities.

#### Summary table

Study	Target group	IDIs	KIIs	Data collection period	Nationality	Locations (list)
Bottom Poor	Primarily NPTP/ESSN recipients	43	0	June–August 2025	Lebanese (43)	North & Akkar (18); Beirut & Mount Lebanon (10); South & Nabatieh (9)
Cash Plus	Program participants (cash programs)	51	9		Lebanese (39); Syrian (12)	Bekaa (37); Baalbek-Hermel (14)
PWD	Program recipients and non-recipients	20	0	August 2025	Lebanese (13); Syrian (6); Palestinian (1)	North & Akkar (7); South & Nabatieh (6); Beirut & Mount Lebanon (4)
Older persons	Program recipients and non-recipients	22	0	October 2025	Lebanese (22)	Beirut & Mount Lebanon (10); Bekaa (8); South & Nabatieh (2)
Debt	Program recipients (various cash types)	101	23	August–September 2025	Lebanese (48); Syrian (45); Ethiopian (4)	Beirut & Mount Lebanon (30); North & Akkar (27); South & Nabatieh (24)

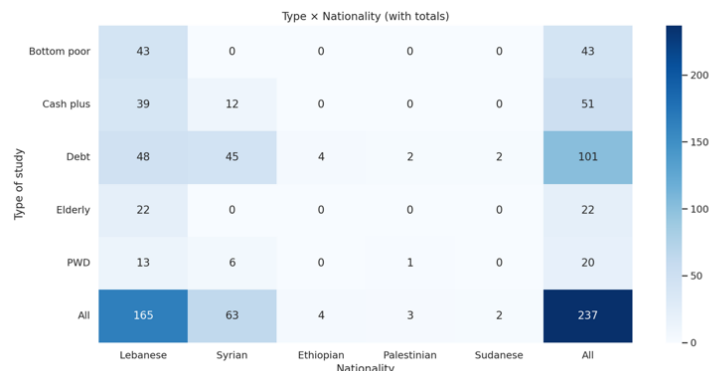
## 3.2 Demographics and main characteristics of the sample

The following section includes a detailed demographic analysis of the samples across all five studies, which helps contextualise the findings and better understand the limitations of the analysis (eg: certain biases, skewed sample size, etc.). The analysis shows the spread of the datasets across type of study, nationalities, governorates, and gender, variation explained by the differences in methodologies for each of the studies. For example, the Cash Plus study was conducted only in Baalbek and Hermel, while the Bottom Poor and Older persons studies were conducted only with Lebanese nationals.

237 interviews were conducted across five studies, five nationalities, and four governorates. The Debt study is in the lead with 101 in depth interviews, followed by Cash Plus with 51, Bottom Poor with 43, Older persons with 22 and PWD with 20 interviews. **The researchers conducted a total of 165 interviews with Lebanese nationals, compared to 63 with Syrians and 9 with other nationalities – signalling that the opinions and perceptions primarily reflect the views of Lebanese nationals and to a certain extent of Syrian nationals, due to the over-representation of Lebanese in the sample size.**

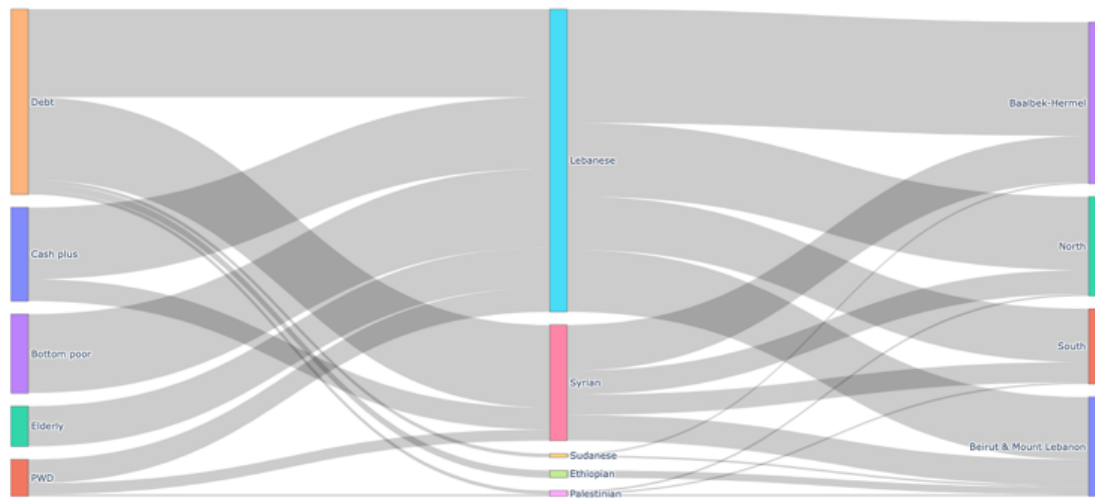
In total, 88 interviews were conducted in Baalbek Hermel, 54 in Beirut and Mount Lebanon (BML), followed by North and Akkar with 54, and South and Nabatieh with 41 interviews. **The sample is more representative of Baalbek and Hermel and BML with the South being the least represented,** although additional disaggregation has been conducted per location in the below analyses. That said, the data cannot be generalised at governorate level and should be read as indicative. The sample size, albeit spread across all governorates, is not a statistically significant and findings cannot be extrapolated to the entire population of Lebanese and Syrians in the said locations.

In terms of gender disaggregation, 126 were female, 102 male, 5 transgender women, 3 transgender men and one nonbinary (although not all studies collected this level of details on gender). **This points to a slightly female skew of the sample.** The age distribution is skewed towards the older persons in the Older persons study; however, the sample also includes caretakers; the Cash Plus study included minors and gender is slightly female-skewed with a middle-aged profile; and the PWD study likely had data errors but included also children and caretakers.



The below Sankey chart shows how the sample is distributed across the five research studies, nationality, and locations.

Sankey (Type → Nationality → Region4) — values = % of total



### 3.3 Study specific population characteristics

The below section presents a more detailed analysis of the population characteristics for each of the studies.

**Bottom Poor** - This group is exclusively Lebanese, spread across Bekaa, North & Akkar, and Beirut & Mount Lebanon. Household sizes average 5–6 members, and respondents are typically in their late 40s. Gender distribution is strongly female-skewed, pointing to a prevalence of female-headed households or women as primary informants. **Almost half of the interviewees report receiving support from the MoSA led AMAN social assistance program and none reported benefitting from other NGO assistance.** When conducting a sentiment analysis, those participating in the Bottom Poor and the Older persons studies tend to show more negative sentiments compared to the other studies. The Bottom Poor interviewees' overall negative perceptions towards the aid system may partly reflect the data collection process and the sequencing of earlier questions, which appear to have primed respondents towards grievances and complaints. The pattern is notable given that 28 out of 43 respondents report receiving AMAN, yet many still express grievances towards NGOs, describing limited direct engagement with NGOs. This suggests that dissatisfaction may be driven less by the presence of a social protection transfer and more by perceived exclusion from other types of assistance, weak communication, and unmet expectations regarding the role of humanitarian actors.

**Cash Plus** - This cohort is predominantly Lebanese, with a smaller Syrian representation. Respondents are concentrated in Bekaa and Baalbek-Hermel, reflecting rural and agricultural contexts. Household sizes average

around 5–6 members, and ages cluster in the mid-40s to late 40s. Gender distribution is slightly female-skewed. **Cash plus interviewees are also cash program recipients.**

**Debt study** - Debt interviews capture a mixed population of Lebanese and Syrians, with occasional representation from other nationalities. Household sizes are notably large—often exceeding seven members—indicating high dependency ratios. Geographic concentration is in North & Akkar and Bekaa. Gender is broadly balanced, but the presence of transgender and non-binary respondents signals diversity and inclusivity. The age profile leans toward mid-life adults, underscoring the burden of debt on working-age households. **Debt study interviewees are also cash program recipients.**

**Older persons study** - The Older persons cohort consists entirely of Lebanese respondents, with smaller household sizes (around 4–5 members) and ages concentrated above 60. Regions include Beirut & Mount Lebanon, South & Nabatieh, and Bekaa, reflecting both urban and rural vulnerabilities. Gender skew toward women suggests widowhood and caregiving realities. **The interviewees are both program recipients and non-recipients.** Older persons' overall negative sentiment expressed in the research could also be explained by severe vulnerability of the older persons in a country without systematic support for this category (eg: no social pension available). Common negative themes resurging from the sentiment analysis include a general perception and feeling of aid gap and exclusion from formal aid support, not benefiting from any mutual aid support and feelings of isolation, safety concerns, harassment and war stress.

**Persons with Disabilities study** - PWD interviews include Lebanese and Syrian respondents, with near gender parity. Household sizes average 5–6 members, and ages range from early adulthood (signaling caretaker roles) to mid-life, with some older cases. Geographic spread covers Beirut & Mount Lebanon, North & Akkar, and Bekaa. Caregiver burden and exclusion from labor markets are recurring themes. **The interviewees were done with PWDs and caretakers, both program recipients and non-recipient.**

### 3.4 Limitations

There are several limitations in interpreting the dataset. Baalbek Hermel is over-represented in the sample, which may skew the findings; similarly, Lebanese respondents are over-represented, with almost double the sample size compared to Syrians. Data was gathered by different teams with varying levels of training and as part of different larger studies, which may have influenced participants' responses. Some studies involved program participants, while others included non-participants, introducing potential bias such as a tendency for program recipients to provide more positive feedback. Data was collected at different points in time, though primarily between August and October 2025. Samples were selected based on specific population characteristics rather than being representative across nationality, geography, or gender. The limitations generally point to findings that cannot be generalizable.

However, although there are many limitations attributed to the data collection itself, the richness of information and the novel thematic focus still bring significant added value.

Below are the main limitations of the primary data:

#### 1. Different target populations

The studies focus on distinct groups—some include only Lebanese participants, while others involve Syrians, Palestinians, and other migrants. These differences in nationality and legal status strongly influence coping strategies, making direct comparisons misleading. Lebanese respondents are over-represented, with almost double the sample size compared to Syrians, pointing to views and perceptions that are more common with the Lebanese nationals. Due to the low sample size, the Palestinian and migrant populations have not been factored in the analysis.

#### 2. Different study themes

Although the same coping questions were asked, each study had a different primary focus, such as poverty, disability, older persons, or debt. This framing can shape how respondents interpret questions and which strategies they emphasize, introducing contextual bias.

### **3. Timing differences**

Data collection occurred at different points in 2025, from June to October. Economic conditions, aid availability, and seasonal factors can change coping behaviors over time, limiting comparability across studies. Studies with data collection starting in June scored much higher in the negative sentiment analysis.

### **4. Geographic variation**

Each study covered different districts and governorates, with data being disaggregated at different levels (some had localities, others districts, and others governorates). Baalbek- Hermel and BML are over-represented in the sample, which may skew the findings.

### **5. Sampling and design differences**

Sample sizes and interview types vary widely, from 20 IDIs to over 100, and some studies include KIs while others do not. Selection for the research criteria also differ, which affects the depth and diversity of responses and complicates direct comparison. Furthermore, IDIs are subject to sampling and response bias. Due to time and access constraints, the selected participants may not fully represent the diversity of experiences among the broader displaced population and all demographic and socio-economic categories.

### **6. Interview context and research framing**

Even with identical questions, the initial purpose of the study influences the conversation. For example, a debt-focused study may probe financial coping more deeply than a disability-focused study, creating interpretive bias in responses. There is a clear variation between studies when it comes to negative sentiments and perceptions being displayed more openly.

### **7. Analysis level**

Qualitative data is inherently context-dependent. While thematic comparisons are possible, comparing frequency or intensity of responses across studies risks misinterpretation because these measures are not standardized. However, the data will be disaggregated by location, nationality, gender, and by study type where possible and where relevant to explaining the identified trends.

### **8. Phrasing of interview questions**

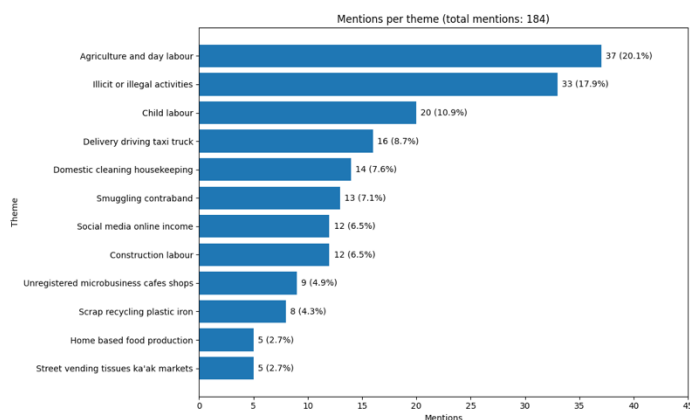
The phrasing of some of the questions is done in general terms, and the answers do not reflect the interviewees' direct experiences; instead, they convey broader opinions about the research themes. As a result, the data cannot be interpreted as representative of the selected interviewees' lived experiences and should instead be read as a perception snapshot of general community practices.

## 4. Key findings

The following report sections provide an in-depth analysis into each research theme separately, namely the spread and type of informal practices, community support, impact of displacement, and impact of religion, nationality and sectarian/political affiliation on accessing aid and other resources.

### 4.1 Income generating activities

The following section examines the types of informal income generating activities people currently use to earn money and assesses whether these practices are newly adopted or have been ongoing over time<sup>12</sup>.



The data has been disaggregated by location, nationality, and gender, while disaggregation by study type did not yield any significant findings, with the most variation happening at the geography level. Across all five datasets, households are reporting the prevalence of low-margin informal work to cope with the economic stress. Respondents point that due to the financial crisis, even those formally employed are forced to take on additional informal labour. **Livelihood strategies have diversified and intensified, with many households reporting the need for two jobs even among state employees, and a broader reliance on sending women and children to work, alongside shifts towards agriculture and**

**livestock as key coping mechanisms.** In this context, the crisis is also described as pushing people back into local agriculture, which some respondents frame as a positive adjustment, providing a more tangible and locally rooted source of income and resilience.

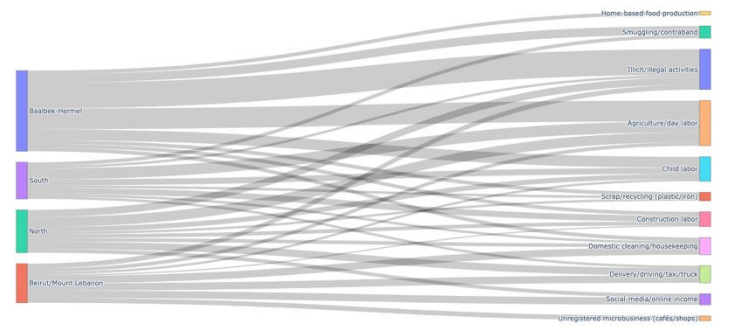
**Seasonal agriculture and daily labour** remain the backbone of informal income, particularly in rural areas (37 mentions). These practices are largely ongoing, but respondents note that wages have dropped, and work is increasingly short-term. In some areas, particularly those affected by border proximity and deepening economic collapse, respondents flag an increase in illicit activities including drug trade, smuggling, and theft (33 total mentions). **Child labour** is widely observed across agriculture, shops, and street vending and is commonly framed as a survival necessity rather than a choice (20 mentions). **Driving, delivery, taxi, and truck** work is frequently cited as a growing coping strategy with a notable increase since the crisis (16 mentions). **Women report a growing reliance on domestic cleaning** (14 mentions) and home-based income such as mouneh production, small scale catering, and selling homemade goods (5 mentions). Smuggling and contraband are mentioned 13 times. Respondents also highlight newer income practices, including social media and online activities (12 mentions).

<sup>12</sup> The phrasing of the question generated general responses, and the answers do not reflect the interviewees' direct experiences; instead, they convey broader opinions about the types of informal work present in their community. As a result, the data cannot be interpreted as representative of the selected interviewees' lived experiences and should instead be read as a perception snapshot of general community practices.

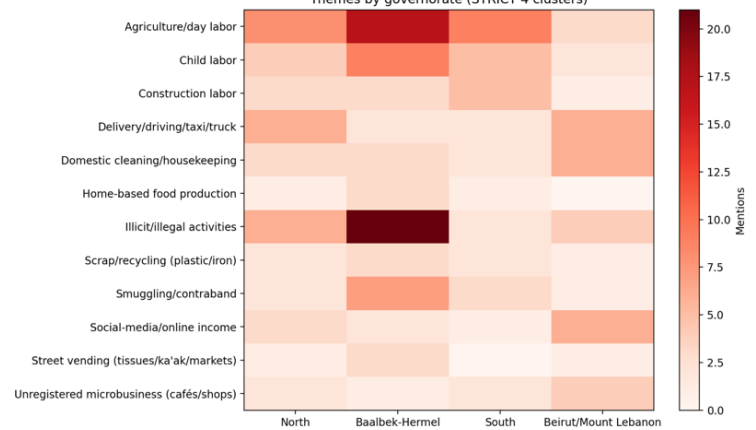
Street vending (5 mentions) and scrap or recycling collection (8 mentions) are also mentioned as accessible options for those with few alternatives.

**Geographical variations:** There are considerable area specific differences as per the graph. In **Baalbek Hermel, including Bekaa**, there is a heavy concentration of agriculture and day labour alongside smuggling and contraband and other illicit activities repeatedly described as rising; farming remains dominant, but income is insufficient, pushing some households towards risky coping strategies. In the **North, including Akkar**, agriculture/daily labour, delivery, driving, and taxi work and street vending are more prominent, with frequent mentions of child labour and scrap collection, while social media monetisation appears more in urbanised pockets such as Tripoli. In the **South, including Nabatieh**, agriculture, child labour and construction labour dominate, with some references to home-based food production; the economic strain leading families to combine multiple small jobs. In **Beirut and Mount Lebanon**, domestic cleaning, delivery and driving, and social media or online income are common, with women often reporting cleaning work and younger respondents pointing to online income as newer coping strategies.

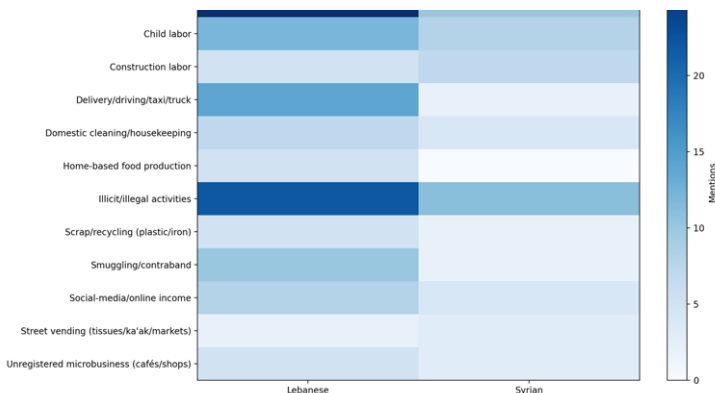
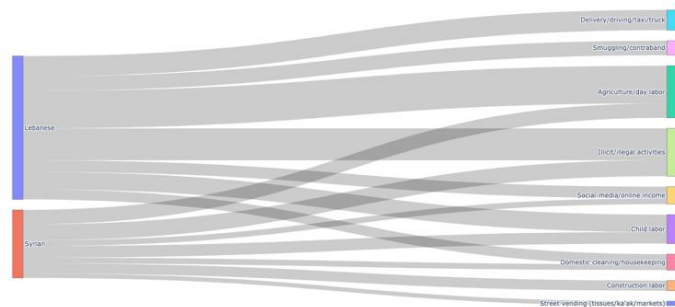
Sankey: Four clusters → Main themes (Top 8)



Themes by governorate (STRICT 4 clusters)



Sankey: Nationality → Main themes (Top 7)



**Nationality variations: Lebanese respondents** are more likely to mention agriculture, delivery and driving, and domestic cleaning as key informal income sources, and they also report illicit activities and smuggling as coping strategies in some rural areas. **Syrian respondents** frequently cite agriculture and daily labour, street vending, and unregistered microbusinesses such as small shops and kiosks, **with child labour strongly associated with Syrian households**; social media income is mentioned but appears less common than among Lebanese youth. The data is primarily skewed towards Lebanese respondents due to the sampling composition.

**Gender variations:** Community Kills point to the fact that **the crisis is associated with shifting gender norms, as more women have entered the labour force and cultural expectations appear to be changing, although this is accompanied by a concerning increase in child labour.** Women’s livelihood narratives concentrate on domestic cleaning and home-based activities, including food production and catering, with some also mentioning social media

monetisation as a newer income source. **Women also report barriers to mobility and childcare, limiting access to other informal jobs.**

Men’s narratives are more dominant in agriculture, construction, and delivery or driving, and they are also more frequently linked to higher risk activities such as smuggling or illicit activities, with many describing the need to combine multiple informal jobs simultaneously.

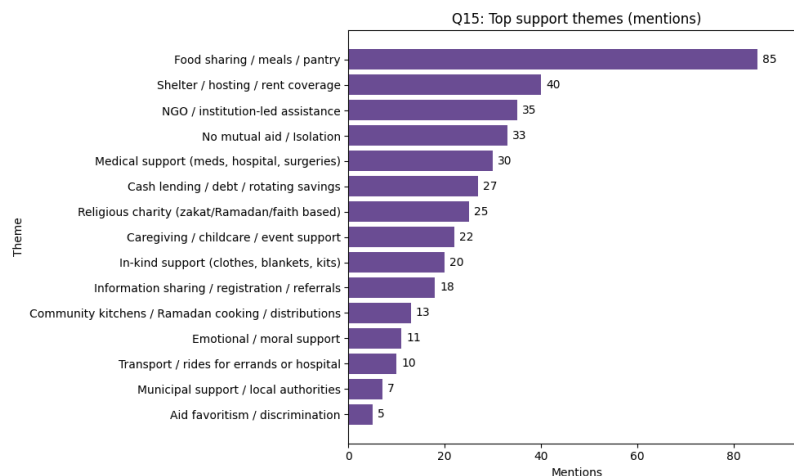
## 4.2 Community support/mutual aid

*“Neighbours share bread, send a plate of food, or lend medicine when someone can’t afford it.”*

This section examines how households rely on family and neighbours during difficult times, including concrete examples of community support and any organised initiatives. Respondents note that remittances were more important in the past, but they no longer play a significant role as their current value is no longer sufficient to meet household needs. At the same time, other mutual aid and community support emerge, with communities supporting each other through food sharing, meals, and contributions towards health bills. Some families maintain a shared funding box for medical emergencies, with relatives contributing regularly, and community fundraising is described as a recurring practice when households face high medical costs. Charity and donations are reported as particularly regular during Ramadan, and respondents also reference earlier forms of organised support, including local associations and youth led fundraising initiatives.

The thematic trend analysis shows that more than half of the interviewees mention some level of community support, with 13 different types of community support being reported. **Others describe an absence of mutual aid, emphasising isolation and a lack of community support, mentioned at least 33 times.**

**Family support is being described as the main safety net for a majority of interviewees and food sharing is the most consistently mentioned way families and neighbours help (85 mentions), which often peaks around Ramadan via community cooking/distributions.**



*“Every week one family cooks and shares portions with two or three families...then the next week another family does the same.”*

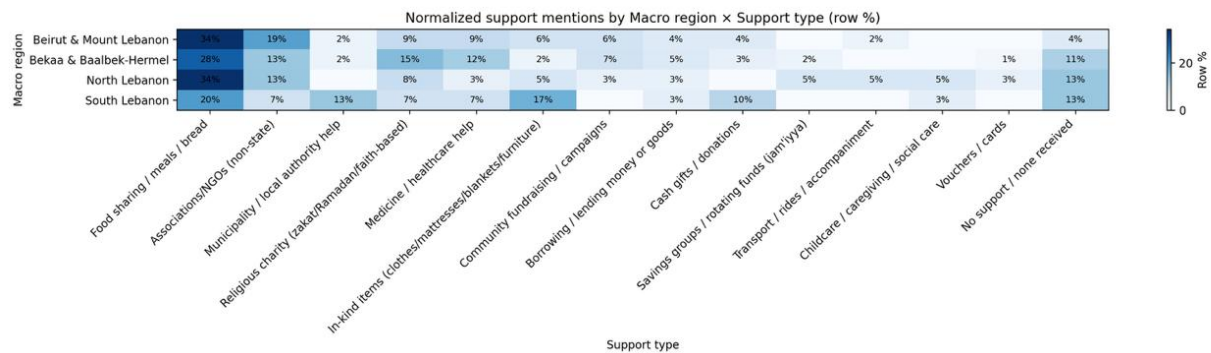
**The provision of shelter and hosting follows with 40 mentions. Institutional support is present through NGOs (35 mentions), state actors such as municipalities (7 mentions) and religious charity/zakat (25 mentions).** Respondents convey a general perception that formal aid is arbitrary, with decisions and outcomes viewed as unpredictable and difficult to understand. This is closely linked to inconsistent communication and limited access to information on how to register, what criteria apply, and where to seek support, which reinforces confusion and a sense of exclusion.

Support with medical bills has 30 mentions, informal financial coping through cash lending/debt or rotating savings has 27 mentions, however many respondents report not joining due to inability to commit regular contributions. Support also extends to caregiving and childcare as well as contributions around major events

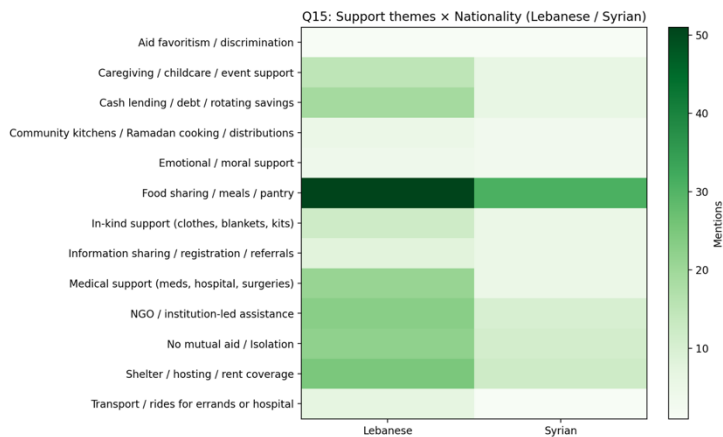
such as funerals and weddings with 22 mentions, and support with clothes and blankets with 20 mentions. Information sharing for registrations and referrals is mentioned 18 times. Transport support (rides to clinics/hospitals) and medical support (sharing medicines or covering surgeries) are common, especially where formal access is weak. Emotional/moral support appears—neighbours “stand by,” check in, and encourage; yet many narratives emphasize declining social solidarity (“everyone for themselves”).

*“We collect money for surgeries—each puts something in a bowl and we distribute.”*

**Geographical variations:** Food sharing shows consistency across all regions and the difference in frequency is explained by differences in samples. Further analysis shows that **municipality / local authority help and in-kind items are relatively more visible in the South, while associations/NGOs concentrate more in Beirut & Mount Lebanon and food sharing features strongly across the Bekaa & Baalbek -Hermel.**



**Formal aid, shelter/hosting and support with medical bills show more prominently in Baalbek-Hermel and Beirut/Mount Lebanon.** In Baalbek-Hermel, including Bekaa, narratives feature frequent food sharing, community cooking, and NGO or institutional distributions, with notable mentions of cash pooling for surgeries and medical support, alongside references to aid favoritism or discrimination. In the North, including Akkar and Tripoli, food sharing, in kind support such as clothes and blankets, and transport rides are recurrent, while several accounts stress declining mutual aid and over-reliance on NGOs, with jam'iyya present but hard to sustain. **In the South, including Nabatieh, community cooking and Ramadan distributions, shelter or hosting, and medical support appear strongly, and some narratives flag rent spikes and exploitation during displacement waves.** In Beirut and Mount Lebanon, respondents describe in kind help after shocks such as post blast renovations and food parcels, transport help, and referrals or registration for formal aid through WhatsApp and local networks; emotional support is mentioned, but many report fragmented or minimal neighbour engagement.



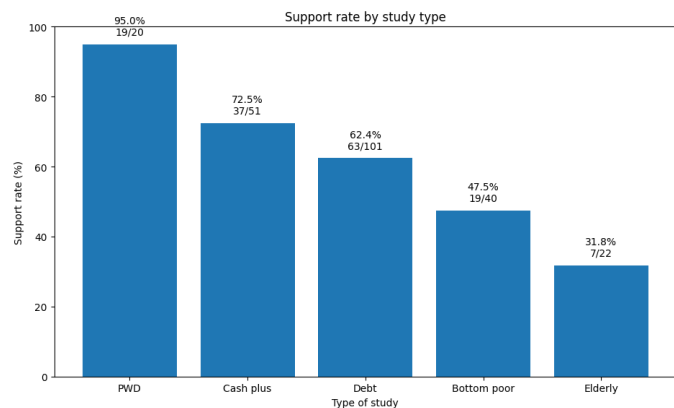
**Nationality variations:** Food sharing remains the most frequently mentioned support type for both Lebanese and Syrians, though Lebanese show higher absolute counts due to a higher sample size. The differences in theme frequency between the two nationalities are also explained by the difference in sample sizes (165 Lebanese compared to 63 Syrians).

**Lebanese respondents** more often describe relying on family support, in kind help and food sharing, including neighbours pooling funds for emergencies, with transport to hospitals and medical support featuring prominently, as well as religious charity (e.g., zakat, Ramadan, mosque/church, sheikh/imam). **They also more frequently flag favouritism or wasta in aid.**

**Syrian respondents** highlight food sharing, community cooking, and NGO assistance, but many also report no help or isolation linked to limited local ties or discrimination; shelter or hosting is sometimes provided through schools or camps. Syrian PWD respondents, in particular, describe isolation outside camps and discrimination from Lebanese communities, and some note coping strategies such as employing children to care for disabled siblings; in these accounts, the most consistent support is said to come through formal aid channels, especially UNHCR and sometimes UNICEF. While Lebanese PWDs rely mostly on family support, Syrian PWDs reference formal aid supplemented by occasional community food support.

**Differences by study cohort:** Cash plus and Older persons interviews contribute most of the mentions of food sharing and religious charity, whereas PWD and Bottom Poor show relatively more medicine/healthcare and associations/NGOs mentions. Half of the participants in Bottom Poor study report benefiting from support, likely from the AMAN program led by MoSA.

When comparing the five studies, the PWD study cohort shows very strong reporting of support (95% of interviewees). **Support for people with disabilities is described as heavily dependent on family, which respondents identify as the primary safety net, particularly for Lebanese households.** At the same time, many report a severe degradation of informal support from neighbours and the wider community, with assistance that does exist often limited to food. Awareness of formal support specific to people with disabilities is low, with most participants unable to identify organized services or initiatives in their communities. Only a few examples of broader community mechanisms appear, such as savings groups, and isolated references to institutions such as NDA and MoSA for Lebanese PWD respondents, reinforcing the reported gap in organized community support groups, which participants emphasize are needed for people with disabilities.

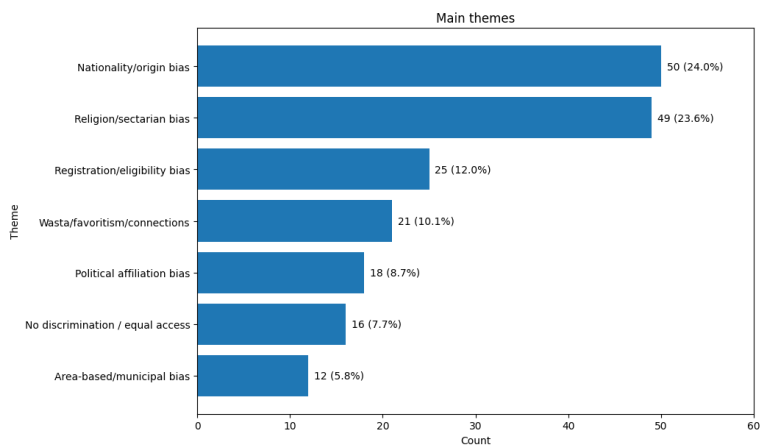


**In contrast, the Older persons cohort reports much lower support presence (31.8% of interviewees). This points to elder participants highlight isolation, mobility barriers, and smaller networks.** Overall, responses are either highly negative or insufficiently detailed, which suggests either weak data quality or a strong grievance bias. References to community support are limited, which may reflect shortcomings in data collection, but it may also indicate genuinely constrained informal support systems for older people.

## 4.3 Proxies for accessing resources and assistance

This section examines whether, and how, respondents perceive access to assistance and resources to be shaped by background factors such as religion, political affiliation, or region of origin, and what mechanisms are reported to drive these patterns. The data captures perceptions and reported experiences but does not measure actual reliance on personal connections. Findings reflect observational differences in mentions and should not be read as concrete evidence that one group relies more on a given mechanism.

That said, **respondents frequently cite religion, sectarian bias, and nationality/origin as shaping access, particularly where aid or local services intersect with sectarian networks or party linked structures.** At the same time, some respondents report no discrimination and equal access (16 mentions), noting that religion or politics did not affect distributions in their area.



**Nationality and origin bias emerges as a strong proxy for accessing resources and assistance (50 mentions). This usually manifests through perceived differences in access or eligibility, for example between Syrian and Lebanese respondents, and at times within Lebanese groups by area of origin.** Respondents explicitly state that where people come from (e.g., Syrian, Palestinian, different Lebanese regions) affects who gets help and how much. Perceptions include preferential treatment or exclusion tied to origin/refugee status, often intersecting with program eligibility rules.

Similarly, many see religious/sectarian identity (e.g., Sunni/Shi'a/Christian/Druze) as shaping access, prioritization, or targeting (49 mentions). This can reflect faith-based networks, sect-linked providers, or local gatekeeping, especially where service delivery is embedded in sectarian infrastructures.

Registration and eligibility bias, including lists, and inclusion or exclusion criteria, is frequently intertwined with perceptions of who qualifies under different programmes (25 mentions). Mentions focus on lists, criteria, and databases—who is registered, who is eligible, and who gets excluded. People frame access disparities around administrative status (on/off lists), documentation, or targeting rules applied by agencies. Eligibility and documentation barriers are prominent, as registration systems and targeting are viewed as exclusionary, particularly for Syrians and those lacking the necessary documentation (eg: UNHCR registration card).

Wasta/favouritism/connections (21 mentions) - wasta, favouritism, and personal connections are described as a common cross cutting mechanism, often associated with local power brokers or organisational gatekeepers (21 mentions). Respondents describe local actors as gatekeepers, with decisions mediated by municipalities, political parties, or community leaders, reinforcing perceptions of favouritism. These dynamics are frequently intersectional, with sectarian affiliation, political alignment, and wasta overlapping to create layered barriers for certain groups.

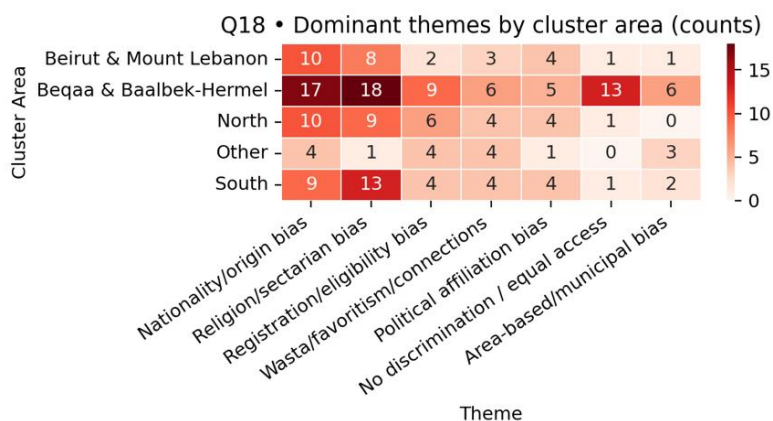
Political affiliation bias (18 mentions) - perceived party linkages (e.g., Hezbollah, Amal, Future Movement, LF, FPM, Kataeb, PSP, Tashnaq) influence service access, or preferred beneficiary lists, particularly in contexts where local actors and municipal structures align with political currents.

Area-based/municipal bias (12 mentions) - disparities are tied to where you live: neighbourhood/district/governorate or camp/informal settlements.

The below table shows several examples of recurring situations under each theme.

Theme	Typical Mentions
Religion/sectarian bias	Aid distribution perceived to be linked to sectarian networks, faith-based organizations, or favouritism toward certain religious groups.
Political affiliation bias	Access influenced by party ties (e.g., Hezbollah, Amal, Future Movement), especially in areas where local governance overlaps with political structures.
Nationality/origin bias	Differential treatment of Syrians vs Lebanese; some Lebanese note favouritism toward locals, while Syrians report exclusion or stricter eligibility.
Wasta/favouritism/connections	Personal connections and influence perceived to be as a major gatekeeper for aid access, often overriding formal criteria.
Registration/eligibility bias	Complaints about being left off lists, card blocking, or opaque eligibility criteria; perceived as linked to favouritism or origin.
Area-based/municipal bias	Variations in aid access by locality; some municipalities reportedly prioritize residents or politically aligned groups.

**Geographical variation:** Across all areas, the most frequent dominant themes are nationality/origin bias and religion/sectarian bias, indicating these are the most consistently reported drivers of perceived unequal access. **Bekaa sites (e.g., Saadnayel) and parts of the South often feature more references to municipal brokers, party channels, or list-based aid.** Variations based on geography are mostly explained by differences in sample size.



**Nationality variation:** This perception that nationality and religion bias influences access to resources and aid spans both Lebanese and Syrian narratives, though the framing differs:

Lebanese respondents often emphasize sectarian and political favouritism, municipal discretion, and wasta (connections). They frequently emphasise sectarian and political favouritism as key determinants of aid access. Mentions of religion and sects are particularly in areas where local governance overlaps with political networks (East, South). The interviews contain many Lebanese narratives about municipal lists, political parties, and local brokers and wasta is described as a cross-cutting mechanism that enables preferential treatment regardless of formal eligibility, and is linked to municipal actors, local leaders.

Within this framing, registration and eligibility processes are often portrayed as biased, with lists and aid systems perceived as politicised or shaped by personal connections.

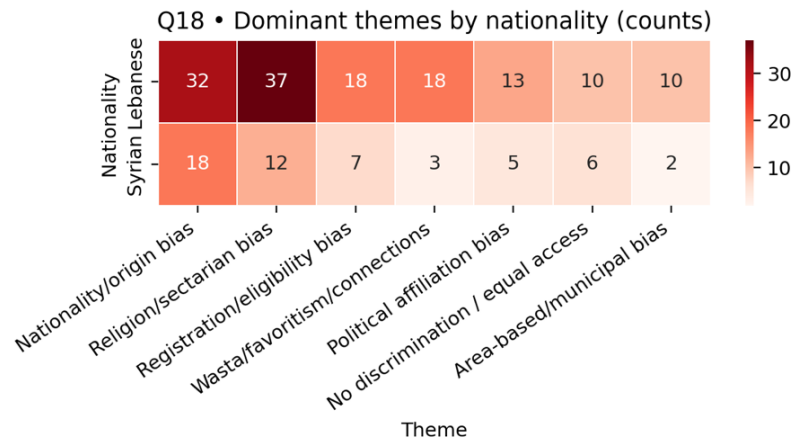
Lebanese also express resentment towards Syrians for what is perceived as constant formal support, and some suggest that belonging to a particular group, especially in the South, is necessary to secure assistance. Where concerns do surface, they tend to focus on perceptions that Syrians receive more assistance.

Syrian respondents highlight nationality-based exclusion, registration hurdles, and perceived discrimination by host communities or aid actors. They overwhelmingly cite nationality or origin bias as the main barrier, with perceptions that being Syrian limits access or results in smaller aid packages compared to Lebanese.

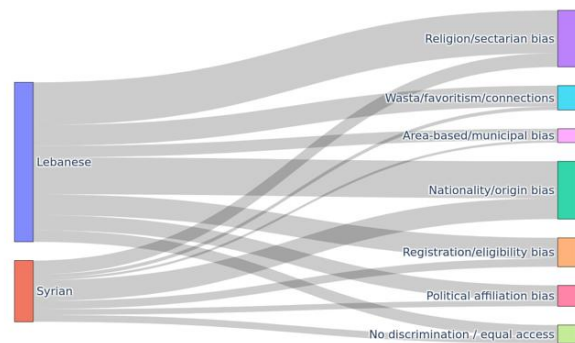
Syrian PWD respondents more commonly describe discrimination rooted in nationality, alongside perceptions of unpredictable aid delivery; interruptions in assistance linked to debt accumulation during aid breaks, and some also report stigma or discrimination associated with receiving UNHCR support.

Registration and documentation issues are frequently highlighted, including hurdles in enrolment, blocked cards, and lack of papers that are experienced as exclusionary. These accounts are often embedded in wider host community dynamics, with respondents describing feeling unwelcome, facing hostility, and perceiving favouritism towards locals. Political and religious bias is less prominent than in Lebanese narratives, though some Syrians still note sectarian favouritism in mixed communities.

**Gender and disability dimensions:** Men tend to mention wasta and favouritism more than women and more men tend to frequently describe or report “connections/clientelism.” That could reflect more exposure to gatekeepers (municipalities, parties, employers). Also, respondents in households with disability more often describe favouritism/wasta in access to help or services. That could reflect higher needs and more frequent interactions with assistance gatekeepers.



Q18 • Nationality → Dominant themes (multi-tag counts)



### Differences by study cohort

Bottom Poor - AMAN is generally perceived as fair, yet this sits alongside a broader portrayal of state failure, where gaps in public provision are seen to push people towards reliance on political parties and affiliated organizations.

Cash Plus respondents report allegations that in some instances municipalities provide NGOs with beneficiary lists linked to voting patterns, yet the prevailing view is that aid is largely apolitical. Overall, however, respondents generally perceive that aid has been delivered fairly, with predominantly positive assessments and few indications of negative bias towards the aid sector. This more favourable tone may reflect the fact that many interviewees are current beneficiaries, which can shape both expectations and reported experiences.

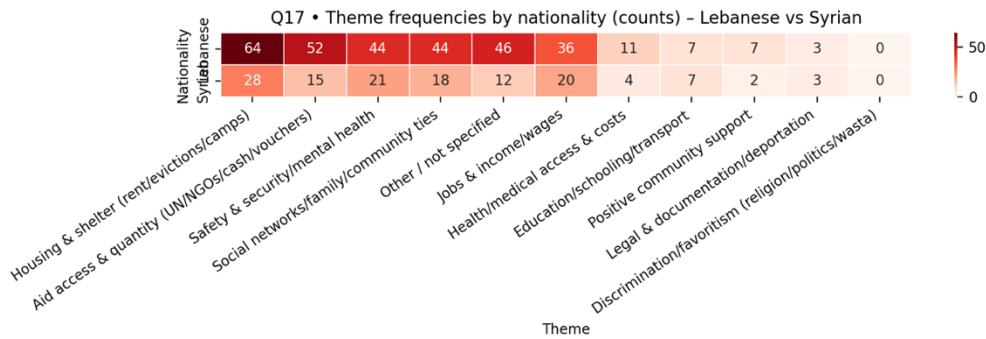
PWD study: Lebanese respondents often frame access through networks, *wasta*, and links to political organizations or other connections, with religious affiliation also described as shaping who receives assistance. This perceived need to be connected to the right people is described as placing additional pressure on already vulnerable families.

## 4.5 Impact of displacement on self-reliance

**The thematic analysis across the five datasets indicates that a majority of interviewees argue that the crisis has had a profound impact on displaced families —both Lebanese internally displaced persons and refugees—creating challenges that go beyond those faced by long-term residents.** Despite tensions, many respondents emphasize that although the crisis has affected everyone, the burden was heavier for those displaced from their homes. Narratives point to a markedly higher strain on displaced households: IDPs describe discrimination, difficult shelter conditions, and repeated displacement, including periods of living in schools and other temporary arrangements. By contrast, host community respondents more often report that they welcomed and supported displaced households, suggesting a perception gap between hosts and displaced populations.

Displacement compounds vulnerability: families lose homes, livelihoods, and social networks, forcing them into unfamiliar environments where they lack the safety nets locals often rely on. Many displaced households struggled to secure shelter, often living in overcrowded schools, unfinished buildings, or tents. Rent prices surged in areas hosting displaced populations, with landlords exploiting demand and charging higher rates, deepening financial strain. This instability is coupled with psychological stress, as people cope with uncertainty, stigma, and fear—particularly among refugees who worry about deportation due to lack of legal documentation.

**Across all respondents, housing and shelter pressures dominate the narrative, with rent, eviction, and camp related concerns the most frequently mentioned theme (92). Difficulties in aid access and insufficient quantity follow closely (67), alongside safety, security, and mental health stress (65) and challenges linked to social networks and family or community ties (62). Jobs, income, and wages remain a major concern (56).** By contrast, health related costs and access (15) and education and transport to schooling (14) are mentioned less often, and positive community support is relatively limited (9).

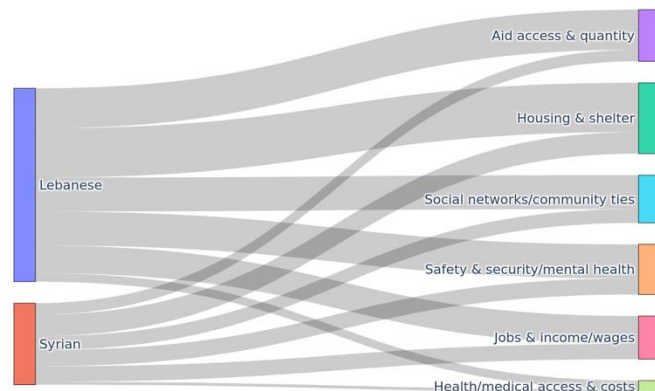


The data analysis indicates that most variation in responses is driven by nationality, with disaggregation by nationality explaining the largest share of observed differences. This primarily means that Syrians and Lebanese experienced displacement differently. Age, gender and type of study appear to have minimal explanatory power for the variation in themes.

### Housing and rent pressure

Displaced households frequently report rent hikes, eviction threats, and overcrowded shelters or tents. Landlord pressure and inability to pay rent are recurring stressors, especially in urban and semi-urban areas. Respondents stress that during the war, hosting displaced families was described as a common practice across both groups, with households accommodating more than 10 people and sharing goods and food as a routine coping and solidarity mechanism. At the same time, respondents report a tendency to blame Syrians for rent increases, and there is a recurring sense of

Q17 • Lebanese & Syrians: Nationality → Top 6 themes (multi-tag counts)



resentment linked to perceptions that Syrians receive disproportionate assistance. Despite these tensions, many narratives also acknowledge that displaced households, particularly Syrians, face greater hardship than host communities.

PWD interviewees describe IDPs as far more vulnerable than non-displaced communities, **facing higher rents and greater exposure to abuse, with disability compounding both protection and access risks**. Housing insecurity is central to these narratives, with respondents repeatedly highlighting rent exploitation and unstable accommodation during displacement as major drivers of vulnerability.

Displaced Syrians' narratives around displacement emphasize exploitative rents, frequent moves/evictions, and poorer shelter (tents, unfinished buildings, schools). Syrians repeatedly mention being last in line at distributions and landlords leveraging aid assumptions ("they think we get cash, so they doubled the rent"). Syrian (South): "We lacked stable housing, proper work, and community support... residents lined first; Syrians left to the end."

Displaced Lebanese' accounts of displacement focus on sudden relocations, crowding in schools or relatives' homes, and rent hikes during crisis waves; less about eviction threats, more about short-term shock and recovery on return. Lebanese (South): *"We were suddenly displaced, rents skyrocketed, and we lived many families together... the emotional toll was severe."*

**Perceptions around accessing aid:** While locals also suffer from unemployment and inflation, they sometimes perceive refugees as "better off" because of visible aid flows, such as cash assistance or food parcels. This perception fuels resentment, even though displaced families report inconsistent and inadequate support, frequent interruptions in aid, and barriers linked to nationality or lack of connections. Political favouritism and "wasta" further undermine trust in aid distribution, creating tension between communities.

Syrian respondents mention center on **insufficient aid, delays, or removal from assistance lists**. Complaints include blocked cards, long queues for distributions, and perceptions of unequal targeting by NGOs or UN agencies. Displaced Syrians report inconsistent transfers, "start-stop" support, and exclusion/favouritism at times—especially where municipal lists or politics matter. Syrian (Beqaa): *"Transfers stopped without explanation; I borrowed expecting the next payment and fell deeper in debt."*

Displaced Lebanese commonly feel overlooked vis-à-vis refugees (*"they're covered; we're left behind"*), and complain about wasta in local lists. Perceived aid imbalance is most acute in Bekaa, where Lebanese hosts may see UN cars/UN boxes and conclude Syrians "get more." Lebanese (Bekaa): *"Organizations give \$40 per child... the Syrian benefited more than the Lebanese."*

**Safety & security/mental health:** common threads include fear, insecurity, and psychological distress (anxiety, depression, trauma). Mentions of violence, harassment, and general instability underscore mental health burdens.

Syrian refugees witness more safety insecurity, living in permanent fear of deportation. Displaced Syrians argue that the strongest fear is around papers, residency, and deportation, coupled with harassment/stigma ("outsiders," "last in line," shouted at, or turned away). This comes through especially in the South and BML urban sites. Protection & documentation- challenges include lack of legal papers, costly or impossible permit renewals, and fear of raids or deportation.

Syrian (Bekaa): *"...many displaced families have been severely affected and face greater challenges than others... Syrians feel insecure and fear being deported because they don't possess legal documents."* Syrian (South): *"We're treated as outsiders; even at the mosque, people look down on us... we stopped going."*

For displaced Lebanese legal insecurity is less of a theme; instead, bureaucratic arbitrariness (which list, which party) shapes access. Lebanese (North): ***Favouritism: people tied to the party get assistance even if not in need.***

**Psychosocial & dignity:** displaced Syrians stress stigma, humiliation, and uncertainty, compounded when the household includes a member with a disability (care interrupted, inaccessible shelter; fear about the future). Displaced Lebanese emphasize the shock of sudden flight, family separation, and emotional exhaustion. Several talk about being rejected when seeking to rent in unfamiliar areas.

**Social support networks:** references to family support, neighbours helping, and community solidarity—or the absence thereof—shape coping strategies. **Support networks have eroded for everyone, but displaced families feel this loss more acutely.** Long-term residents can still turn to relatives or neighbours for small loans or shared meals, while newcomers often have no one to rely on. Community initiatives—like savings groups or food-sharing—exist in some areas but rarely include displaced households, leaving them isolated. **For families with**

members who have disabilities, displacement magnifies hardship: inaccessible housing, interrupted care, and exclusion from programs deepen their vulnerability.

**Employment opportunities** for displaced people are scarce and mostly informal, such as agricultural labour or daily labour, leaving them with irregular income. Some Lebanese hosts argue that displacement worsened their own situation by increasing competition for jobs and driving up rents. They feel overlooked by aid agencies, reinforcing a sense of inequity. Displaced respondents highlight unemployment, loss of previous jobs, and low or exploitative wages.

While displaced Syrians stress restricted formal employment, lack of documentation, and reliance on low wage day labor (“*take any job; pay is irregular*”); displaced Lebanese highlight issues around lower wages or Syrians taking jobs (especially in Bekaa/North), even when Lebanese IDPs also struggle to find work after relocating. Syrian (North): “*Formal jobs are out of reach... we accept any day job*”. Lebanese (Bekaa): “*Since the tents and influx, wages dropped*”.

Lastly, respondents report significant constraints in access to health care, citing high out of pocket costs, medicine shortages, and limited access to clinics or hospitals, with chronic disease management and emergency care described as particularly difficult. Education is also affected, as families highlight barriers linked to school access, fees, and transport, leading to interrupted schooling and an inability to afford continued education. At the same time, several respondents note positive community support, including hospitality, shared accommodation, donations, and neighbours providing help with food or rent.

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## 5. Discussion and recommendations

### 5.1 Supporting self-reliance

Lebanon has faced a series of overlapping crises over the past 15 years, including the displacement of around 1.5 million Syrian refugees, a financial crisis that has wiped out around half of the economy, the Beirut Port explosion that destroyed large parts of central Beirut, and, more recently, conflict with Israel that triggered one of the largest displacements in Lebanon’s history, affecting about 1 million people. In response, the international community has provided more than USD 15 billion in humanitarian assistance since 2011, initially focused on Syrian refugees and later also supporting large scale social assistance through state led social protection systems for vulnerable Lebanese. Paradigm shifts in 2025 will trigger a sharp change in global ODA levels, with projections pointing to an overall decrease of about 35–45% in available international funding, which is likely to affect aid contributions to Lebanon in the years ahead.

Lebanon’s Social Protection system is ill-equipped to address widespread vulnerability or respond effectively to shocks. Humanitarian aid and social assistance remain heavily dependent on external funding, even as global official development assistance is declining sharply. Within a context of general failure of state institutions and declining formal aid support, existing research points to an increasing over-reliance on informal support networks.

**Against this backdrop, it is timely to ask whether different investments are needed in self-reliance initiatives that enable people to meet their basic needs without depending solely on formal aid or social assistance. Is it time for self-reliance in Lebanon?** This research first examines the extent to which Syrian refugees and vulnerable Lebanese are able to meet their basic needs, and maps legal and safety barriers documented in the literature.

It also uses findings from primary data to document and illustrate the adaptive capacities of the vulnerable groups studied, particularly in relation to income generating activities and reliance on community support networks, as well as the impact of displacement on self-reliance.

The research aims to identify what a shift towards a more explicit self-reliance approach and programmatic framework would require in terms of actions and steps from stakeholders across the nexus. As such, the below sections will identify ways to advance self-reliance outcomes for Syrian refugees and vulnerable Lebanese by examining what currently enables or undermines people's ability to meet their needs with dignity over time. The section will also assess how existing assistance and service delivery arrangements may inadvertently erode self-reliance, and will propose adjustments to mitigate these effects. In parallel, it will explore how humanitarian and development actors could better recognize and support mutual aid networks as a legitimate layer of resilience, without reinforcing exclusionary dynamics.

## 5.2 Preconditions for self-reliance

Global literature on self-reliance points to certain preconditions that are needed to advance self-reliance, namely access to services, coverage of basic needs, physical safety and access to legal rights create the foundational conditions necessary for self-reliance. While contributions of humanitarian assistance to self-reliance is poorly measured in Lebanon – which would warrant the development and measurement of the Self Reliance Index in Lebanon – existing literature on Lebanon points to a stark reality. With indicators such as monetary poverty rates, multidimensional poverty, living standards below the SMEB all deteriorating over time, vulnerable populations still struggle to meet the basic requirements needed for self-reliance 15 years and 15bn USD later.

The many recurrent crises have not created a favorable environment to shift to a self-reliance framework; on the other hand, the humanitarian programs were designed to meet the bare minimum, without promoting self-reliance for people it served. Yearly assessments such as the VASyR, MSNA and IPC show that a majority of those we are collectively supporting are still dependent on large scale humanitarian cash assistance and social assistance in the case of Lebanese, even if these programs were designed as poverty reduction tools.

**We need a strategic shift from designing humanitarian interventions that focus only on protection and meeting basic needs, towards approaches that still safeguard people but also build a self-reliance lens for better long-term outcomes and more sustainable assistance.**

## 5.3 Physical and legal safety

When it comes to the Syrian refugees, one of the biggest barriers to self-reliance remains their access to legal rights with implicit consequences for their safety. **For Syrians, access to legal rights and legal residency continues to remain the greatest barrier to self-reliance.** Syrian refugees in Lebanon lack formal refugee status and are classified as “displaced persons,” thus facing stringent legal restrictions on work, mobility, and livelihood opportunities. Existing literature points to a deteriorating safety environment for Syrians who continue to express concerns about declining security standards, rising violence, tensions, and hate speech especially during the financial crisis. Lack of rights, lack of documentation, fear of refoulement and deportation, harassment and stigma are a recurring theme in the interviews with Syrians.

These vulnerabilities were compounded during the 2024 war, with primary findings pointing to a deteriorating living and safety environment for the Syrian refugees. Primary data indicates that while all displaced HHs were profoundly impacted by the war, Syrians and Lebanese ultimately experienced displacement differently. Syrians witnessed higher risks of evictions and more exploitative housing conditions during the 2024 war, they reported documentation risks, stigma, and perceived exclusion from assistance. Displaced Syrians describe more exploitative housing conditions, repeated moves or evictions, poor shelter, and discrimination in distributions; while displaced Lebanese emphasize sudden displacement, overcrowding in schools or with relatives, and rent

price spikes during crisis waves. Fear, insecurity, and psychological distress were common, but Syrians reported higher protection and documentation risks including fear of deportation, lack of papers, harassment, and stigma, especially in the South and Beirut Mount Lebanon.

## 5.4 Material safety/meeting basic needs

Secondary sources point to restrictive labour rights and limited employment opportunities that have pushed Syrians into informal, undocumented sectors, increasing their vulnerability and risks. Women in Lebanon face acute economic vulnerability, with high unemployment among poor women and very low labour force participation among Syrian women. While existing literature suggests that hardship is shifting gender roles and pushing more women into paid work, this is often precarious and adds to existing unpaid care and domestic responsibilities. Also, many have been forced to send their children to work due to a lack of options.

Similarly, evidence from this research suggests that households pursue a diverse range of income generating activities, including taking on additional informal work, a sign of growing resilience. **Findings indicate a growing diversification of income sources; however, there are concerning trends such as illicit activities in border areas and an increase in child labour that is observed across agriculture, shops, and street vending and is framed as survival driven. Child labour is strongly linked to Syrian households.** This suggests that vulnerable households are increasingly relying on negative livelihood coping strategies in response to the financial crisis. Informal activities are on the rise, with rural areas relying more on agriculture and daily labour and show more references to smuggling and illicit activities in border adjacent locations, while urban settings feature more services based informal work such as cleaning, delivery, and some online income. There has been a shift towards agriculture and livestock, while seasonal agriculture and daily labour remain the main informal income source in rural areas. Illicit activities and smuggling are reported as rising in some areas. **The research also confirms changing gender norms, with more women forced to enter the labour force,** especially into domestic cleaning and home-based production, while care burdens and mobility constraints persist; child labour is also reported as increasing.

Although there have been significant investments in humanitarian cash assistance for Syrian refugees since 2012, and more recent investments in social benefits for poor Lebanese, these populations continue to struggle to meet essential basic needs. Their situation has deteriorated further as a result of the financial crisis and the recent war. For example, year on year VASyR assessments show a consistent pattern: the majority of Syrians live below the SMEB even when they receive monthly cash assistance, with the 2025 figure indicating that 68% are below the SMEB.

While the general context has not been conducive to self-reliance and refugees do not have access to legal rights in Lebanon, the design of the large-scale cash programs has also not been conducive to self-reliance. Both the humanitarian cash program for the Syrian refugees and the state led social assistance programs for Lebanese deliver monthly cash transfer capped at a maximum of 145USD/HH, transfer value that only covers 30% of the SMEB. The program design is by default not conducive to self-reliance due to the low transfer amounts.

**Cash plus approaches:** Existing studies<sup>13</sup> suggest that some households can reduce poverty through MPCA alone; however, many require a graduation approach alongside MPCA, such as grants, loans, or vocational training, as well as pathways to transition from social assistance to social insurance through job placements and employment opportunities. Other studies<sup>14</sup> suggest that higher value lumpsum transfers tend to generate more durable livelihood outcomes when compared to than lower value monthly payments. **Considering the maturity of the humanitarian cash programs that are now running for more than 10 years and the similar complexity of the AMAN program, donors, implementers, and MoSA should seriously consider testing various cash transfer models, including the provision of higher lumpsums to enable more positive long-term outcomes when it comes to livelihoods. Also, the large-scale cash programs should be equally paired with economic inclusion and labour market activation programs ranging from trainings, job placements, business grants and loans that support the already diverse economic activities of recipients.** More investments are needed in local economic recovery that

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<sup>13</sup> [https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/Report-Self-Reliance\\_compressed.pdf](https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/Report-Self-Reliance_compressed.pdf)

<sup>14</sup> <https://www.givedirectly.org/2023-ubi-results/>

reflects actual coping patterns, including support to agriculture and livestock value chains, small enterprise formalization pathways, and safe employment opportunities in services and delivery.

**Economic inclusion for Syrian nationals:** Access to higher income opportunities for Syrians is continually constrained by their limited rights, pushing many into low-income informal work. In response, humanitarian actors have implemented low impact, low-income cash for work options designed to provide some limited and temporary income support to Syrian refugees. Instead, humanitarian actors should continue to advocate for a rights-based approach, including access to formalized employment for the Syrian population, which could also support local economic activity. **There is a need to ultimately shift from low to high impact solutions for Syrian refugees (eg: from at scale cash for work to livelihoods interventions).**

**Gender and child sensitive solutions:** More tailored solutions are needed to accommodate more **women entering the labour force**. As more women are entering the labour force, agencies implementing livelihood programmes should offer alternatives that remain culturally appropriate, such as home-based options, particularly in more conservative areas. A multi sectoral response is required, with protection, livelihoods, and education actors developing a joint strategy to address child labour through child protection-oriented programming, livelihood opportunities for households, and improved access to education. Humanitarian actors should act on child labour signals by integrating safeguarding messaging, referrals, and practical alternatives, for example education support, transport support, or household level livelihood support that reduces reliance on child income.

**Safety net:** That said, alongside any economic inclusion intervention targeting able bodied household members, the most vulnerable individuals who cannot work still require a predictable safety net. This study shows that some of the most vulnerable groups are often left outside support networks, including older people, women with caregiving responsibilities, children who are forced to work, and persons with disabilities. Adopting a rights-based approach to social protection, and to ensure that poverty reduction programmes do not exclude these groups, the Government of Lebanon should develop a 10-year strategy to roll out a universal child grant, disability benefits and support for caregivers, and to introduce a social pension. This will require creating adequate fiscal space through tax reform and reallocating resources to Social Protection. Similarly, the Syrian cash programme should consider additional top ups for children, older persons and people with disabilities, unless they can be automatically included in the state-led programs.

## 5.5 Social cohesion

Existing global literature shows that much of the actual support received by crisis-affected households comes from neighbours, relatives, friends, and kinship groups rather than international agencies. Lebanon specific literature on informal social protection shows that underneath a weak state that suffers from a broken social contract, there are vibrant informal support networks. Mutual aid, borrowing and social solidarity remain central, demonstrating strong collective coping capacity amid protracted crises. Debt is used recurrently as a coping strategy, with many owing money to landlords, shops, or social contacts. However, access to informal networks is unequal, shaped by Lebanon's sectarian and political structures, where benefits are often distributed along partisan and religious lines. The war period has seen a surge of grassroot organizations and self-help groups that supported the displaced and stepped in as frontline responders resulting from persistent gaps in formal support systems and uneven responsiveness from the state.

Findings from this research also show the extent of community support that extends well beyond formal aid, with more than 13 different types of modalities identified. Lebanon has a strong tradition of support networks. **Family support is the main safety net, with food sharing most consistently mentioned, and shelter or hosting also common.** Humanitarian aid and NGOs provide important support but are often perceived as inconsistent and difficult to access; local actors and faith-based charity contribute in some areas.

Borrowing and debt are widely used coping strategies, with debt stress highly prominent; rotating savings groups exist but many cannot sustain regular contributions, and aid interruptions are linked to deeper indebtedness. In kind exchange appears mainly through food sharing and distribution of items such as clothes and blankets; direct bartering is not a prominent practice. Community kitchens and Ramadan cooking or distributions are reported, as are ad hoc fundraising for medical emergencies and occasional rotating savings groups, but many

participants report no organized initiatives and limited inclusion of displaced households. **However, access to these forms of support is not equal, with older people and Syrian nationals reporting the highest levels of exclusion and isolation**, while several respondents also report a weakening neighbour and community support.

Moreover, **respondents most frequently attribute unequal access to background factors, especially nationality or origin and religious or sectarian identity**, with *wasta* and party linked or sect linked networks influencing who gets included, especially through list-based systems. Findings point to Syrian and other nationalities being excluded from local support initiatives when these are managed by local power brokers. Municipalities, local leaders, and *mukhtars* are described as gatekeepers in some areas, often linked to perceptions of *wasta*, politicized lists, and favouritism, although some respondents also report apolitical and fair aid delivery by INGOs. Finally, albeit a recurring practice, lists- based aid is seen as reinforcing a system that excludes certain groups and nationalities from formal support.

**Direct support for the mutual aid groups:** Formal aid represents only one component within a wider and more complex ecosystem of community-based support mechanisms, as findings show. As only a small percentage of international donor funding is channeled through local and national organizations, Lebanon is falling well behind international commitments to localization. Humanitarian actors should undertake deeper contextual analysis of existing informal networks and design programmes that complement existing support practices, address identified gaps, and, critically, do not undermine community support by triggering tensions linked to targeted distribution.

As aid is primarily designed and delivered as a top-down system, starting from a bottom-up approach that recognizes and strengthens natural community support networks requires a paradigm change. **As such, humanitarian actors should directly support grassroots initiatives - they should aim to formalize, support and broaden community support mechanisms that already exist, such as food sharing, Ramadan kitchens, and medical emergency fundraising/savings groups, while ensuring inclusion of displaced households, older people, women caregivers, and people with disabilities.**

The proliferation of civil society and grassroot initiatives in response to the war represents a major asset, yet there remains a significant disconnect between the formal aid sector and local community-led efforts, compounded by a lack of accessible direct funding channels. Humanitarian actors should therefore create practical mechanisms to identify, engage, and resource these local initiatives, ensuring that humanitarian assistance complements rather than supplants or disrupts existing community-based coping systems. One promising approach gaining momentum is the use of group cash transfers: small grants disbursed to organized community groups, similar to models applied through community led structures such as Sudan's Emergency Response Rooms. **The group cash transfers represent a unique model of boosting mutual aid communities.**

**Minimize the negative impact on social cohesion:** There are significant grievances attached to the formal aid system that are linked to an increase in distrust at the community level, with a potential direct negative impact on community support networks. As highlighted by the primary data, a general lack of information and understanding on registration, targeting, and selection has generated significant frustration and tension, contributing to a loss of trust and potentially weakening social cohesion. Rather than supporting the natural functioning of community support networks, weak transparency and communication around international assistance can inadvertently erode social trust. This pattern is repeatedly reflected across other qualitative studies, indicating that aid systems can, at times, contribute to social tensions and harm the social fabric. As aid is often perceived as arbitrary and poorly communicated, humanitarian actors should plan and implement a detailed communication strategy that reaches the wider community, including those who are not selected. As such, significant efforts are needed to improve communication with communities, review existing targeting practices, and create more transparency surrounding formal aid. Communication campaigns should also explicitly address and mitigate tensions between Lebanese and Syrians linked to perceptions of formal aid allocation, clarifying assistance objectives and eligibility criteria.

**Target the most vulnerable:** Formal aid should by default aim to address the exclusionary nature of existing community support networks that follow political and religious alliances. As such, it should be targeted towards the most vulnerable protection groups, such as older people, persons with disabilities, and caretakers, who often have limited support networks. For example, findings suggest that older people are reporting increasing isolation and weaker support networks. Supporting older people should therefore be a priority in humanitarian programming, both through targeted assistance tailored to their needs and through explicit selection criteria. Actors should prioritize the inclusion of older people and people with disabilities by adapting outreach and registration, providing home-based or mobile access options, and ensuring clear referral pathways for health, social services, and protection. The Lebanese state authorities should immediately take actions to expand the existing National Disability Allowance to include all PWDs; and commit to medium term reform of the NSSF and launch a social pension.

**List-based aid:** Whereas the data suggests a vibrant community support ecosystem, access to it often depends on nationality and political allegiance. This points to a system in which non-Lebanese groups, and those without clear political, religious, or sectarian ties, may be excluded from local support networks. Lists management and list-based aid can further empower the same local decision makers/power dynamics and is often perceived as a tool of exclusion. Given the high risk of exclusion linked to nationality and political affiliation, humanitarian actors should not rely solely on lists provided by local power brokers, a practice that is common in Lebanon. Instead, other registration modalities should be used, including a centralized dataset, direct registration by implementers or social workers, referrals from community organizations, community outreach, online registrations, etc. Diversifying referral pathways into the programme will mitigate the risk of excluding the most vulnerable groups.

**State building and Social Protection:** Evidence from respondents points to a perceived failure of state institutions and a corresponding erosion of trust. In this context, reliance on political parties and affiliated networks for assistance becomes a rational coping mechanism. Over time, this has created parallel welfare systems, deepened exclusion for those without ties, and reinforced a political economy in which assistance is mediated through patronage rather than rights. However, developing the SP system of Lebanon will indirectly address the current parallel welfare mediated through patronage rather than rights. This effort will also contribute to state building and the creation of a social contract.

State building is a practical strategy to reduce dependence on partisan channels by providing rules-based and needs-based forms of support. Strengthening social protection can be a central pathway to rebuilding the social contract. When households can access predictable support through transparent public systems, incentives to seek assistance through political brokers diminish, and trust can begin to recover. However, the design of social protection matters. Poverty targeted schemes can be experienced as opaque because eligibility rules, scoring, and prioritisation are difficult to understand and easy to suspect of bias, particularly in low trust environments. By contrast, life cycle schemes, such as categorical child benefits, old age benefits, and disability related support, are often easier for people to interpret as fair because eligibility is clear, stable, and less discretionary. In practice, expanding well-communicated life cycle entitlements, alongside accessible registration and standard grievance and appeals mechanisms, can help normalise a rights-based relationship between citizens and institutions, gradually shifting expectations away from party mediated assistance and towards predictable public provision.

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