

## Zahle City Report

### Lebanese Municipalities and Syrian Refugees: Building Capacity and Promoting Agency

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This publication is an output of a collaborative research project co-led by Sami Atallah, former director at the Lebanese Center for Policy Studies (LCPS); Mona Harb and Mona Fawaz, research directors at the Beirut Urban Lab (BUL, American University of Beirut); and Rabie Nasr, director at the Syrian Center for Policy Research (SCPR). The project is titled: 'Lebanese Municipalities and Syrian Refugees: Building Capacity and Promoting Agency.' This work was carried out with support from the International Development Research Centre (IDRC), Ottawa, Canada. The views expressed herein do not necessarily represent those of IDRC or its Board of Governors.

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**Disclaimer:** The primary data collection for this research was held throughout 2017 and 2018. Lebanon is currently facing multiple crises—financial, economic, monetary, political, and social crises—in addition to the Covid-19 pandemic. The implications of these crises on local communities are not reflected in the findings of this report, as data collection and analysis were carried out prior. It is important to note that data collection was carried out when the market exchange rate was equivalent to the Lebanese pound's peg to the US Dollar, i.e. USD 1 was equivalent to LBP 1,507.5. At the time of writing, the LBP 3,900 per USD set by the Central Bank was also valid for certain transactions, while the black market exchange rate surpassed LBP 15,000 per USD.

## Executive Summary

In the context of Lebanon being a refugee-hosting country and municipalities placed at the forefront of addressing refugees, this study examines challenges and coping mechanisms pertaining to the unfolding refugee presence faced by local level stakeholders and Lebanese host communities and Syrian refugees in Halba, Saida, Zahle and Hermel. The findings of this report are based on quantitative and qualitative data collection and analysis. In Zahle, the qualitative data collection includes thirty-three qualitative interviews<sup>1</sup> conducted between July and September 2017, with local stakeholders including seven with the mayor, Ministry of Social Affairs, representatives of United Nations (UN) agencies, and local and international non-governmental organizations (NGOs and INGOs), and a religious institution, and twenty-four with Syrian refugees and two with Lebanese residents. In addition, the Living Condition Survey of Refugees and Host Communities in Lebanon (LC SRHCL)<sup>2</sup> conducted in 2018 in Saida, Zahle and Halba with a total of 1,556 households (785 Lebanese, 701 Syrian and 70 Palestinian Refugees from Syria (PRS) households), out of which 526 are in Zahle (285 Lebanese and 241 Syrian).

### **Population Profile: Refugee Influx Driven by Social Networks and Settlement of Syrian Refugees Across the City's different Zones**

As the Bekaa Governorate's administrative center, Zahle hosts an estimate of 86,893 inhabitants, namely around 53,580 Lebanese and 33,313 Syrian inhabitants. Almost 100% of the Syrian population in Zahle is Sunni Muslim, while the Lebanese population is predominantly Christian (87%) while 8% are Sunni and 5% are Shia Muslim.

Registration with UNHCR is high among refugees (92%) residing in Zahle, however only 14% of Syrians in Zahle have residency permits, drastically lower than other cities. Families that arrived to the locality in the early stages of the Syrian war are significantly more likely to have residency permits than those who arrived 2 years prior to the survey. Moreover, higher income families are also more likely to have residency permits.

The vast majority of Syrian refugees in Zahle (80%) are originally from rural areas in the three northern Syrian governorate of Aleppo (43%), Idlib (22%), and Raqqa (14%). The

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<sup>1</sup> Qualitative interviews were co-designed by Mona Harb and Mona Fawaz, co-directors of the Beirut Urban Lab (BUL), at the American University of Beirut. They also co-coordinated data collection and analysis, which was conducted by a team of researchers affiliated to BUL. For more information on the results of the qualitative data analysis, check:

- Fawaz M., El-Hage C., and Harb M., "Unplanned Links, Unanticipated Outcomes: Urban Refugees in Halba (Lebanon)," *Environment and Planning D: Society and Space*, 40(3): 486-507 (2022).
- Fawaz M., Harb M., El-Hage C., "Spatial Patterns, Gray Spacing and Planning Policy Implications: The Urbanization of Forced Population Displacement in Lebanon" in Al-Harithy H. (ed.) *Urban Recovery: Intersecting Displacement with Post-War Reconstruction*, London: Routledge (2021).
- Fawaz M., Harb M., and Al-Hage C., "Bring the Planners Back: Displacement-Triggered Patterns of Urbanization and City Responses." LCPS Policy Brief, no.58, May 2021.

<sup>2</sup> The Living Conditions Survey of Refugees and Host Communities in Lebanon (LC SRHCL) is a survey that was co-developed in 2018 by Sami Atallah, former director of LCPS, and Rabie Nasr, co-founder of the Syrian Center for Policy Research (SCPR).

remaining minority come from Homs (8%), Deir-ez-Zoor (4%), and Hama (3%). As a trade hub between Syria and Lebanon, Zahle has developed strong historical ties with Syria, creating lasting social ties, as around 70% of Syrians had familial or social networks in the city prior to their arrival. Hence, around 72% of Syrian families report Syrian networks as the main reason they chose to settle in Zahle, while other cited reasons are safety considerations (17%) and the availability of jobs (15%).

Zahle is divided into three main zones, the main city, the industrial zone and the plain (*sahel*). The main city is situated west of the international road, where Syrians reside in rented units. The agricultural and industrial areas are situated east of the international road, where Syrians reside in makeshift homes and informal tented settlements.

### **Stakeholders: Strict Municipal Policies Addressing Syrian Refugees and Varying Perceptions on Coordination Efforts**

Relevant local stakeholders include the municipality as the local authority, aid providers, and religious actors. The mayor reported that he dealt with the Syrian refugee file himself, and portrayed Syrian refugees as a burden in the absence of the central government's guidance. The mayor cited enforcing Lebanese law when it comes to addressing Syrian displacement, namely housing and employment-related policies. Syrian refugees reported receiving eviction threats and notices from the municipality, as well as the imposition of a curfew after 8:00pm in the city, and municipal police gathering data on Syrian refugees residing in the city, requesting identification documents in public spaces, and prohibiting Syrians from using public spaces.

Syrian refugees are targeted with humanitarian assistance provided by aid agencies, such as NGOs, INGOs and UN Agencies. Syrian refugees receive aid within specific sectors under the scope of the Lebanon Crisis Response Plan, while local NGOs were not reported as operating in the city of Zahle. Zahle hosts aid agencies providing assistance in the Bekaa. Furthermore, religious actors in Zahle, such as the Catholic Church, Caritas, Dar el-Sadaka and Dar el-Fatwa were also reported providing assistance to the Lebanese community and Syrian refugees, with the church targeting both communities and Islamic NGOs reportedly targeting informal tented settlements.

With reference to aid provision and municipal coordination with aid actors, interviews reported varying perspectives. The mayor cited dialogue and negotiation with INGOs who sought to soften the municipality's stance towards Syrian refugees. While aid providers acknowledged opposing stances between them and the municipality, and reported an absence of coordination with aid actors targeting Syrian refugees, while positive coordination with aid providers targeting Zahle's Lebanese population or funding development initiatives.

### **Public Perceptions of Institutional Performance: Syrian Refugees' Positive Perceptions of Humanitarian Agencies while Lebanese are Neutral**

Half of the Lebanese residents have a positive opinion of local public institutions such as the municipality, while 43% have a neutral stance, and 7% a negative perspective. More than half of Syrian refugees (54%) share a neutral stance regarding the municipality, while 28% have a positive view, and 18% a negative one.

Public opinion on other security institutions, such as the Internal Security Forces and the Lebanese Armed Forces, is less positive, with the positive stance among 42% and 46% of Lebanese, respectively. Syrian refugees report a more moderate stance, which is potentially fear-driven, with only 20% approving of both institutions, and 73% and 65% neither approving nor disapproving of the Internal Security Forces and the Lebanese Armed Forces, respectively.

On the role of humanitarian agencies in Zahle, the majority of Lebanese (93%) share a neutral stance and only 15% of Syrians share this view. Moreover, 81% of Syrians, compared to only 6% of Lebanese, report positive perceptions, while no Lebanese and 4% of Syrians report dissatisfaction.

### **Housing: Strong Divide in Insecurity and Substandard Conditions Facing Both Communities**

In Zahle, there is a wide gap in vulnerability conditions between Lebanese and Syrians. While Lebanese live in individual and shared apartments, only 15% of Syrians share those conditions, and around 83% of Syrians live in informal tented settlements, while 3% live in garages.

Lebanese tenants in Zahle paid around USD 232 per month for rent, while Syrian households paid USD 87 per month in 2018. Syrians' lower rent is due to poorer accommodation conditions. Some rental agreements in Zahle take place verbally, while others via written contracts that are registered at the municipality. Around 21% of Syrians and 2% of Lebanese report having received eviction threats. Syrian refugees reported a fear of eviction threat from the municipal police rather than from landlords. Evictions were reportedly enforced on Syrian refugees not having registered rental contracts, residing in overcrowded apartment, or in areas not considered residential zones. Moreover, Syrian refugees reported Lebanese landlords follow up with the municipality when it comes to eviction notices, in order to register contracts or use their networks to revoke them.

Housing conditions are significantly worse for Syrian refugees in Zahle, Saida and Halba. In Zahle, 93% of Syrian refugees report substandard housing conditions, such as damp walls, leaks in the roof, inadequate heating and darkness. Leaking roofs and damp walls are also evident among 15% of Lebanese respondents. Overcrowding is also issue in Zahle, with 2.3 persons per room among Syrian refugees and 0.8 per room among Lebanese.

### **Urban Services: More Electricity Access Compared to Other Localities**

Electricity provision in Zahle covers 24-hour coverage via the Electricité du Zahle, which connects Lebanese and Syrian households, and only 1% of Syrians and even less Lebanese supplement with generators.

Water supply was reported as dependent on wells and water tanks. While fieldwork in ITSs revealed that middlemen or NGOs provide water extracted from wells.

Internet and telecommunication services were reported as essential during interviews with Syrian refugees. Syrian households reported varying experiences, with some having access to wifi and others not, as well as some using mobile services. Access to the internet is important to Syrian refugees in order to communicate with family in and out of the country.



### **Education: Almost Universal Enrollment Among Lebanese and Low Enrollment Among Syrians**

Since 2011, the number of school-age children (3-18 years old) is estimated to have tripled, with twice as many Syrian children as Lebanese, at 16,279 and 8,666, respectively. Only 17% of Lebanese students go to public or free-private schools, while the vast majority attend private paid schools. As for Syrian families, there is a higher reliance on free education, as 53% of Syrian school-aged children are enrolled in public schools and 15% in non-paid private schools, while 32% in paid private schools.

Enrollment of compulsory school-age (primary and middle school 6-15 years old) is almost universal for Lebanese students (99% for girls and boys), while around 62% of Syrian children aged 6-15 do not attend compulsory school. Syrians' enrollment rates in Zahle are lower than the national average (68%)—their enrollment rates are lower than the ones observed in Syria before the start of the war (93%).

As for 15-17 year old teenagers, school dropout rates are higher among Syrian teenagers, with 98% of females and 96% of males not attending school. Among Lebanese, 1% of females and 8% of males are not enrolled in school. Financial constraints is the most frequently cited reason behind not attending school, particularly among teenagers. Such constraints include tuition costs of other schools, if public schools have reached their enrollment capacity, or transportation or material costs, while the opportunity cost cited is child labor, in order to support the family's livelihood (among 18% of Syrian children between 6-14 years old, and 37% between 15-17 years old). Employment is the most cited reason for male dropouts, while marriage is most cited for female dropouts.

Human capital levels among Lebanese adults (25-64 years old) in Zahle are higher than other areas in Lebanon—these levels are drastically low among Syrian adults. Around 26% of Lebanese adults and 2% of Syrian adults have tertiary education, 30% and 6% have finished higher secondary or vocational education, while 44% and 91% have completed middle school education or less.

### **Health: Affordability as a Key Concern of Lebanese and Syrians**

In order to access healthcare, 92% of Lebanese use private facilities, compared to 8% who use public hospitals. Syrian households rely on NGO clinics (63%) and public hospitals (31%). Of those who reported requiring healthcare treatment three months prior to the survey, which are 12% of Lebanese and 58% of Syrians, the vast majority of Lebanese (95%) were able to obtain it, while 15% of Syrians were not able to obtain needed healthcare. Affordability is the main barrier for healthcare provision, particularly for the poorest Lebanese and Syrian households. Hence, the poorest Lebanese and Syrians were among those who were unable to access required healthcare.

### **Employment and Job Opportunities: Underemployment, Informality, Low Labor Earnings, and Complementarity in Sectoral Employment**

In 2018, Zahle's unemployment rate was 7.4% for Lebanese adults actively seeking employment. Unemployment in Zahle affected 10% of Lebanese female adults and 6% of Lebanese male adults, as well as 12% of Syrian male adults and 5% of Syrian female adults. Unemployment affected 18% of Lebanese youth aged 15-29 years old, while only 45% of

Syrian youth were employed at the time of the survey. Moreover, there are 20% of Lebanese and 12% of Syrian households without a single employed member. For every employed individual, there are 1.4 dependents among Lebanese and 4 dependents among Syrians. Employment rates are higher for Lebanese (74% for males and 38% for females), compared to Syrians (66% for males and 24% for females).

Zahle's labor market is characterized by under-employment (where working-age individuals work less than 40 hours a week), informality and low labor earnings. Under-employment affects 9% of Lebanese and 73% of Syrians. Informality is evident as barely 1% of Syrian workers have work permits. There is a striking difference in Zahle's labor earnings in 2018, as Lebanese male workers had an average monthly salary of USD 1,043 and Syrian male adults obtained around one-fifth of that (USD 223). The gender pay gap for Lebanese was 21%, as Lebanese female adults earned USD 824. Syrian female adults also earned lower salaries (USD 171). For Syrians, the gender pay gap is 23%. Moreover, the average increase in earnings for an additional year of schooling in Zahle are low for Lebanese and close to zero for Syrians.

As for sectoral employment, 37% of Lebanese male adults work in sales, 31% in social services, 7% in construction and 6% in manufacturing. Female Lebanese employees work in sales (32%), social services (23%), education (19%), and health (14%). Syrians mostly find jobs in the construction sector (54%), in agriculture (18%), in sales (11%), and in manufacturing (10%). Analyzing sectoral employment shows that Lebanese and Syrians tend to work in different sectors, which shows that they are mostly complements, while competition is limited to the sales sector. The labor market demands, driven by the restrictions pertaining to Syrian employment, has led to a "skill waste" in the local economy.

### **Income and Poverty: Syrians have Lower Incomes and Higher Poverty Rates**

In 2018, the average monthly income per capita was USD 506 among Lebanese and USD 82 among Syrians. Around 42% of Syrians rely on humanitarian assistance. Labor earnings are a main source of income for 58% of Lebanese and 39% of Syrians. While both Lebanese and Syrian families rely on credit (30% and 18%, respectively), 5% of Lebanese rely on pensions.

Both Lebanese and Syrian families face high levels of indebtedness. Household expenditure in 2018 was higher among Lebanese at USD 467 per person on average, five times less (USD 110) per person was spent on average among Syrians. Out of the total expenditure, Lebanese and Syrians respectively spent 28% and 36% on food, 26% and 31% on housing and utilities, 12% and 8% on transportation, 8% and 1% on education, 7% and 9% on health, respectively.

Compared to other localities, poverty rates were low among Lebanese and high among Syrians in Zahle in 2018. Among Lebanese, 3% were poor (lived below USD 6 per person per day) and 1% were extremely poor (below USD 3.75 per person per day). Poverty rates among Syrians are higher compared to Lebanese (93% below USD 6 per person per day and 62% below USD 3.75 per person per day). Therefore, one in five Lebanese families and four in five Syrian families in Zahle resort to negative coping mechanisms to adapt to insufficient income to secure food. Negative coping mechanisms include lowering the

quality of food at least once in the week prior to the survey (12% of Lebanese and 69% of Syrians), and borrowed money to secure food for their families (20% of Lebanese and 83% of Syrians). In addition, 14% of Lebanese had fewer meals and 11% of Lebanese had smaller meals, while around 50% of Syrians reduced the size and number of meals. Poverty affects families living in non-permanent structures disproportionately, and the likelihood of extreme poverty increases with the size of household.

### **Mobility Difficulties Faced by Syrians Disproportionately and Different Safety Perceptions Expressed By Both Communities**

Mobility restrictions differ for Lebanese and Syrians. While around 58% of Lebanese report easily or very easily using transportation, 46% of Syrians find it easy. Mostly affecting poorer households, 2% of Lebanese and 50% of Syrian respondents report that they sometimes face mobility-related difficulties. Among Syrians who report facing mobility barriers, 59% reported official checkpoints being the most cited restriction, and 10% cited the municipal curfew.

Safety perceptions differ, as 28% of Syrians compared to 60% of Lebanese report feeling very safe and 14% and 1% respectively report feeling unsafe. Perceptions of unsafety among Syrian refugees are tied to the fear of being deported, detained, and evicted, as well as risks from suffering violence. Among Syrians in Zahle, safety perceptions and mobility restrictions are linked, as those who face mobility restrictions report lower safety perceptions by 15%. Moreover, Syrian refugees registered with UNHCR cited slightly higher safety perceptions. In terms of the type of crimes faced, Syrians report incidents of problems at checkpoints, harassment, and arrest.

### **Social Interactions: Spatial Segregation of Syrians and Low Intergroup Interaction**

Intergroup interactions are absent among 81% of Lebanese and 29% of Syrians. Syrians report more interaction with Lebanese due to economic transactions, such as renting apartments and purchasing or selling goods. The presence of economic interactions does not increase the likelihood of social interactions, such as social visits and religious events, which are low for both groups. However, urban and socio-economic factors affect the likelihood of intergroup exposure, particularly among the poorest and most vulnerable Lebanese and the better-off Syrians. Zahle spatially segregates Syrians, which means that Syrians residing farther away are less likely to interact with the Lebanese community. Children's enrollment in school increases the likelihood of interaction.

Lebanese and Syrian respondents tend to report having good or neutral relations with the other community, with those that interact with the other community having better attitudes towards the other community. Although social visits are associated with more positive feelings between the two communities, economic interactions do not improve attitudes towards the out-group and may potentially worsen them.

As for interaction within the Syrian community, interviews cited a sense of stability, as well as the importance of Syrian networks for sharing information and providing financial support.

### **Conflict Resolution: Low Availability of Mechanisms to Settle Tension**

In the case of intergroup tensions, the availability of formal and informal mechanisms to settle inter-communal tension is lower for Syrians, available among 99% of Lebanese and 39% of Syrians. Lebanese demonstrate better access to formal institutions.

## Introduction

Lebanon has been hosting Syrian refugees since 2011 and has the highest refugee per capita rate in the world, as refugees make up around 30% of its total population.<sup>3</sup> In September 2020, Lebanon hosted 879,529<sup>4</sup> Syrian refugees registered with the United Nations High Commissioner for Refugees (UNHCR). The Lebanese government estimates hosting more than 1.5 million Syrians.<sup>5</sup> In 2021, Syrian displacement entered its eleventh year.

In the absence of an administrative and legal governance framework for refugees in Lebanon, the government's approach shifted from a laissez-faire approach in the early years of the Syrian conflict to adopting restrictive policies in 2014. Early on, the government maintained an open border and announced the policy of dissociation from the Syrian conflict, as well as the policy of non-encampment of Syrian refugees.<sup>6</sup> As the number of UNHCR registered Syrian refugees exceeded one million in 2014, the government adopted restrictive measures towards Syrians that aimed to reduce their number and promote their return.<sup>7</sup> These measures included border restrictions, municipal censuses and policing, employment restrictions and sponsorship. In addition, the government requested that UNHCR stop registering Syrians in 2015, hence those who hadn't registered with UNHCR and those who entered Lebanon after the suspension of registration are not included in the official number of UNHCR-registered Syrian refugees. In 2019, the government implemented a series of additional restrictive policies on Syrian refugees' employment, shelter, and residency. The government's restrictive stance has generally affected refugees' protection space,<sup>8</sup> access to human rights, as well as social services. In light of the government's unwillingness to address the presence of Syrian refugees, refugee governance was left in the hands of the municipalities and security agencies.

This report presents the findings of a joint research conducted from April 2017 to December 2020, which examines local governance and service provision dynamics pertaining to the refugee presence in four selected mid-size cities: Halba, Saida, Zahle and Hermel. The research adopted a mixed methods approach, combining qualitative and quantitative tools of inquiry. Thirty-three qualitative interviews and conversations conducted with local stakeholders in Zahle between July and September 2017, including two with Lebanese and twenty-four with Syrian households, and seven with representatives of the municipality,

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<sup>3</sup> European Commission. 2019. 'European Civil Protection and Humanitarian Aid Operations.'

[https://reliefweb.int/sites/reliefweb.int/files/resources/lebanon\\_2019-08-28.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/lebanon_2019-08-28.pdf)

<sup>4</sup> UNHCR. 2020. "Syria Refugee Response Lebanon Syrian Refugees Registered – 30 September 2020."

<https://data2.unhcr.org/en/documents/details/82685>

<sup>5</sup> UNHCR. 2019. 'Lebanon Fact Sheet.' <https://reliefweb.int/sites/reliefweb.int/files/resources/UNHCR-Lebanon-Operational-fact-sheet-January-2019.pdf>

<sup>6</sup> Atallah, S. and D. Mahdi. 2017, 'Law and Politics of "Safe Zones" and Forced Return to Syria: Refugee Politics in Lebanon.' The Lebanese Center for Policy Studies. [https://www.lcps-lebanon.org/publications/1515749841-lcps\\_report\\_-\\_online.pdf](https://www.lcps-lebanon.org/publications/1515749841-lcps_report_-_online.pdf)

<sup>7</sup> UNHCR. 2015. 'Refugee Response in Lebanon Briefing Documents.'

[http://www.europarl.europa.eu/meetdocs/2014\\_2019/documents/droi/dv/95\\_finalbriefingkit\\_/95\\_finalbriefingkit\\_en.pdf](http://www.europarl.europa.eu/meetdocs/2014_2019/documents/droi/dv/95_finalbriefingkit_/95_finalbriefingkit_en.pdf)

<sup>8</sup> Measures introduced by the government in 2015 have impacted Syrian refugees' entry and halted refugees' UNHCR registration in the country. The latter is crucial for return support when the circumstances for safe and dignified returns are met, as well as resettlement. See UNHCR. "Protection." <https://www.unhcr.org/lb/protection>

the Ministry of Social Affairs, UN agencies, an international non-governmental organization (INGO), a local non-governmental organization (NGO), and a religious institution (annex 1). The interviews were carried out with ethical considerations and the respondents' consent. The quantitative data is based on the results of the Living Condition Survey of Refugees and Host Communities in Lebanon (LCSRHCL) conducted for the project in 2018, which covers 7,208 individuals, i.e. 1,556 households (785 Lebanese, 701 Syrian and 70 Palestinian refugees from Syria (PRS) households) and is representative of the population in three municipalities: Saida, Zahle and Halba (annex 2).

This city report entails seven sections. The first section presents findings pertaining to the population in Zahle, Syrian refugees' legal status and displacement, as well as the city's population growth and urban structure. The second section provides an overview of local stakeholders, their perceptions of aid and coordination efforts, as well as Syrian refugees' and Lebanese inhabitants' perceptions of various institutions. The third section covers housing and urban services for Lebanese and Syrians in Zahle, which entails housing insecurity, housing conditions, urban services and the informal provision of services. The fourth section addresses social services, namely Syrian refugees' and Lebanese communities' access to education and healthcare services. The fifth section discusses Lebanese residents' and Syrian refugees' employment and job opportunities. The sixth section examines income and poverty among both communities. The final section addresses access to transportation and mobility, and safety perceptions among Lebanese and Syrians in Zahle, as well as social interactions, intergroup perceptions and conflict resolution mechanisms. This report has four annexes: the first lists the interviewees who participated in the qualitative data collection, the second provides information pertaining to the LCSRHCL survey, the third presents a map of UNHCR registered Syrian refugees in Zahle as of 30 September 2020, and the fourth shows a list of UNHCR implementing partners actively providing assistance in the district.

## Population Profile

This section presents the profile of Zahle's population, Syrian refugees' legal status and displacement, as well as Zahle's population growth and urban structure.

Zahle is the administrative center of the Beqaa Governorate. The governorate counted 626,000 residents in 2019, of whom 341,600 were registered Syrian refugees.<sup>9</sup> The population density is around 141 people/km<sup>2</sup>. The governorate consists of three districts, namely West Beqaa, Rashaya, and Zahle district.<sup>10</sup> As of September 2020, Zahle district hosted 135,341 UNHCR-registered Syrian refugees.<sup>11</sup> This research covers the locality of Zahle, which is governed by the Zahle-Maallaqa-Taanael (ZMT) municipality. Zahle is the capital and administrative center of the Zahle district and is the third largest city in Lebanon following Beirut and Tripoli. Zahle's administrative boundaries extend today over 80 km<sup>2</sup>. The city is located at a distance of 50km east of Beirut, and on the crossroads of the Beirut-Damascus junction.<sup>12</sup>

## Population

According to the LCSRHCL, the total population of Zahle is estimated at about 86,893 inhabitants, namely 53,580 Lebanese and 33,313 Syrians. In an interview with the mayor of ZMT, he estimated that around 20,000 Syrian refugees resided in Zahle and around 55,000 lived in camps around the city in 2017. Findings of the LCSRHCL survey show that registration with UNHCR is high (92%) among refugees residing in Zahle.<sup>13</sup>

Zahle's Lebanese population is predominantly Christian (87%) with 8% Sunni Muslim and 5% Shia Muslims, including Greek Catholic and Christian Maronite, while most Syrian refugees are Sunni Muslim at 99% (LCSRHCL, 2018).

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<sup>9</sup> UNOCHA. 2019. 'Lebanon Bekaa Governorate Profile.'

<https://data2.unhcr.org/en/documents/download/72400>

<sup>10</sup> The Zahle district includes 30 municipalities, namely Aali en Nahri, Ablah, Ain Kfar Zabad, Barr Elias, Bouarej, Chtaura, Deir El Ghazal, Fourzol, Haouch Moussa-Aanjar, Haret El Fikani, Hazerta, Jdita, Kfar Zabad, Majdel Aanjar, Makseh, Massa, Mrayjat, Nabi Ayla, Nassriyeh (Haouch el Ghanam), Niha, Qaa Er Rim, Qabb Elias - Ouadi Ed Delm, Qoussaya, Raait, Riyaq - Haouch Hala, Saadnayel, Taalabaya, Terbol, and Zahleh - Maallaqa - Taanael. The district has two federations of municipalities: the Federation of Al Beqaa Al Awsat Municipalities and the Federation of Zahleh District Municipalities. See Localiban. Municipalities in Zahleh District. <http://www.localiban.org/zahleh-district>

<sup>11</sup> UNHCR. 2020. 'Syria Refugee Response Lebanon, Bekaa & Baalbek-Hermel Governorate, Distribution of the Registered Syrian Refugees at the Cadastral Level.' <https://data2.unhcr.org/en/documents/details/82690>

<sup>12</sup> Yazbeck, C. 2013. 'Zahle, City of Gastronomy.' UNESCO.

<https://unesdoc.unesco.org/ark:/48223/pf0000233896>

<sup>13</sup> This statistic, however, might be biased as some respondents might fear recognizing a lack of documentation. Also, despite the strong efforts to generate a survey sample representative of all the population in the municipality, certain vulnerable groups of refugees might have been hard to reach in the outskirts of the city. Moreover, in 2015, UNHCR was requested to stop registering Syrians by the Lebanese government. As of May 2015, Syrians stopped being registered. This means that the number above does not account for Syrians who hadn't registered with UNCHR or Syrians who have entered Lebanon afterwards.



## Legal Status of Syrian Refugees

Prior to 2015, Syrian refugees' residency and employment in Lebanon was permitted by the 1993 bilateral agreement for Economic and Social Cooperation and Coordination between Lebanon and Syria.<sup>14</sup> As such, Syrians were permitted to enter and work in Lebanon for a renewable period of 6 months. Among the border restrictions adopted in 2014, Syrians needed to prove they belong to one of the following seven categories to enter the country: (1) "travelling for tourism, work, trade, and ownership or rent of real-estate"; (2) study; (3) transiting via airport or maritime port; (4) Syrians with 'displaced' status based on the Minister of Social Affairs' decision; (5) medical reasons; (6) access to embassies; and (7) have the sponsorship of a Lebanese national.<sup>15</sup> In 2015, alongside halting UNHCR registration, the government adopted restrictive and costly residency regulations making it difficult for Syrians to attain and sustain legal status. The government waived residency renewal costs for UNHCR-registered Syrian refugees, while Syrians sponsored by Lebanese nationals with residency permits pay hefty fees, and Syrians who are neither registered with UNHCR nor have a sponsor or a residency on the basis of one of the categories thus have an illegal status.

Syrian employment is regulated within the framework of the sponsorship system. Largely criminalized for their work and presence, Syrian refugees are pushed into the category of laborers and are required to pay prohibitive costs for work permits, eventually falling in an illegal status, which traps a vast majority of refugees today.<sup>16</sup> Many Syrian refugees caught at checkpoints without legal residency are detained by security institutions for a period and eventually released.<sup>17</sup> Also, Syrian men are perceived to be more targeted at checkpoints than Syrian women, although both are perceived to be in a precarious situation.<sup>18</sup> The lack of access to legal residency impedes Syrians' mobility, access to services and employment opportunities.

The share of the refugee population with residency permits drastically varies across municipalities, from a large coverage in Saida (76%) and Halba (41%), while only 14% of the Syrian population in Zahle has residency permits (LCSRHCL, 2018).

The likelihood of Syrian refugees having residency permits depends on various factors. Families who arrived in the country less than 2 years prior to the 2018 survey are significantly less likely to have residency permits than those who arrived in the early

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<sup>14</sup> Janmyr, M. 2016. 'Precarity in Exile: The Legal Status of Syrian Refugees in Lebanon.' Oxford Refugee Survey Quarterly. <https://academic.oup.com/rsq/article/35/4/58/2609281>

<sup>15</sup> Dionigi, F. 2016. 'The Syrian Crisis in Lebanon: State Fragility and Social Resilience.' <http://eprints.lse.ac.uk/65565/>

<sup>16</sup> Fawaz, M., A. Gharbieh, M. Harb, and D. Salame. 2018. 'Refugees as City Makers.' Issam Fares Institute for Public Policy and International Affairs. [https://www.aub.edu.lb/ifi/Documents/publications/research\\_reports/2018-2019/20180910\\_refugees\\_as\\_city\\_makers.pdf](https://www.aub.edu.lb/ifi/Documents/publications/research_reports/2018-2019/20180910_refugees_as_city_makers.pdf)

<sup>17</sup> Human Rights Watch. 2016. "I Just Wanted to be Treated like a Person" How Lebanon's Residency Rules Facilitate Abuse of Syrian Refugee.' <https://www.hrw.org/report/2016/01/12/i-just-wanted-be-treated-person/how-lebanons-residency-rules-facilitate-abuse>

<sup>18</sup> El-Helou, Z., M. Khechen, and D. Mahdi. 2020. 'Addressing Protracted Displacement in Lebanon: A Medium Term Outlook for Syrian Refugees and Lebanese Host Communities.' Durable Solutions Platform and Lebanese Center for Policy Studies. <https://www.dsp-syria.org/sites/default/files/2020-02/DSP-LCPS%20report.pdf>



stages of the Syrian war (these are less than 5% and more than 15% respectively, LCSRHCL, 2018). This indicates that Syrian refugees who arrived prior to 2015 are more likely to have residency permits, potentially due to UNHCR registration or to stronger employment networks, while those who entered after 2015 have found it difficult to obtain a sponsor and may have entered Lebanon's porous border illegally. Similarly, families with higher income are more prone to have legal residency. Overall, financial constraints and other barriers to navigate the bureaucratic permitting process—which are more acute for newcomers—seem to limit obtaining legal documents. Within families, mid-aged males who are employed have a disproportionately higher share of permits. It seems that when not all household members can have residency permits, Syrian families begin by registering those who are primary breadwinners—often older males.

### Displacement of Syrian Refugees

Syrian refugees have fled their country escaping conflict and violence and sought refuge in neighboring countries. In Lebanon, Syrian families chose to settle in different cities across the country depending on their background and individual characteristics. In Zahle, about four in five Syrian families are originally from rural areas in the three northern governorates of Aleppo (43%), Idlib (22%), and Raqqa (14%) (LCSRHCL, 2018). The remainder mostly come from Homs (8%), Deir-ez-Zoor (4%), and Hama (3%) (LCSRHCL, 2018).

The high concentration of Syrians from specific governorates of origin in Zahle highlights the important role of networks. Zahle, as a trade hub between Syria and Lebanon, has developed strong historical ties with Syria, creating lasting social ties.<sup>19</sup> About 7% of Syrians in Zahle had already arrived to the city even before the onset of the Syrian war, related to a longer tradition of Syrian workers in the area (LCSRHCL, 2018). As a result, about 70% of Syrian refugees in the municipality had networks of relatives or Syrian friends prior to their arrival (LCSRHCL, 2018).

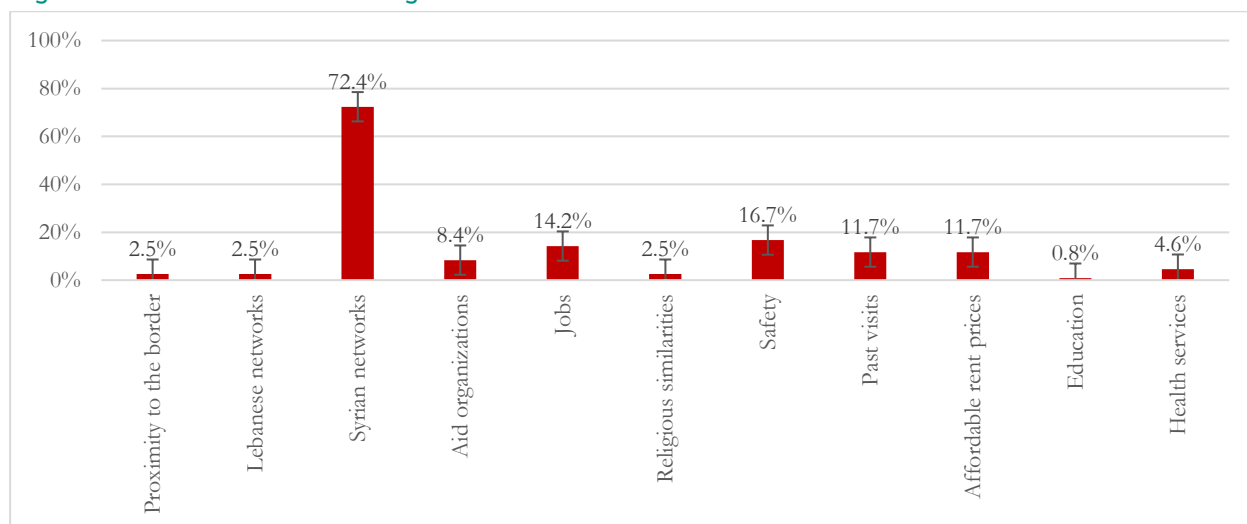
Given these historical ties between the city of Zahle and Syria, about 72% of Syrian families report that their Syrian networks in the city were the main reason why they chose to settle there (LCSRHCL, 2018). Other reasons mentioned more marginally are safety considerations among 17% of respondents and availability of jobs in the city among 15% of respondents (LCSRHCL, 2018). Other factors, such as access to social services, humanitarian aid, or its

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<sup>19</sup> During the Lebanese civil war (1975-1990), Zahle was besieged by Syrian troops and it suffered heavy artillery and sniper fire for a period of 91 days. An anti-Syrian political sentiment emerged in the city as an outcome of this historical experience and the city developed a staunchly Christian and anti-Syrian political identity, which has implications on dwellers' attitudes towards Syrian refugees. See McLaurin, R. D., 1986. *The Battle of Zahle*. Technical Memorandum 8-86, U.S. Army Human Engineering Laboratory Aberdeen Proving Ground, Maryland. <https://apps.dtic.mil/dtic/tr/fulltext/u2/a174085.pdf>; and Makki, D. 2018. *Actors, Governance and Modalities of Sanitation Services: Informal Tented Settlements in Zahleh (Lebanon)*. Master of Urban Planning and Policy Thesis, Department of Architecture and Design, American University of Beirut

closeness to the border seem to be of secondary nature in the decision of Syrian refugees to settle in the municipality (figure 1).

Figure 1: Reasons for selecting to settle in Zahle



Source: LCSRHCL, 2018

## Zahle's Population Growth and Urban Structure

Zahle is divided into three main zones, the main city, the industrial zone and the plain (*sahel*) (figure 2). Moreover, adjacent areas, including Taanayel, Moallaka and Karak have been integrated later at an unknown date to ZMT. The main city is situated west of the international road, while the agricultural and industrial areas are situated east.

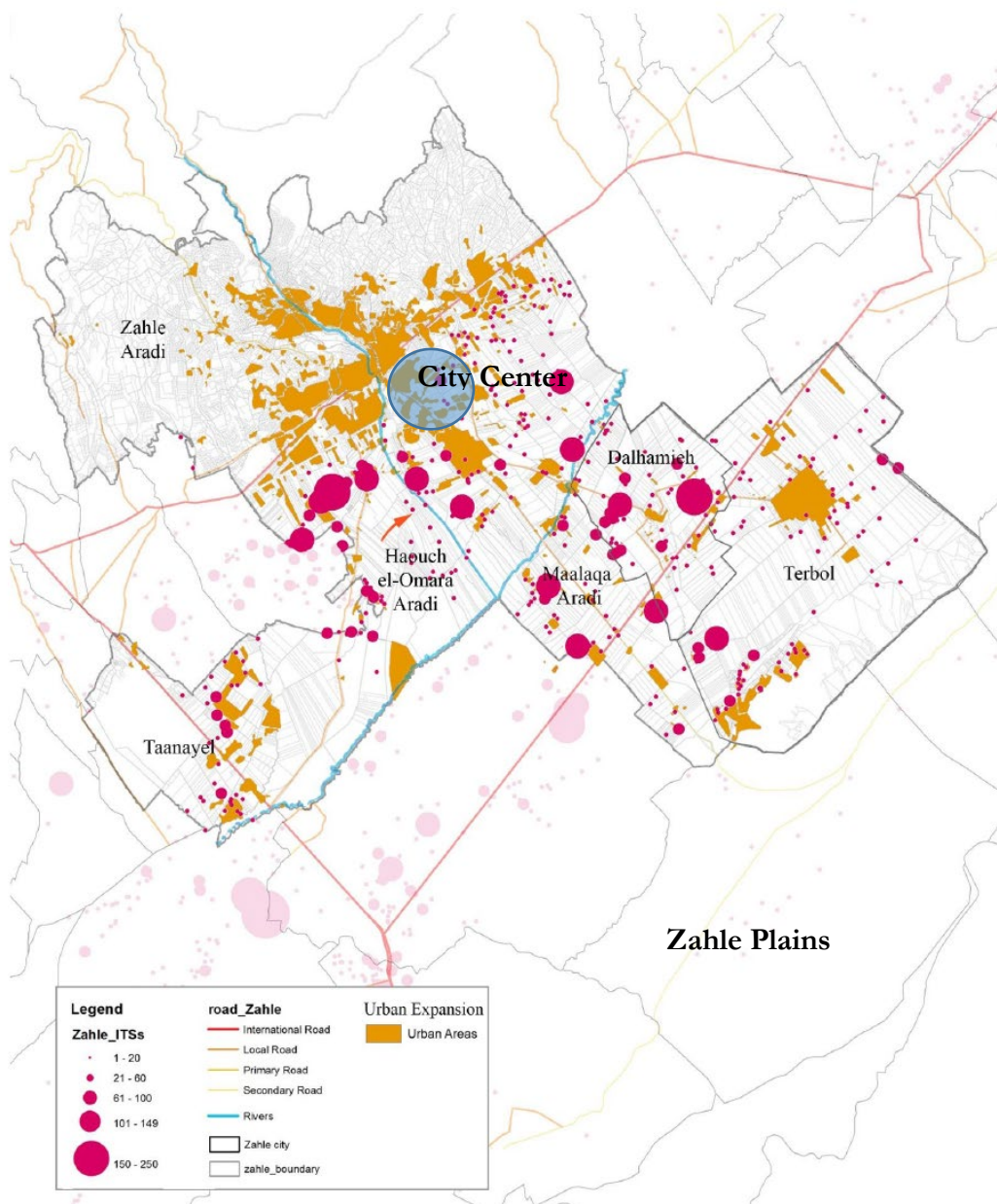
Zahle's dense city center is located in the hills along the famous Berdawni River, primarily west of the international road that passes through the city. Syrians residing in the main city center generally reside in rented units.

The plain is located east of the international road and it includes urban areas, industrial zones and agricultural lands. The industrial zones are east of the international road, mainly Haouch el-Omara Aradi and Taanayel, where Syrians reside in makeshift homes and informal tented settlements (ITSs). An interview with an INGO representative in Zahle reported that prior to Syrian displacement, and in light of the presence of Syrian migrant workers in Zahle, the plain hosted migrant workers working the lands either in tents or in rooms. In light of Syrian displacement, the interview also reported that landowners began renting out their lands either in exchange for agricultural work or in exchange for rent. ITSs are defined as settlements "established in an unplanned and unmanaged manner."<sup>20</sup> Syrian refugees' access to residential shelters with minimum standards have been compromised due to socio-economic vulnerability and debt rates. Therefore, in order to

<sup>20</sup> Sanyal, R. 2017. 'A No-Camp Policy: Interrogating Informal Settlements in Lebanon.' *Geoforum*. <http://eprints.lse.ac.uk/83749/>

sustain their households, Syrian refugees have resorted to ITSs as an alternative choice, as they are unable to afford the rent of makeshift shelter.<sup>21</sup> Figure 2 also illustrates where Syrians in ITSs reside along the plain.

Figure 2: Map of Zahle



Source: Makki, D. 2018. *Actors, Governance and Modalities of Sanitation Services: Informal Tented Settlements in Zahleh (Lebanon)*. Master of Urban Planning and Policy Thesis, Department of Architecture and Design, American University of Beirut.

## Stakeholders and their Perceptions on Aid and Coordination

This section presents an overview of the relevant local stakeholders in Zahle, their perceptions and coordination efforts, as well as Lebanese and Syrian perceptions of various

<sup>21</sup> UNHCR, UNICEF, WFP, and Inter-Agency Coordination. 2019. 'Vulnerability Assessment of Syrian Refugees in Lebanon.' <https://reliefweb.int/sites/reliefweb.int/files/resources/73118.pdf>

institutions. Stakeholders include the municipality, other public institutions, aid providers and religious actors.

## Stakeholders

### *Municipality*

The municipality of Zahle is classified as a large municipality, with 20 municipal council members. Consequently, the municipality also has a larger budget than smaller municipalities. In an interview with the mayor, he reported that the municipality is dependent on transfers from the central government and relied on other sources of additional revenue, such as industrial taxation and registration of rental contracts. The municipality has a local development plan and has committees dealing with various affairs; however, the mayor reported that he deals with the Syrian file himself.

With regard to Syrian displacement in Zahle, the mayor reported a key gap in the central government's governance role, as well as the lack of coordination with municipalities and guidance. As such, according to the mayor, the responsibility of dealing with displaced Syrians was extended to municipalities. Hence, Syrian refugees are depicted as a burden by the municipality.

As a consequence of Syrian displacement in Zahle, the mayor reported that the municipality hired around 60 additional municipal police officers. In terms of policies adopted by the ZMT municipality, the mayor reported implementing Lebanese laws when it comes to housing and employment. Such policies include prohibiting more than one family to live in an apartment, prohibiting the rental and use of shops and offices as shelter, enforcing the registration of rental agreements at the municipality for apartments, as well as in ITSs, and ensuring Syrians have work permits in order to work. According to the mayor, the violation of housing regulations leads to sending a warning to, and fining, the Lebanese landlords. Eviction threats were confirmed during interviews with Syrian households, which is further discussed in the Housing Insecurity section.

As the highest local executive authority within the governorate, the Bekaa governor issued a number of circulars demanding from all municipalities to keep a census of refugees and to refrain from giving birth certificates and shelter agreements to those that are not registered with the municipality. In addition, the governor issued a circular in 2016 that prohibited the establishment of additional ITSs and the circulation between existing settlements.<sup>22</sup> This decision was strictly implemented by the ZMT municipality, and it went further, introducing in 2017 more restrictions on the refugees' livelihoods, such as evening curfews and evictions from rental houses and tented settlements alike. Regular raids are

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<sup>22</sup> Al-Masri, M. and A. Abila. 2017. 'The Burden of Scarce Opportunities: The Social Stability Context in Central and West Bekaa.' <https://reliefweb.int/sites/reliefweb.int/files/resources/UNDPAC%26WBekaa-TheBurdenofScarceOpportunitiesbookletEnglish.pdf>

also carried out by the municipal police in ITSs, in an effort to arrest Syrian refugees who do not have legal residency permits.<sup>23</sup> Although the mayor reported that the municipality was not gathering data on Syrians residing in Zahle, fieldwork with Syrian households confirmed that municipal census was taken regularly, as municipal police passed by and gathered information by filling out a survey. Moreover, the mayor reported not imposing curfews on Syrians, while interviews with Syrian households reported that they were not allowed out in Zahle after 8:00pm.

Other reported actions that were taken by the municipal police include asking for identification documents in public spaces, and forbidding Syrians from entering public gardens. Moreover, there are anecdotal reports of the municipal police taking Syrians to the municipality for questioning under the pretext of complaints or investigations. The overall attitude of the municipal police towards Syrians in Zahle was described by an interviewee as follows: “They treat you really bad in a very provocative way. They want to push until you can’t take it anymore, and you react. But people let it go. They hear and pretend they’re not hearing. It’s insulting.”

#### *Other Public Agencies*

The Ministry of Social Affairs’ (MoSA) has an office in Zahle. Within the Lebanon Crisis Response Plan (LCRP), an interview with a MoSA representative reported that MoSA covers some sectors, including basic assistance, shelter, child protection, livelihoods, and social stability, while other relevant line ministries cover other sectors, such as health, education, water and sanitation. The interlocutor reported that MoSA also leads the inter-agency and inter-sector coordination from the Lebanese government’s side, as well as coordinates with security and intelligence agencies with regard to the Syrian refugees. Anecdotally, MoSA’s office was described as overwhelmed, and that it collects numbers and conducting surveys with Syrian refugees in the Bekaa, as well as conducting field visits.

The Electricité du Zahle (EdZ) is a private electric utility that was founded in the 1920s, and functions based on a concessional agreement with Electricité du Liban (EdL), generating and distributing electricity to residential, commercial, industrial, agricultural, and street lighting use.<sup>24</sup> EdZ provides 24-hour electricity to users in Zahle and 15 surrounding localities.<sup>25</sup>

The Bekaa Water Establishment (BWE) has been working on providing water services to the Bekaa region, including northern Bekaa, Baalbek, Zahle and Southern Bekaa.<sup>26</sup> BWE

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<sup>23</sup> Makki, D. 2018. *Actors, Governance and Modalities of Sanitation Services: Informal Tented Settlements in Zahleh (Lebanon)*. Master of Urban Planning and Policy Thesis, Department of Architecture and Design, American University of Beirut.

<sup>24</sup> Electricité de Zahle. NA. ‘About EDZ.’ [http://www.edz.com.lb/About\\_EDZ](http://www.edz.com.lb/About_EDZ)

<sup>25</sup> Ibid.

<sup>26</sup> Bekaa Water Establishment. 2018. ‘مؤسسة مياه البقاع الخدمات العامة للمياه.’ [https://www.pseau.org/outils/ouvrages/etablissement\\_des\\_eaux\\_de\\_la\\_bekaa\\_bekaa\\_water\\_establishment\\_mandate\\_brochure\\_2018.pdf](https://www.pseau.org/outils/ouvrages/etablissement_des_eaux_de_la_bekaa_bekaa_water_establishment_mandate_brochure_2018.pdf)



extracts around 185,000 cubic meters of water per day from artesian wells and springs.<sup>27</sup> Research shows that, prior to 2012, one in three households in the Bekaa did not have access to the network's water, and that the BWE shows weakness in non-revenue water and bill collection, as well as weaker overall performance in comparison to other establishments, such as the Beirut and Mount Lebanon, North Lebanon, and South Lebanon Water Establishments.<sup>28</sup>

#### *Aid Agencies: NGOs, INGOs, and UN Agencies*

In the absence of a state-led response to Syrian refugees, the LCRP—jointly led by the UNHCR, United Nations Development Program (UNDP), and MoSA—has been responding to humanitarian needs in various sectors, including: basic assistance, education, energy, food security and agriculture, health, livelihoods, protection, shelter, social stability, and water. Basic assistance entails cash-based assistance to economically vulnerable families, including both Syrian refugees and Lebanese. The education sector covers access to and the quality of formal and informal education opportunities, as well as the governance of the education system. Energy assistance aims to increase energy efficiency and renewable energy, support the rehabilitation and reinforcement of electricity networks, and improve the capacity of implementing partners. The food security and agriculture sector seeks to improve food availability via in-kind food assistance and sustainable food and agriculture value chains, food access via cash-based food assistance, promote food safety and nutrition practices, and strengthen food security by building the capacity of national public institutions. Health assistance entails improving access to comprehensive primary healthcare and hospitals, as well as improve adolescent and youth health and the control of outbreaks and infectious diseases.

In light of the employment restrictions imposed on Syrian refugees, livelihoods interventions include vocational training that is not tied to job opportunities, short-term labor-intensive interventions, and financial and business development support. The protection sector aims to ensure access to refugee protection, and the creation of a safe protective environment, reduction of sexual and gender-based violence, and protection against neglect, violence, abuse, and exploitation. Shelter interventions seek to address immediate protection-related shelter needs of most vulnerable communities, upgrade disadvantaged areas, and improve national institutions' contribution to the housing situation in the country. Social stability's objectives are to strengthen municipalities, national and local institutions' capability in easing resource pressure, fostering dialogue, and addressing sources of tension and conflict, as well as monitoring tensions and conflict

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<sup>27</sup> Ibid.

<sup>28</sup> World Bank. 2012. 'Lebanon Water Sector Assistance Strategy 2012-2016.' Sustainable Development Department Middle East and North Africa Region. <http://documents.worldbank.org/curated/en/401211468088175955/pdf/683130ESW0P1220C0disclosed070300120.pdf>

sensitivity. Water sector interventions seek to improve access to safe drinking water and sanitation services and quality of water.<sup>29</sup>

UN agencies and their implementing partners, including international and local NGOs, have been providing assistance to Syrian refugees and vulnerable Lebanese communities at the national level. The list of partners active in Zahle district is presented in Annex 4. Within the Bekaa, Zahle serves as the core for the regional relief operations and hosts offices of several UN agencies and INGOs, such as UNICEF, UNHCR, Norwegian Refugee Council, Save the Children, Solidarite International, and Mercy Corps.

According to fieldwork, it was reported that local NGOs were allegedly not operating in Zahle, but rather INGOs partnered with UNHCR and the church addressing Lebanese and Syrian beneficiaries. As such, more data needs to be collected to qualify the work of local NGOs providing assistance in Zahle.

### *Religious Actors*

Religious actors, such as the Catholic Church, Caritas, Dar el-Sadaka, and Dar el-Fatwa provide social, medical, cultural, and educational assistance in Zahle.

According to an interview with a representative at the Catholic Church, the church historically provided assistance to the local community, and also assists Syrian refugees in the city. It provides several social services to vulnerable Lebanese, as well as Syrian refugees, such as food assistance, shelter, basic assistance, access to schools and education, medical care, summer camps, and cultural and religious activities. The interlocutor reported that the church also keeps a record of the Syrian presence and numbers in Zahle and the area, especially those who are Christian.

Based on an interview with an INGO representative, Islamic NGOs are also active in Zahle, specifically in ITSs. They operate on the shelter level, as they use their “ample financial resources” to manage rental agreements, and secure low and affordable ITSs to Syrians who rent through the *shaweesh*, whose role is to manage and supervise the ITS.<sup>30</sup>

### **Stakeholders’ Perceptions and Coordination Efforts**

With reference to municipal coordination with aid actors, anecdotal evidence revealed that coordination between ZMT municipality and other actors varies by type of actor and purpose of coordination. For instance, according to the mayor, international actors are engaged in dialogue with the mayor on policies pertaining to Syrian refugees, in order to soften the municipal stance towards Syrians. Moreover, coordination with INGOs and NGOs providing assistance to Syrian refugees was reported as difficult due to the opposing

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<sup>29</sup> Government of Lebanon and United Nations. 2020. ‘Lebanon Crisis Response Plan 2017-2020 2020 update.’ <https://data2.unhcr.org/en/documents/download/76461>

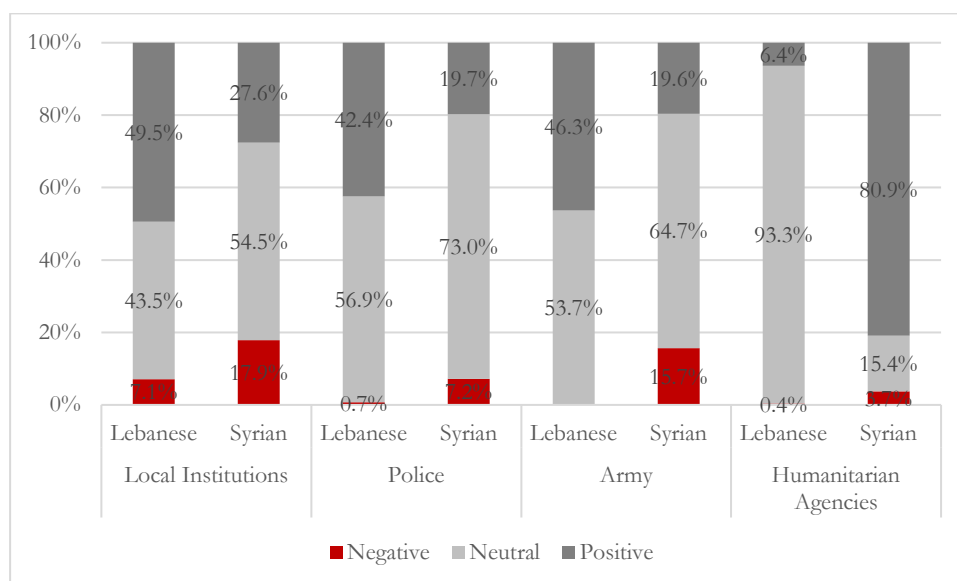
<sup>30</sup> Al-Masri, M. and A. Abda. 2017. ‘The Burden of Scarce Opportunities: The Social Stability Context in Central and West Bekaa.’

agendas and perspectives between such organizations and the municipality. The mayor reported that in some instances, assistance comes with an expectation of easing policies in return. An interview with an INGO representative revealed that there is no relationship between the municipality and NGOs providing assistance to Syrians, however, there is a positive relationship with aid providers working towards development in Zahle or targeting the local Lebanese population.

### Syrian Refugee and Lebanese Host Community's Perceptions of Various Institutions

Trust in institutions is important for the success of government policies and regulations, both at the central and local level, that depend on cooperation and compliance of citizens. Citizens' trust is also a subjective measure of the quality of institutions and public sector delivery, as well as how they follow their constituents' priorities and wishes and tackle their concerns. In democratic societies, low trust in an elected institution can reflect a need for reforms and, ultimately, a desire to change the institution. Figure 3 below presents the perceptions of Syrian and Lebanese respondents in Zahle towards various public institutions.

Figure 3: Public perception of various institutions



Source: LCSRHCL, 2018

According to the LCSRHCL survey, Lebanese residents in Zahle tend to have a moderately favorable opinion of the local institutions in the municipality. 49% of Lebanese residents report a positive opinion compared to 7% negative and 43% neutral (LCSRHCL, 2018). Approval rates are higher for middle- and upper-income Lebanese households compared to the poorest ones (LCSRHCL, 2018). In turn, Syrian residents have more critical views on the municipality, with 28% approving of the local government's performance, 54% having a more neutral stance, and 18% having a negative stance (LCSRHCL, 2018). For Syrians, approval rates are higher for the lowest income group.



Public opinion regarding other institutions in charge of providing security are less positive. 42% of Lebanese in Zahle have a positive opinion on the role of the police, also known as the Internal Security Forces (ISF), compared to only 1% disapproving of it (LCSRHCL, 2018). The support for the Lebanese Armed Forces (LAF) is even stronger, with 46% of Lebanese having a positive or very positive view of the institution compared to not a single resident disapproving of it (LCSRHCL, 2018). As security institutions set up checkpoints and detain Syrian refugees without legal residency, Syrian respondents' responses may be fear driven, as they have a mildly positive stance vis-à-vis the ISF, and mixed perceptions regarding the LAF, with 20% approving of it and 16% disapproving of it (LCSRHCL, 2018).

There is a largely neutral perception of the role of humanitarian agencies in Zahle among Lebanese respondents. 93% of Lebanese have a neutral perception, while 6% have positive views on these institutions, compared to 1% who have negative perceptions (LCSRHCL, 2018). Across socio-economic groups, there are no significant variations in the perception of humanitarian institutions, i.e. this perception is similar among richer and poorer Lebanese households. Furthermore, regardless of their income level, Lebanese employed in the social sector, which has been positively affected by the creation of job opportunities by NGOs since the arrival of Syrian refugees, have significantly better perceptions of these institutions. Therefore, those that benefited from the new employment opportunities in social services have larger support for humanitarian institutions. Syrian refugees, who are the main beneficiaries of these organizations, tend to approve of their work, with 80% stating that they have a positive performance (LCSRHCL, 2018). Still, there are 3% of Syrian households dissatisfied with the work of humanitarian agencies (LCSRHCL, 2018). Syrians that are more integrated in the economic structure of Zahle and have residency permits, which have less reliance on humanitarian aid, tend to have fewer positive opinions about humanitarian institutions.

## Housing and Urban Services

This section covers housing and urban services for Lebanese and Syrians in Zahle. It is divided into three subsections: housing insecurity, housing conditions, and urban services.

### Housing Insecurity

Housing arrangements in Zahle show a drastic divide in vulnerability conditions between Lebanese and Syrians. Lebanese families in Zahle live in individual or shared apartments or houses (LCSRHCL, 2018). Only 15% of Syrian families live in such conditions (LCSRHCL, 2018). The majority of Syrians live in more precarious accommodations as 83% live in ITSs and 3% in garages (LCSRHCL, 2018). Moreover, almost all Syrian households in Zahle are tenants (98%), compared to only 21% of Lebanese (LCSRHCL, 2018).

In 2018, an average Syrian family spent USD 87 per month on housing rent, while among Lebanese families the rent is three times as large at USD 232 (LCSRHCL, 2018). The significantly lower rent among Syrians is due to the poorer accommodations they live in. In line with other research,<sup>31</sup> interviews showed that securing rent is prioritized by Syrian households. Anecdotal evidence pointed towards some landlords being strict when it comes to the payment of rent and others being more flexible and accepting delayed payments. Qualitative interviews elaborated that there are instances whereby Syrian residents work on the land for agricultural purposes in exchange for rent in some ITSs, while in other ITSs, it is more profitable for agricultural landowners to rent out their land to Syrians than employ their land for agricultural purposes.

How does the rental market work? Research suggests that social networks act as the most powerful determinants in the organization of housing markets.<sup>32</sup> They, first, act as conduits of information in markets where they are deployed, but also provide security for transactions. Syrians in Zahle expressed the importance of Syrian networks in sharing information relating to housing.

Rental agreements in Zahle generally take place between landlords and tenants.<sup>33</sup> Fieldwork reported that rent in ITSs is collected either directly by the landlord or the *shaweesh*. The *shaweesh* is often a male ITS resident, either selected by ITS residents or is self-imposed, and represents the ITS when dealing with external parties, such as the landlord, municipal representatives, NGOs, aid-providers, and potential employers, in addition to resolving conflicts within the camp. According to fieldwork, a *shaweesh* often lived or worked on the land prior to the arrival of refugees, who are likely related to him or coming from his village.

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<sup>31</sup> UN Habitat and UNHCR. 2018. 'Housing Land and Property Issues of Syrian Refugees in Lebanon from Homs City.' [https://www.un.org.lb/library/assets/UNHABITAT-UNHCR\\_HLP%20ISSUES%20OF%20SYRIAN%20REFUGEES%20IN%20LEBANON%20FROM%20HOMS\\_NOV%202018\\_web-093805.pdf](https://www.un.org.lb/library/assets/UNHABITAT-UNHCR_HLP%20ISSUES%20OF%20SYRIAN%20REFUGEES%20IN%20LEBANON%20FROM%20HOMS_NOV%202018_web-093805.pdf); UNHCR, UNICEF, WFP, and Inter-Agency Coordination. 2018. 'Vulnerability Assessment of Syrian Refugees in Lebanon.' <https://www.unhcr.org/lb/wp-content/uploads/sites/16/2018/12/VASyR-2018.pdf>

<sup>32</sup> UN Habitat and UNHCR. 2018. 'Housing Land and Property Issues of Syrian Refugees in Lebanon from Homs City.'

<sup>33</sup> Fawaz et al. 2018. 'Refugees as City Makers.'

Fieldwork revealed that rent contracts between refugees and landlords are either based on verbal agreements or on contracts registered at the municipality.

According to the LCSRHCL survey, about 21% of Syrians in Zahle report having received eviction threats, compared to only 2% of Lebanese, highlighting a further problem of shelter insecurity (LCSRHCL, 2018). In Zahle, interview findings demonstrated that Syrian households feared evictions from the municipal police, and anecdotally expressed a lack of stability and threat of deportation. An interviewee elaborated: “We feel threatened. There is the threat of eviction. They [municipal police] came to the landlord. There is no stability. They say they might send us to Syria.”

In ZMT, municipal evictions were enforced on Syrians residing in the industrial zone, as it is not considered as a residential zone, and on Syrian families who do not have registered rental agreements, or are overcrowding apartments.<sup>34</sup> From a legal perspective, municipal evictions have been enforced outside the legal framework of Lebanese law, which requires a court order and the initiation of the eviction by the landlord due to the tenant’s failure to pay rent.<sup>35</sup> Out of around 3,664 Syrian nationals evicted from around 13 municipalities between 2016 and the first quarter of 2018, 849 were evicted from Zahle.<sup>36</sup> Research reports indicate that “in Zahle, refugees said that in August and September 2017, the municipal police went methodically block by block to demand that refugees leave and coerced them to sign eviction notices that were then posted on their doors.”<sup>37</sup>

Fieldwork with Syrian households in Zahle confirmed instances of evictions whereby the municipal police visited their homes, asked for documents, informed them that they had to leave with various notice periods spanning from 24 hours, 48 hours, one week and two weeks, as well as forced Syrian inhabitants to sign the eviction notice and taped it on their door. In some instances, the landlord follows up with the municipality in order to revoke the eviction notice, or registers the rental contract. Due to the ZMT mayor’s strong stance on rental contracts, anecdotal evidence shows that Syrians in Zahle either have rental contracts already registered, or the landlords register rental contracts once an eviction order is put in place by the municipal police. According to the mayor, the motivation for landlords is financial gain. In addition, networks were also reported to play a role when it came to mitigating eviction threats and processing paperwork at the municipality, as a Syrian respondent reported that the Lebanese employer with close ties to the municipality was able to revoke their eviction order.

Interviewees also reported requesting UNHCR’s assistance with regard to eviction notices. One Syrian respondent stated, “The municipality told my husband that they will be passing by next week; we hope we’ll be able to stay here. We hear evictions are either from noise

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<sup>34</sup> Al Ayoubi, B. 2018. ‘Zahle and Bar Elias: Municipal-Led Evictions in Central Bekaa, Conflict Analysis Report – September 2018.’ UNDP. <https://data2.unhcr.org/en/documents/download/71589>

<sup>35</sup> Human Rights Watch. 2018. “Our Homes Are Not For Strangers” Mass Evictions of Syrian Refugees by Lebanese Municipalities.’ [https://www.hrw.org/report/2018/04/20/our-homes-are-not-strangers/mass-evictions-syrian-refugees-lebanese#\\_ftn90](https://www.hrw.org/report/2018/04/20/our-homes-are-not-strangers/mass-evictions-syrian-refugees-lebanese#_ftn90)

<sup>36</sup> Ibid.

<sup>37</sup> Ibid.

complaints or illegal contracts, but since we are on very good terms with the building owner, I hope it will work out.”

### **Housing Conditions**

Compared to Lebanese, housing conditions are significantly worse for Syrian refugees in Zahle, Saida and Halba. In Zahle, housing conditions are also generally substandard, as 93% of Syrian households cite having substandard conditions, mostly including damp walls, leaks in the roof, inadequate heating and darkness (LCSRHCL, 2018). Syrians residing in ITSs also often rely on the provisions of materials, such as metal poles and nylon sheets from humanitarian organizations, which generates shelters with very low insulation levels and no privacy.<sup>38</sup> Poor conditions, such as leaking roofs and damp walls, also affect 15% of Lebanese families (LCSRHCL, 2018).

Overcrowding was also highlighted as one of the prominent factors in residential units in Zahle. Syrian families live in more crowded shelters with an average of 2.3 persons per room, compared to 0.8 per room among Lebanese (LCSRHCL, 2018). During interviews, Syrian refugees reported living in overcrowded shelters, including those living in ITSs. Refugees set up ITSs in an ad-hoc manner and their growth follows a sporadic sprawl associated with the willingness of landowners to lease their land.

### **Urban Services**

Access to urban services in Zahle is at an advantage when compared to other areas, specifically when it comes to electricity services. Syrian refugees living in the city access basic services such as water and electricity through the buildings they live in. Whereas those living in ITSs access electricity through makeshift cables and illegal hookups to the overhanging power cables. As such, access to urban services operate following a hybrid provision system relying on both formal and informal processes.

Additionally, ITSs are located in areas that are in danger of land erosion and landslides.<sup>39</sup> Those located in Haouch El Oumara and Maallaga are also subject to potential flooding, which could easily damage the already decrepit infrastructure.

In light of electricity shortages at the national level, Zahle has a relatively strong electricity network provided by EdZ. EdZ provides 24-hour electricity coverage to 17 municipalities within Zahle district via EdL power supply and generators to cover the shortage.<sup>40</sup> All Lebanese households are formally connected to the electricity grid, and less than 1% supplement it with private generators (LCSRHCL, 2018). These results are quite different from most other parts of the country where there is a higher reliance on private generators. Similarly, Syrian families in Zahle have access to the formal system and only

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<sup>38</sup> UN Habitat and UNHCR. 2014. 'Housing Land and Property Issues in Lebanon: Implications of the Syrian Refugee Crisis.' <https://data2.unhcr.org/ar/documents/download/41590>

<sup>39</sup> Makki, D. 2018. *Actors, Governance and Modalities of Sanitation Services: Informal Tented Settlements in Zahleh (Lebanon)*. Master of Urban Planning and Policy Thesis, Department of Architecture and Design, American University of Beirut.

<sup>40</sup> Merhebi, S. 2017. 'Actors, Governance and Modalities of Electricity Supply: The Case of Low-income Neighborhoods and Refugee Compounds in Halba.' Master of Urban Planning and Policy, Department of Architecture and Design, American University of Beirut.

1% rely on private generators, and therefore do not suffer from frequent blackouts as in other parts of the country (LC SRHCL, 2018).

With regards to water supply, interviews noted that water is provided via wells and water tanks, with some resorting to bottled drinking water in some cases. During an interview with a Syrian refugee living in an ITS, it was noted that water extracted from wells is distributed to ITSs either by NGOs directly or via middlemen.

Solid waste collection is the municipality's responsibility, while the treatment of solid waste is the government's responsibility.<sup>41</sup> As for solid waste collection, the municipality carries it out on a regular basis and covers 17 localities within the district of Zahle. In addition, the municipality cleans the streets outside the ITSs.

Internet and telecommunication services were also reported as essential to Syrian refugees. Interviews reported Syrians households having mobile phones, some with access to wifi and others using the mobile service. Wifi was reported to be installed in ITSs in some cases. Moreover, interviews with Syrian refugees reported the importance of having access to the internet in order to communicate with family in Lebanon and abroad.

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<sup>41</sup> Yazigi, S., R. Khoury, R. Zbeidy, R. Haidar, J. Stephan, F. Doumani, C. Atallah, A. Clutchier, P. Varese, R. Ghanem, J. Eid, N. Antoun, and N. Medawar. 2014. 'Strategic Sustainable Regional Development Plan (SSRDP) for Akkar.' Council for Development and Reconstruction. [http://www.cdr-adelnord.org/6/0/9/7/8/5/Akkar\\_SSRDP\\_20141214\\_rev07\\_Web\\_for\\_review\\_2.pdf](http://www.cdr-adelnord.org/6/0/9/7/8/5/Akkar_SSRDP_20141214_rev07_Web_for_review_2.pdf)

## Social Services

This section covers the Lebanese community's and Syrian refugees' access to education and healthcare. The arrival of a large number of Syrian refugees has added pressure on the provision of public services in the municipality of Zahle, namely education and healthcare. At the national level, Syrian refugees have been permitted to access public schools, hospitals and primary health care centers, however challenges pertaining to access and quality of services persist.

### Education

Based on the Ministry of Education and Higher Education's (MEHE) memorandum in 2012, Lebanese public schools early on enrolled school-aged Syrians without requiring documentation and legal status.<sup>42</sup> The three-year "Reaching All Children with Education (RACE)" strategy to improve access to and quality of education opportunities for Syrian refugees was announced in 2014, and was extended via the RACE II strategy in 2017 until 2021.<sup>43</sup> The education opportunities include formal education, as well as non-formal programs that are certified by MEHE and aim to bridge out-of-school children to formal education or remain as standalone programs. Interviews revealed the presence of informal education opportunities that provide an alternative to Lebanese public schools, however they lack official certification. Moreover, fieldwork shows that informal schools were established in ITs using the Syrian curriculum, however, they were closed down. However, this section covers formal education.

According to the Center for Educational Research and Development, the Bekaa governorate included a total of 269 schools in the academic year 2018-2019, 120 public schools with 27,645 students, 46 free private schools with 13,076 students, 100 paid private schools with 46,059 students, and 3 United Nations Relief Works Agency for Palestine Refugees in the Near East (UNRWA) schools with 1,849 students.<sup>44</sup> The number of non-Lebanese students enrolled in public schools in Bekaa that provide the second shift are 11,382 in primary education (cycle 1), 5,587 in intermediate education (cycle 2), and 1,494 in secondary education (cycle 3).<sup>45</sup>

Based on the LCSRHCL survey, the number of school-age children (3-18 years old) is estimated to have tripled since 2011, with twice as many Syrian children as Lebanese at 16,279 and 8,666, respectively. This is due not only to the large number of Syrians that settled in Zahle, but also to their younger population structure, with more children per family at 3.8 for Syrians versus 1.4 for Lebanese (LCSRHCL, 2018). In Zahle, only 17% of Lebanese students go to public or free-private schools, while the vast majority attend private paid schools (LCSRHCL, 2018). Syrian families rely more on free education, with

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<sup>42</sup> Ministry of Education and Higher Education. 2014. 'Reaching All Children with Education.' <https://www.mehe.gov.lb/ar/Projects/%D8%A7%D9%84%D8%AA%D8%B9%D9%84%D9%8A%D9%85%20%D8%A7%D9%84%D8%B9%D8%A7%D9%85/RACEfinalEnglish2.pdf>

<sup>43</sup> Ministry of Education and Higher Education. NA. 'Reaching All Children With Education – Lebanon.' <http://racepmulebanon.com/index.php/features-mainmenu-47/race2-article>

<sup>44</sup> CERD. 2019. '2019 - 2018 التثيرة الإحصائية للعام الدراسي' . <http://www.crdp.org/files/201908300826465.pdf>

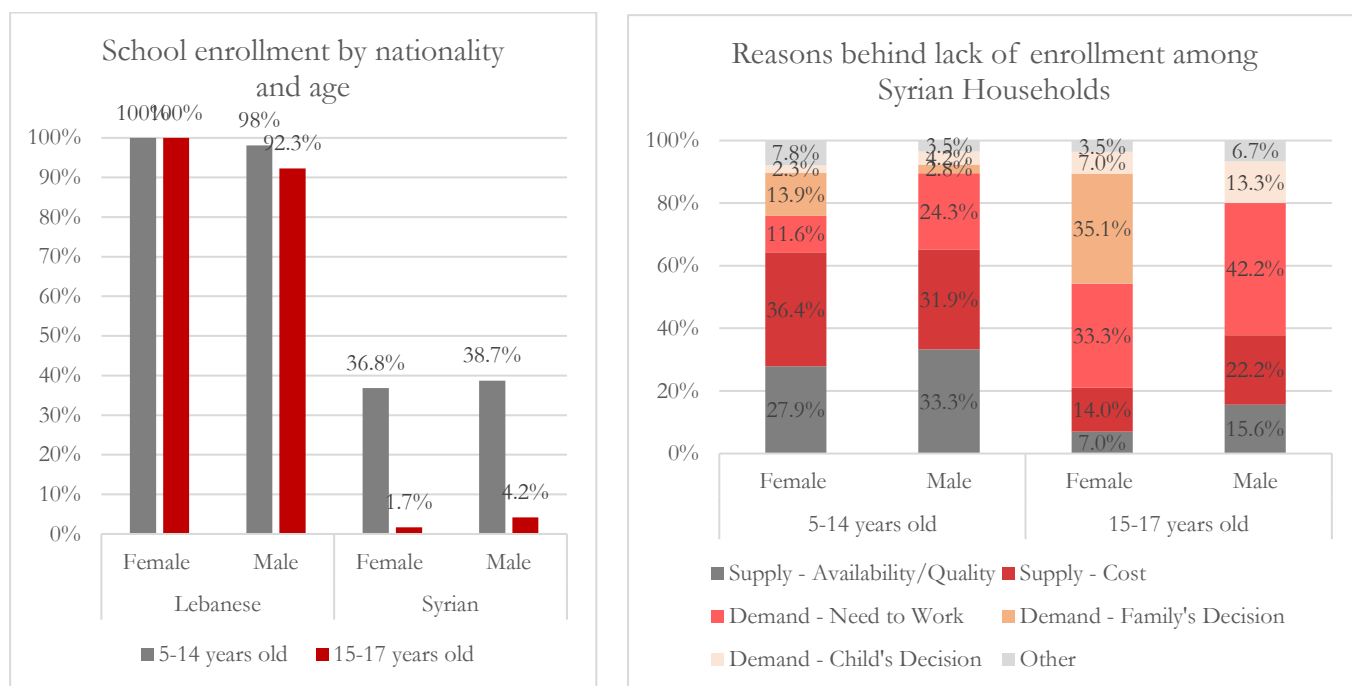
<sup>45</sup> Ibid.

53% enrolled in public schools and 15% in non-paid private schools, while 32% are enrolled in private paid (LCSRHCL, 2018).

Despite pressures on the supply of education, there is an almost universal enrollment of compulsory school-age (primary and middle school 6-15 years old) Lebanese students in Zahle, at 99% of girls and boys (figure 4) (LCSRHCL, 2018). Therefore, the outreach of the supply of education for Lebanese children in Zahle does not seem to have been affected. On the other hand, 62% of Syrian children aged 6-15 do not attend compulsory school (LCSRHCL, 2018). Enrollment rates for this group are lower than the average of Syrians in Lebanon at 68%, and even more if compared to the ones observed in Syria before the start of the war at 93% (LCSRHCL, 2018). Fieldwork reported capacity in schools as a concern when it comes to enrollment and the need for *wasta*, i.e. networks and nepotism, in order to enroll children in school. Moreover, interviews revealed that students are “not learning anything,” or are mistreated by teachers.

School dropout rates are higher among teenagers aged 15-17, with 8% of male and 1% of female Lebanese not enrolled in high school (figure 4) (LCSRHCL, 2018). Enrollment rates for this age group, in particular among females, are higher than the average in the country. Among Syrian teenagers, enrollment is a much more severe challenge, with 98% of females and 96% of males not attending any formal education (LCSRHCL, 2018). Therefore, almost all Syrian teenagers are out of school by the age of 15, which poses a serious threat to the human capital development of these future generations.

Figure 4: School Enrollment



Source: LCSRHCL, 2018

Most families in Zahle are close to an elementary or secondary school. The average driving distance to the nearest school is seven minutes for Lebanese families and thirteen minutes for Syrian families (LCSRHCL, 2018). Even in the case of Syrian households, when asked about the main reasons behind their children dropping out of school, supply constraints—



although present—do not seem to be binding in most instances.<sup>46</sup> Anecdotal evidence also pointed to school-aged Syrians not having being familiar enough with English or French, thus causing them difficulties in the Lebanese curriculum.

The high reliance on private paid educational institutions creates further problems of affordability for vulnerable groups, in particular refugees. The most frequently cited reasons for not sending children to school among Syrian families relate to financial constraints, in particular for teenagers. This was reported as due to the cost of education, such as tuition, if there is no space in public schools, transportation or education materials, and the high opportunity cost given the need of many under-age children to work to support their family's livelihood. Moreover, child labor is a relevant challenge in the Syrian community in Zahle, as 18% of Syrian children aged 6 to 14 and 37% of those aged 15-17 are not enrolled school, because they have to work to support their families (LCSRHCL, 2018). By gender, the need to work is more frequently mentioned among males, in line with traditional gender roles. On the other hand, the most cited factor for dropping out among female teenagers is marriage, with the consequent increase in household responsibilities.

The overall levels of human capital of the adult Lebanese population (25-64) in Zahle is somewhat higher than in other areas of Lebanon (LCSRHCL, 2018). About 26% have tertiary education, 30% have finished higher secondary or vocational education, while the majority (44%) have middle school education or less (LCSRHCL, 2018). Female Lebanese in the municipality tend to be slightly more educated than men, with 29% having tertiary education compared to 24% of men (LCSRHCL, 2018). Among adult Syrians, education levels are drastically low, even compared to the Syrian population in other regions in Lebanon, with 2% having tertiary education, 6% reaching higher secondary or vocational education, 17% middle school, and 74% primary or no education (LCSRHCL, 2018).

## Health

Zahle district hosts eight private hospitals, namely Bekaa Hospital, Chtoura Hospital, Khoury General Hospital, Libano-Francais Hospital, Palestinian Red Crescent Society Nazareth Hospital, Rayak Hospital, Taanayel General Hospital, and Tal Chiha Hospital.<sup>47</sup> Moreover, Zahle counts one public hospital, namely the Hraoui Governmental Hospital,<sup>48</sup> which is open to refugees, and provides a limited number of health services. Within the LCRP response, Syrian refugees are provided with hospital care and primary healthcare. According to the LCSRHCL, 92% of Lebanese use private facilities, while only 8% use public hospitals (2018). Syrian households rely more on NGO clinics and public hospitals at 63% and 31%, respectively (LCSRHCL, 2018).

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<sup>46</sup> Supply factors are related to the availability of schools where school-age children live, including not only the physical distance to the closest school, but also if they have available spaces, or if they are allowed to enroll a particular child in that school.

<sup>47</sup> Ministry of Public Health. NA. 'Health Facility Locator – Private Hospitals Zahle.'  
[https://www.moph.gov.lb/HealthFacilities/index/3/188/8?facility\\_type=8&district=Zahle&name=](https://www.moph.gov.lb/HealthFacilities/index/3/188/8?facility_type=8&district=Zahle&name=)

<sup>48</sup> Ministry of Public Health. NA. 'Health Facility Locator.'  
[https://www.moph.gov.lb/HealthFacilities/index/3/188/1?facility\\_type=1&district=&name=](https://www.moph.gov.lb/HealthFacilities/index/3/188/1?facility_type=1&district=&name=)



About 12% of Lebanese in Zahle needed treatment during the three months prior to the survey in 2018 (LCSRHCL, 2018). In spite of the increase in the demand for healthcare as a result of the influx of refugees, the vast majority of Lebanese, around 95% who needed treatment, were able to obtain it (LCSRHCL, 2018). Health needs increase with age and 28% of adults 60 or above required treatment (LCSRHCL, 2018). Among the 5% who could not obtain the necessary treatment, the vast majority were from the lowest economic background and cited inability to pay as main reason why they didn't receive the required treatment (LCSRHCL, 2018). The affordability of health care is strongly correlated with having health insurance. Among the 65% of Lebanese in Zahle that have insurance, only 3% report not accessing the needed treatment, a ratio that increases to 10% for more than half of the population that doesn't have any insurance (LCSRHCL, 2018).

Syrian refugees are significantly more likely to report needing health treatment at 58% (LCSRHCL, 2018). However, only 15% of those were not able to receive the needed healthcare (LCSRHCL, 2018). Therefore, there are large gaps in health provision for the Syrian community in Zahle. The inability to access healthcare, while it is widespread across Syrian families, is particularly acute for the poorest groups, and nearly all families cite cost as the main barrier to obtain treatment.

Overall, the main barrier for healthcare provision seems to be affordability, in particular for the poorest Lebanese households and the Syrian population. Although healthcare services may be covered, additional costs such as transportation, doctor's fees and treatment costs are key barriers.<sup>49</sup> Health costs were reported during interviews with Syrian refugees as a main concern, particularly for long-term treatments that are not covered by healthcare aid providers. Anecdotal evidence pointed towards the availability of access to the public hospital in Zahle, as well as access to Primary Healthcare Centers and pharmacies, however, hospitals were reported to request a deposit before admitting patients in some cases and pharmacies were reported to accept later payment. Moreover, 90% of Lebanese in Zahle have access to a hospital, health center or doctors within walking distance of five to fifteen minutes. Distances are higher for the Syrian population who generally live on the outskirts, the average distance by car is fourteen minutes (LCSRHCL, 2018).

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<sup>49</sup> UNHCR, UNICEF, WFP, and Inter-Agency Coordination. 2019. 'Vulnerability Assessment of Syrian Refugees in Lebanon.'

## Employment and Job Opportunities

This section covers employment and job opportunities pertaining to Lebanese and Syrians in Zahle.

The Bekaa governorate is a major agriculture and agro-food hub in Lebanon and, together with Baalbek and Hermel, accounts for 47% of Lebanon's total utilized agricultural land.<sup>50</sup> After Mount Lebanon, the governorate has the second highest share of industrial companies.<sup>51</sup> Zahle district hosts 82% of industrial firms with at least 8 employees in the Bekaa, a total of 521 firms.<sup>52</sup> The district has an industrial zone, road networks connecting it to Syria via the Masnaa border crossing, as well as to Beirut.<sup>53</sup> Moreover, given the proximity to the Syrian-Lebanese border, and strong historical socio-economic networks, an interview with the mayor reported that the Bekaa region and the ZMT municipality have been relying on the labor of Syrian migrant workers for decades.

The unemployment rate in Zahle has historically been in line with the national average. In 2009, it reached 6% in the district and nationally.<sup>54</sup> In 2019, the unemployment rate in Zahle district was 14.4%, compared to 11.4% at the national level.<sup>55</sup>

In ZMT, LCSRHCL estimates show that 7.4% of Lebanese adults actively seeking employment in 2018 are unemployed (figure 5). Unemployment rates are higher for Lebanese women at 10% versus 6% for men, and rates are also higher (at 18%) for youth aged 15-29 years old, versus 3% for adults aged 30-64 (LCSRHCL, 2018). Unemployment affects Syrian families even more, with 12% males and 5% females that are actively searching for and not finding a job (LCSRHCL, 2018). Among the most vulnerable, there are 20% of Lebanese families and 12% of Syrian families that have no single member employed (LCSRHCL, 2018). On average, there are 1.4 dependents for every Lebanese employed and 4 for every Syrian employed (LCSRHCL, 2018). This ratio is more disadvantaged for Syrians given the larger family size and the number of children they have on average.

Similarly, employment rates are low, limiting the supply of labor in the local economy, with 56% of working-age Lebanese adults having a job (LCSRHCL, 2018).<sup>56</sup> This is driven by the particularly low participation of women in the labor market, perhaps due to early marriages, being stay-at-home mothers, and patriarchal social values (LCSRHCL, 2018).<sup>57</sup>

Among Syrians, only 43% of adults have a job, with fewer women being employed, at 24% versus 66% of men employed (LCSRHCL, 2018). The youth is another vulnerable group, as

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<sup>50</sup> IDAL. 2018. 'Investment Opportunities in Bekaa.'

<https://investinlebanon.gov.lb/Content/uploads/SideBlock/180906023910464~INVESTMENT%20OPPORTUNITIES%20IN%20BEKAA%202018.pdf>

<sup>51</sup> Ibid.

<sup>52</sup> Ibid.

<sup>53</sup> Ibid.

<sup>54</sup> Yaacoub, N. and L. Badre. 2011. 'The Labour Market in Lebanon.' Central Administration of Statistics. [http://www.cas.gov.lb/images/pdfs/sif/cas\\_labour\\_market\\_in\\_lebanon\\_sif1.pdf](http://www.cas.gov.lb/images/pdfs/sif/cas_labour_market_in_lebanon_sif1.pdf)

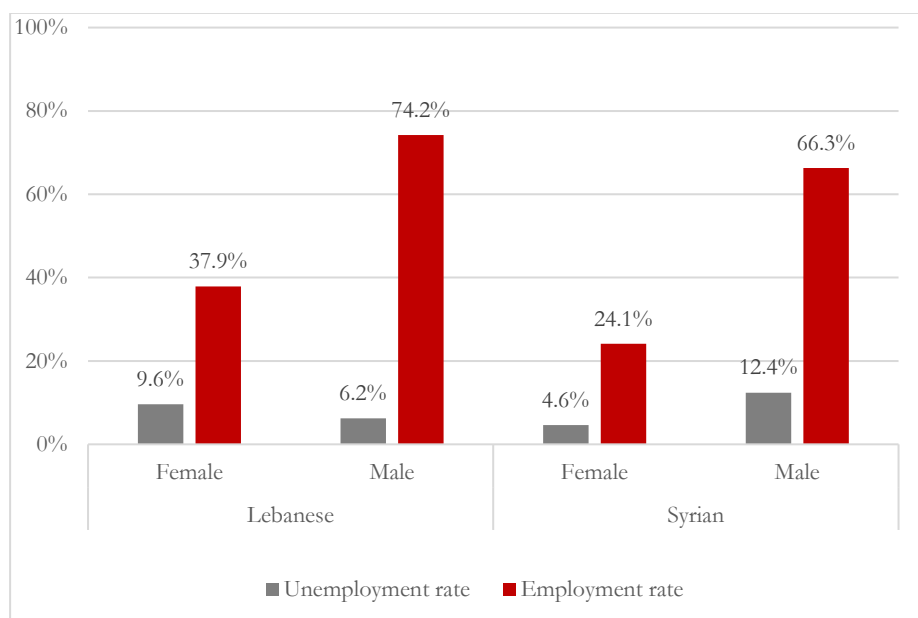
<sup>55</sup> Central Administration of Statistics and International Labour Organization. 2019. 'Labour Force and Household Living Conditions Survey.' <https://data2.unhcr.org/en/documents/download/73718>

<sup>56</sup> The working-age population can be either employed, unemployed (not employed but actively searching for jobs) or inactive (not employed and not looking for jobs).

<sup>57</sup> Only 38% of female Lebanese aged 15 to 64 are employed compared to 74% of men.

only 45% of those aged 15-29 are employed (LCSRHCL, 2018). While many are still enrolled in education, there is a sizable portion of Lebanese youth that are neither in education nor employed: 15% of males and 20% of females (LCSRHCL, 2018).

Figure 5: Employment and Unemployment Rates among Syrians and Lebanese in Zahle



Source: LCSRHCL, 2018

Zahle's labor market characteristics also include under-employment, informality and low labor earnings. Employed working-age individuals in Zahle are often under-employed by working less than 40 hours a week; this is applicable to 9% of Lebanese and 73% of Syrians (LCSRHCL, 2018). Research shows that employed Syrian refugees are generally daily laborers without contracts or agreements, and are employed for short durations ranging from a few days to a few weeks.<sup>58</sup> Interviews suggest that refugees typically wait at the roundabout of the city for an employer to hire them as laborers for the day.<sup>59</sup>

Another characteristic is the high degree of informality of Syrian workers, a characteristic that echoes the presence of informality at the national level as well. Alongside residency restrictions imposed in 2014-2015, Syrian employment also became constrained by the sponsorship system, i.e. the work permit Syrians need to secure via a Lebanese sponsor. In this context, barely 1% of Syrian workers have work permits, which is a much lower number than in other municipalities, like Saida (40%), where Syrian refugees are better integrated into the local labor market (LCSRHCL, 2018).

In 2018, Lebanese male workers in the city had an average monthly salary of USD 1,043, which was higher than the average in Lebanon (LCSRHCL, 2018). On average, the gender pay gap for Lebanese women is 21%, i.e. women earn 21% less than men, namely USD 824

<sup>58</sup> Makki, D. 2018. *Actors, Governance and Modalities of Sanitation Services: Informal Tented Settlements in Zahleh (Lebanon)*. Master of Urban Planning and Policy Thesis, Department of Architecture and Design, American University of Beirut.

<sup>59</sup> Ibid.

(LCSRCL, 2018). On the other hand, earning capacity for Syrian male adults is drastically low given the high degree of informality, the limited occupational choices of low-skilled jobs, and the limited number of hours worked. As a result, Syrian male workers earned USD 223 on average in 2018, which is almost one-fifth of what Lebanese make, while employed Syrian females earned an average of USD 171 (LCSRHCL, 2018). For Syrians, the gender pay gap is 23%. Fieldwork reported that Syrian employees avoid any form of litigation because of their illegal status in case of payment default in the absence of contracts or written agreements that secure refugee rights.

Job opportunities in Zahle are more diversified across sectors (figure 6), with limited jobs in industries and manufacturing. Most Lebanese men work in sales (37%), social services (31%),<sup>60</sup> construction (7%) and manufacturing (6%). The sectoral composition of jobs for female Lebanese is even more spread-out, with 32% working in sales, 23% in social services, 19% in education, and 14% in health.

In 2015, the Ministry of Labor adopted decision number 1/197 that limited the sectors Syrians are permitted to work in, which became restricted to agriculture, construction and environmental services—meaning cleaning services.<sup>61</sup> Given the legal restrictions on work and the limited economic opportunities, Syrians mostly find jobs in the construction sector (54%), in agriculture (18%) and, to a lesser extent, in sales (11%) and in manufacturing (10%) (LCSRHCL, 2018). Compared to the sector of work they were in when living in Syria, many had to switch sectors. A large part of those working in sales were working in other sectors, and parts of those working in construction used to be farmers. The legal restrictions and the lack of adequate matching between the skills that Syrians have and what the labor market demands thus lead to a “skill waste” in the local economy.

As for returns on education, the average increase in earnings for an additional year of schooling in Zahle is moderate for Lebanese (5%) and close to zero for Syrians (LCSRHCL, 2018). This indicates that the labor market does not demand and reward skills for Syrians.

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<sup>60</sup> The high percentage of Lebanese working in social services may include those working in the public sector and the army, in addition to those working with INGOs and NGOs, as the LCSRHCL survey did not inquire about that specifically.

<sup>61</sup> El-Helou, Z., M. Khechen, and D. Mahdi. 2020. ‘Addressing Protracted Displacement in Lebanon: A Medium Term Outlook for Syrian Refugees and Lebanese Host Communities.’ Durable Solutions Platform and Lebanese Center for Policy Studies

Figure 6: Sectors of Employment in Zahle



Source: LCSRHCL, 2018

Overall, while the arrival of Syrian refugees since 2011 has increased the size of the working-age population in Zahle by 43%, but the lower employment rates of this group, specifically females, and the limited number of hours worked has increased the labor supply in terms of hours worked to only 16% (LCSRHCL, 2018). A sectoral analysis shows that Lebanese and Syrians tend to work in different sectors, hence they are complementary rather than substitutes, which greatly nuances the negative impact of refugees on labor market outcomes vis-a-vis the local population. Perhaps the sector where there might be more competition between the two communities is in sales. Refugees have also generated new employment opportunities within the large group of NGOs and international organizations that came to the locality to address their presence. More than one in four Lebanese in Zahle have jobs in the social services sector (LCSRHCL, 2018). Moreover, other groups that have potentially benefitted from the refugee presence include landlords, employers, and business owners.

## Income and Poverty

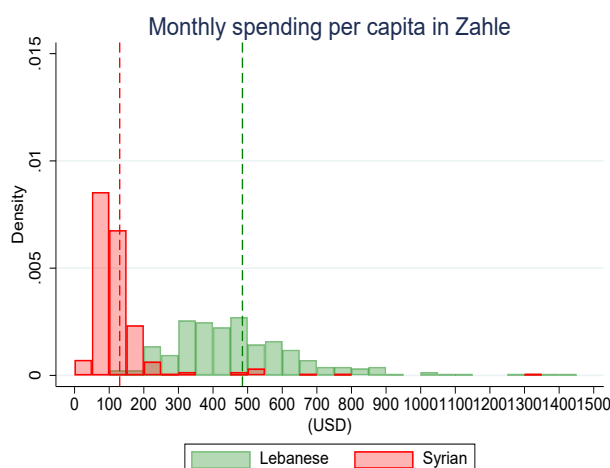
This section examines income and poverty among Lebanese and Syrians in Zahle.

Given that the labor market in Zahle entails less earning opportunities to Syrians—with low employment rates, high unemployment and abysmal wages—there were low levels of household income among this group, with less than USD 82 per month per household member in 2018 (LCSRHCL, 2018). This contrasts with a significantly higher average monthly income of USD 506 among Lebanese households (LCSRHCL, 2018).

The main sources of income are labor earnings, although families also rely on other forms of revenues. Among Lebanese families, the three main sources of income are wages (58%), credit (30%) and pensions (5%, either contributory or non-contributory) (LCSRHCL, 2018). For Syrians, revenue sources are different, with humanitarian assistance representing a higher share of total income (42%) than labor earnings (39%) (LCSRHCL, 2018). The third source of income for Syrians is credit, representing 18% (LCSRHCL 2018). There are, thus, high levels of indebtedness among both groups. Fieldwork in Zahle reported that Syrian refugees perceive living in Lebanon as expensive, and instances of borrowing money from Lebanese, such as the pharmacy or supermarket owner, or their Syrian acquaintances or relatives. In addition, there is a marginal role of remittances as a source of income, 1% for Syrians and 4% for Lebanese (LCSRHCL, 2018).

Looking at household expenditures in 2018 (figure 7), Lebanese families in Zahle spend an average of USD 467 per person, almost five times more than what Syrian families can afford to spend, which is USD 110 (LCSRHCL, 2018). By type of expenditure, Lebanese families spend the largest share on food, which is 28% of their total expenditure (LCSRHCL, 2018). Lebanese also spend a sizable share on rent and utilities (26%), transportation (12%), education (8%) and health (7%) (LCSRHCL, 2018). Syrian families have a less diversified range of spending given their limited income. On average, they spend 36% on food and 31% on housing and utilities (LCSRHCL, 2018). Therefore, more than two thirds of their spending goes to just those two rubrics. In addition, Syrian families spend a lower share on health (9%) and transportation (8%) than Syrians living in other municipalities (LCSRHCL, 2018). Moreover, the limited spending in education (1%) is particularly salient in spite of having a larger number of school-age children, which is due to high dropout rates (LCSRHCL, 2018). Therefore, there is barely any spending on education, because Syrian households cannot afford it.

Figure 7: Monthly Spending in Zahle



Source: LCSRHCL, 2018

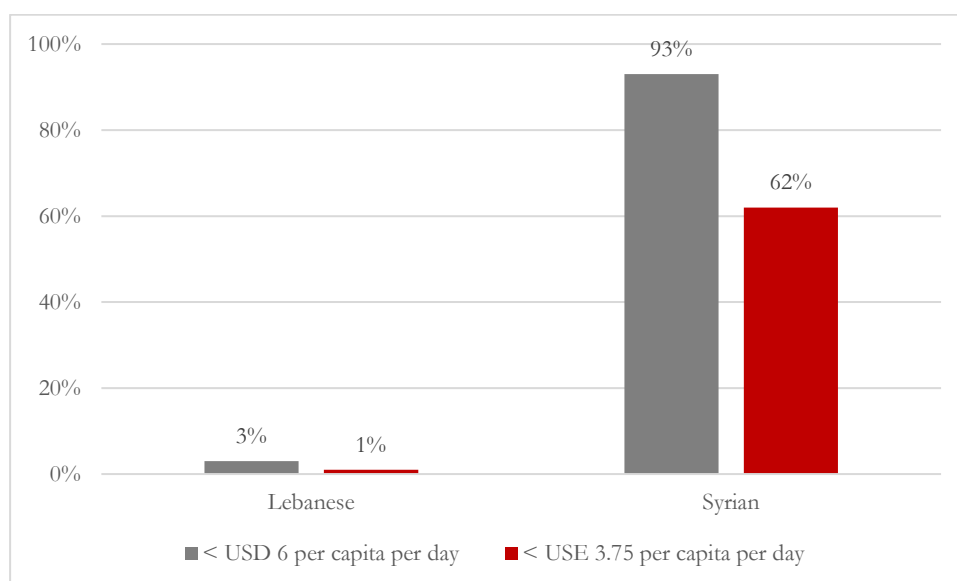
The most recent poverty study <sup>62</sup>on Lebanese in Lebanon was published in 2007 with data from the 2004/05 National Survey of Expenditures. This study established a lower poverty line of USD 2.40 per person per day and an upper poverty line of USD 4.00 per person per day for Lebanon. Updating those lines to account for inflation leads to a USD 3.75 per person per day, i.e. in extreme poverty, and USD 6 per person per day thresholds, i.e. in poverty.<sup>63</sup>

Poverty in 2018 was quite low among Lebanese residents in Zahle (figure 8). According to the LCSRHCL (2018), 3% of Lebanese were poor, by having less than USD 6 per person per day, and 1% were suffering from extreme poverty, i.e. below USD 3.75 per day per person. On the other hand, poverty among Syrian households is widespread, with 93% living under USD 6 per person per day, and 62% under USD 3.75 per person per day (LCSRHCL, 2018).

<sup>62</sup> United Nations Development Programme. 2007. 'Poverty, Growth & Inequality in Lebanon.' <http://www.undp.org/content/dam/lebanon/docs/Poverty/Publications/Poverty,%20Growth%20and%20Inequality%20in%20Lebanon.pdf>

<sup>63</sup> The lower poverty line (USD 3.75) is very similar to the one proposed by the World Bank in 2013 (USD 3.84), which is also used in the Vulnerability Assessment of Syrian Refugees in Lebanon (VASR) Survey.

Figure 8: Poverty Rates in Zahle



Source: LCSRHCL, 2018

In the context of low income and high incidence of monetary poverty, one in five Lebanese families in Zahle and four in five Syrian families resort to negative coping mechanisms to adapt to insufficient income to secure food (LCSRHCL, 2018). Among the type of coping measures, 12% of Lebanese households resorted to lowering the quality of food at least once in the week before the survey, 20% got indebted to pay for food, 11% reduced the size of meals, and 14% reduced the number of meals (LCSRHCL, 2018). Among Syrians, about 83% paid food on credit, 69% lowered the quality of food, and about half reduced the number and size of meals (LCSRHCL, 2018). The intensity of these coping measures is large, as it was reported to occur on an average of three times per week for Lebanese and close to five times per week for Syrians (LCSRHCL, 2018).

The incidence of poverty is heterogeneous across different urban and socio-economic characteristics. According to regression analysis, the share of households living in poverty varies by shelter type, disproportionately affecting families with lower housing tenure, in particular those living in non-permanent structures such as tents or garages (LCSRHCL, 2018). The probability of being extremely poor increases with the size of the household (LCSRHCL, 2018). This is mostly due to the higher dependency ratio, that is, the share of dependents over working-age members.

Fieldwork reported a perception that Syrian refugees living in makeshift shelters have a higher chance of receiving aid, and that Syrians living inside Zahle proper are not targeted with assistance, as they are considered to have better living standards than those in makeshift homes or ITs.

The employment status and, in particular, the share of household members that are employed, drastically reduce the probability of being poor. Hence, the more household



members are employed, the less their chances of drowning in poverty. Research points to the importance of livelihood opportunities in promoting self-reliance.<sup>64</sup> Although this means a higher household income, more household members working may be also linked to cases of child labor.

Families with higher education levels have higher income capacity and are less likely to remain below the poverty line (LCSRHCL, 2018). Although LCSRHCL findings also pointed out that returns on education were high for Lebanese and low for Syrians, as discussed in the social services section.

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<sup>64</sup> El-Helou, Z., M. Khechen, and D. Mahdi. 2020. 'Addressing Protracted Displacement in Lebanon: A Medium Term Outlook for Syrian Refugees and Lebanese Host Communities.'

## Mobility, Safety, and Conflict Resolution

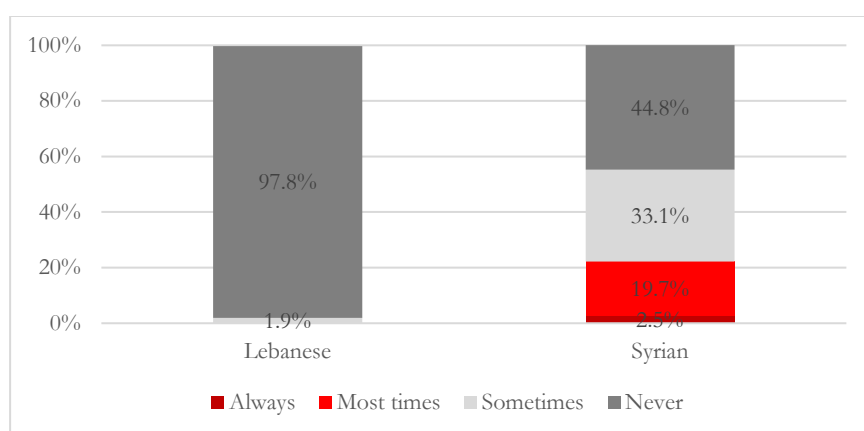
This section is divided into two subsections. The first covers Syrian refugee and Lebanese access to transportation, mobility and safety perceptions. The second addresses social interactions, intergroup perceptions and conflict resolution between the two communities in Zahle.

### Access to Transportation, Mobility Restrictions, and Safety Perceptions

Access to mobility in Zahle is different for Lebanese and Syrians (figure 9). Lebanese residents do not generally find difficulties accessing transportation, whether public or private, in order to move between places. About 58% report using transportation easily or very easily (LCSRHCL, 2018). However, 15% of the Lebanese population report they have a hard time securing the necessary transportation, and the remaining 27% are neutral (LCSRHCL, 2018). Syrian households are more likely to report issues pertaining to securing transportation, with 46% of them finding it easy (LCSRHCL, 2018).

While the vast majority of the Lebanese community in Zahle report never facing mobility restrictions (figure 9), with only 2% of households facing difficulties, at least sometimes (LCSRHCL, 2018). These restrictions mostly affect the poorer families. On the other hand, restrictions are more widespread across Syrian households, with 50% of families affected, at least sometimes (LCSRHCL, 2018). The main barriers to mobility for Syrians are the official checkpoints, as reported by 59% of the population that find it difficult to move (LCSRHCL, 2018). This is due to difficulties pertaining to accessing and sustaining legal status. Moving without legal residency limited the distance of Syrian refugee movement within and outside Zahle, as reported by interviews with Syrian households. The imposition of curfews was also validated during interviews held with Syrian households. Interviews reported Syrians either avoiding going out because of checkpoints or avoiding checkpoints when having to leave the house. Syrian respondents anecdotally expressed the lack of leisure activities due to mobility restrictions. A respondent expressed: “We go outside only when necessary. We annoy no one in order to avoid being harassed.” Another constraint, significant to close to 10% of Syrians, is the municipal curfew (LCSRHCL, 2018).

Figure 9: Mobility Restrictions

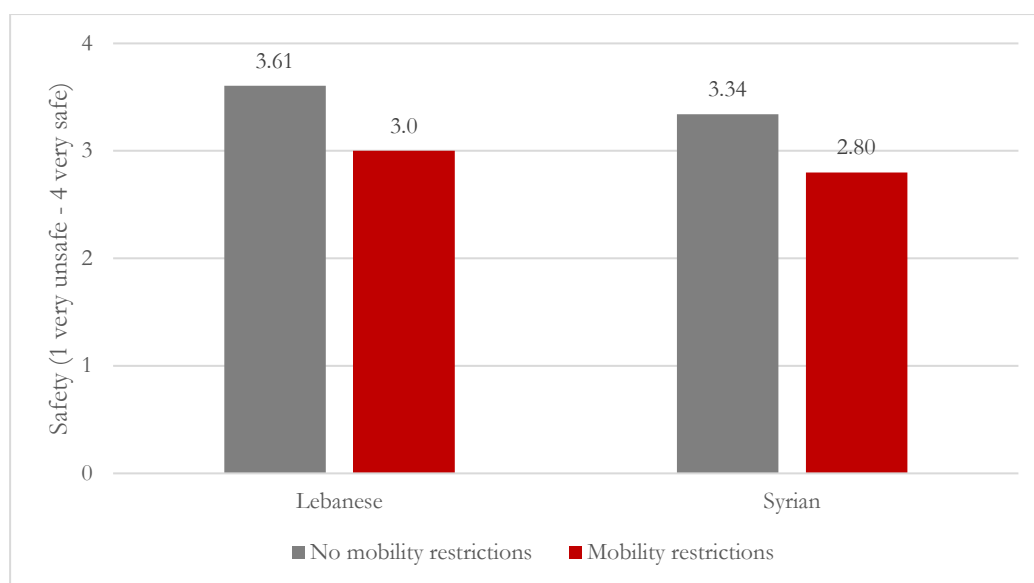


Source: LCSRHCL, 2018

There is a similar nationality divide in terms of how safe residents in Zahle feel (figure 10). While 60% of Lebanese families feel very safe, only 28% of Syrians have similar perceptions

(LCSRHCL, 2018). Moreover, only 39% of Lebanese and 58% of Syrian respondents feel moderately safe, while only 1% of Lebanese and 14% of Syrians feel unsafe (LCSRHCL, 2018). The main reasons behind the feeling of unsafety among the Syrian community are fear of deportation and detention, eviction threats and violence. Anecdotal references support this finding, as Syrian households reported not leaving the house after sunset, either to avoid problems and harassment, or due to feeling unsafe. In addition, an interviewee stated the following precautions in order to avoid complaints from neighbors and threats of eviction: “We dare not raise our voices. We respect our neighbors, and my boys do not play outside. We don’t go out much to avoid complaints”.

Figure 10: Safety Perceptions among Lebanese and Syrians in Zahle



Source: LCSRHCL, 2018

There is a clear association between mobility restrictions and safety perceptions in Zahle among both communities, however as Syrian households are more affected by restrictions, their perceptions of safety are lower (LCSRHCL, 2018). Families that face mobility restrictions report 15% lower safety levels, compared to families that do not report mobility restrictions (LCSRHCL, 2018). Safety is also shaped by the vulnerability of the house tenure, as families that receive eviction threats report lower levels of safety. Finally, those registered with UNHCR report slightly higher levels of safety. Income and education levels of the population do not clearly correlate with safety. A Syrian respondent elaborated: “The girls [respondent’s daughters] used to go to the public garden nearby, but now they are asking for papers at the door, as the municipality banned Syrians from entering. Sometimes we walk to the valley, but the way we dress causes us a lot of harassment. My children stay at home all the time; there is really no place to go.”

Beyond safety perceptions, Syrian families mostly report problems at checkpoints, as well as incidents of harassment and arrest, according to LCSRHCL findings. Interviews reported that Syrian men get stopped at checkpoints more often than women. Fieldwork also reported instances of verbal and physical harassment. A female respondent noted: “I do not go out much, and when I do, I only take my youngest daughter with me in order not

to attract attention and avoid harassment, especially due to the way we dress [referring to her veil].”

### **Social Interactions, Intergroup Perceptions, and Conflict Resolution**

Despite of the large presence of refugees in Zahle, a sizable part of the population in each of the two communities, but particularly among Lebanese, report not interacting with each other (81% of Lebanese families, compared to 29% of Syrians) (LCSRHCL, 2018). The larger out-group exposure of Syrians compared to Lebanese is related to economic transactions, such as renting apartments and purchasing or selling goods, while those interactions are almost non-existent among Lebanese families. Social interactions, such as social visits and religious events, are similarly low for both groups, at less than 20% (LCSRHCL, 2018). In general, those who have economic interactions with the other group are not more likely to socially interact with them.

Urban and socio-economic factors influence the likelihood of exposure and interaction between the two communities. Higher income and more educated Lebanese families engage less with the Syrian community, while the opposite is true for Syrians. It is thus the poorest and most vulnerable Lebanese and the better-off Syrians that are more prone to interact with each other. Zahle spatially segregates Syrian refugees more than other cities in Lebanon, in particular those that live in tented settlements. The average distance to the closest Lebanese family is about 1.5 km. Beyond these differences, Syrian families who send their children to school are more likely to report interacting with Lebanese, highlighting the opportunity the education system provides for facilitating social networks.

Fieldwork reported that Zahle’s Lebanese dwellers may have a strong anti-Syrian sentiment associated with the violent memories of the Syrian army occupation and siege of the city during the Lebanese civil war. Commemorations to honor Zahle’s martyrs are held annually.<sup>65</sup>

In general, both Lebanese and Syrian families tend to report having good or neutral relations with each other (LCSRHCL, 2018). Importantly, families that interact with the other community have, on average, significantly better attitudes towards each other, in line with the contact theory that stipulates that inter-group contact potentially improve trust and a positive attitude between the two groups.<sup>66</sup> Social visits are associated with more positive feelings for both Lebanese and Syrians. However, not all types of interactions lead to more positive views. Economic interactions, such as engaging in purchases and selling of goods or rent-based interactions, do not improve attitudes towards the out-group and, in certain cases, can even make them worse. Fieldwork noted minimal interaction

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<sup>65</sup> Al Ayoubi, B. 2018. ‘Zahle and Bar Elias: Municipal-Led Evictions in Central Bekaa, Conflict Analysis Report – September 2018.’

<sup>66</sup> Schmid, K., M. Hewstone, and A. Al Ramiah. 2015. ‘Diversities, Trust, and Intergroup Attitudes: Underlying processes and mechanisms.’ In *Social Cohesion and Immigration in Europe and North America: Mechanisms*. Routledge.  
<https://books.google.fr/books?id=FEaLBQAAQBAJ&pg=PA143&lpg=PA143&dq=contact+theory+2007and+soci al+cohesion&source=bl&ots=3yQH7TGwFF&sig=ACfU3U2vPJhGCW16C9zfp4pBKXWIPDSL uQ&hl=en&sa=X&ved=2ahUKEwjakaunjo7pAhXgA2MBHQdXD0wQ6AEwAXoECA0QAQ#v=onepage&q=contact%20theory&f=false>

between Lebanese and Syrians, including children. As one Syrian respondent elaborated: “They [Lebanese] don’t come here and we don’t go to them. To each their own.”

Within the Syrian community, interviews reported a sense of solidarity, materialized through information sharing and financial assistance. Despite their impoverishment, interviewees noted they received financial support from fellow Syrians, particularly regarding healthcare-related bills. They also helped each other with housing-related information. For instance, a Syrian respondent reported setting up a WhatsApp group open to interested users that provides information and referrals on scholarships, assistance, healthcare, housing, and authenticating documents. However, due to mobility restrictions, social interactions among Syrians were said to be limited.

The availability of dispute resolution mechanisms for both communities is an essential component for social cohesion. However, there is a strikingly low availability of formal and informal mechanisms to settle inter-communal tensions. Only 39% of Syrian households reported having proper mechanisms of dispute resolution, compared to 99% of Lebanese families (LC SRHCL, 2018). The larger availability among Lebanese is obviously due to their better access to formal institutions, like the General Security Office. Moreover, some Syrian respondents said they resort to their Lebanese landlords in cases of conflict, while others said they have no one to turn to.

## Conclusion

This report has examined qualitative and quantitative findings across various themes, such as legal status, aid and coordination, housing and urban services, social services, employment and job opportunities, income and poverty, and mobility, safety and conflict resolution. It also brings together perspectives of local stakeholders regarding the local governance of Syrian refugees. Both LCSRHCL survey findings and qualitative interviews provide representative insights that can inform local policy challenges, assuming a clear breakdown of the local population's characteristics is provided.

The report unpacks local communities' interaction with stakeholders and access to services, as well as their coping mechanisms. It also highlights the plight of Syrian refugees under challenging conditions of governance and management, demonstrating the precarious situation of Syrian refugees with regard to their legal status by providing examples whereby legal status affects access to other services or mobility, for instance. Findings also examine the reasons behind Syrian refugees choosing to settle in a particular locality.

The report investigates the perspectives of local stakeholders, namely the municipality, public agencies, aid providers, and religious actors, vis-à-vis their role in the governance of service provision, as well as in coordination and aid. Lebanese resident and Syrian refugee perspectives on the performance of various institutions, such as the municipality, security agencies and aid providers, is also studied. The report additionally identifies and analyzes the challenges that local communities face with regard to access to housing and urban and social services.

The LCSRHCL survey estimates the unemployment rate, type of job opportunities and employment in the locality, as well as income and poverty faced by both communities in 2018. Research findings provide information about the experiences and challenges relating to mobility, perceptions of safety, inter- and intra-group interactions, and conflict resolution mechanisms.

Although Lebanon's political, economic, financial and social conditions have tremendously deteriorated since the data was collected in 2018, the report still provides a rich analysis of local governance of Syrian refugees' presence in the locality of Zahle. The findings of this report can inform policy decisions and agendas of local stakeholders and international organizations in ways that will hopefully advance the integration of Syrians in Lebanese cities and towns.



## Annex 1: List of Interviewees

Interviews were held with meso- and local-level actors in Zahle between July and September 2017. Semi-structured interviews were held in Saida, Zahle, Halba and Hermel and were carried out in accordance with ethical research protocols. Interviewees confirmed their verbal consent in order to be mentioned and quoted in the research outputs. Interview findings reflect the accounts of interviewees based on their experiences, and do not reflect their affiliated institutions' official positions.

### Meso-Level Interviews Active in Zahle

	<b>Interviewee</b>	<b>Institution</b>	<b>Type of Actor</b>
1	Assaad Zougheib	Zahle Municipality	Local public institution
2	Hussein Salem	MoSA	Local public institution
3	Charbel Khoury	Mercy Corps	INGO
4	Mohamad Chaaban	UNDP	UN Agency
5	Paul Sawaya	UNHCR	UN Agency
6	Sana, Samia and Rachelle	Catholic Church	Religious Institution
7	Zaki Rifai	SAWA for Development and Aid	NGO

### Local-level Interviews with Lebanese and Syrian Households Residing in Zahle

	<b>Nationality</b>	<b>Gender</b>	<b>Occupation</b>
1	Lebanese	M	Small Business Owner
2	Lebanese, displaced from Syria	F	Unemployed
3	Syrian	M	Technician & ITS <i>Shaweesh</i>
4	Syrian	M & F	Laborer
5	Syrian	M	Laborer
6	Syrian	M	Laborer
7	Syrian	M & F	Unemployed
8	Syrian	M	Unemployed
9	Syrian	M & F	Laborer
10	Syrian	M	Laborer
11	Syrian	M	Janitor
12	Syrian	M	Unemployed
13	Syrian	M	Laborer
14	Syrian	M	Laborer
15	Syrian	M & F	Unemployed
16	Syrian	F	Unemployed
17	Syrian	M & F	Laborer
18	Syrian	M	Unemployed
19	Syrian	F	Unemployed

20	Syrian	F	Housewife
21	Syrian	F	Housewife
22	Syrian	M	Blacksmith
23	Syrian	F	Housewife
24	Syrian	M & F	Laborer & Housewife
25	Syrian	F	Librarian
26	Syrian	M	Small Business Owner

## Annex 2: Living Condition Survey of Refugees and Host Communities in Lebanon Survey

The scope of the survey was limited in order to cover a representative sample of the population in each municipality and provide meaningful results at the local level, thus prioritizing depth at the expense of breadth. The three selected municipalities host a large number of refugees, while having different characteristics in terms of location, level of development, religious composition, institutional structure and stance vis-à-vis refugees.

### Geographical Distribution of Zahle Sample

Figure 1: Heat map



Figure 2: Pointed map



Figure 3: Household Sample Size

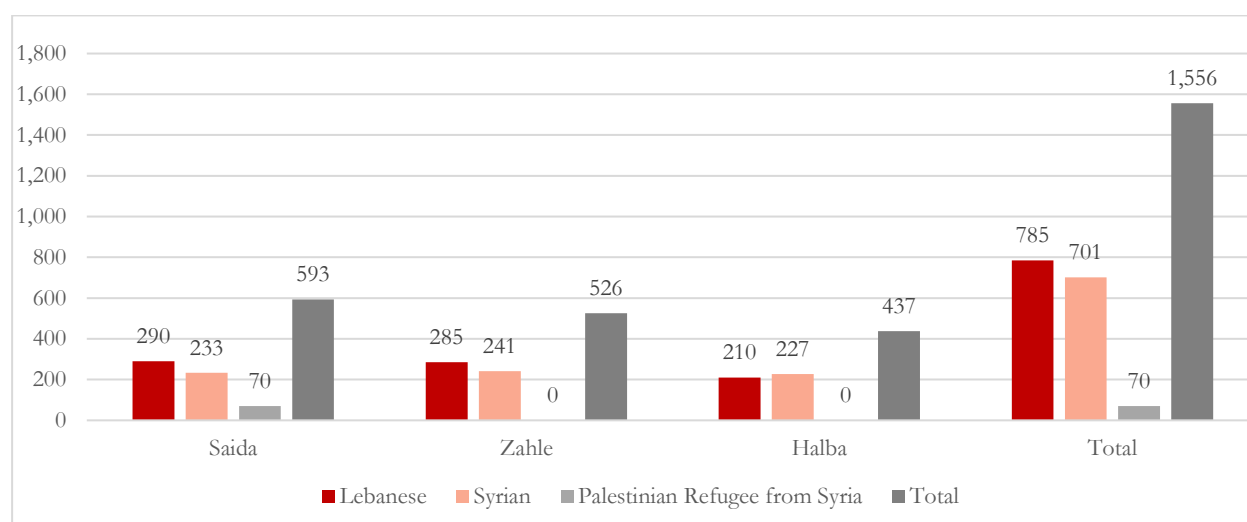


Figure 4: Population Size by Nationality

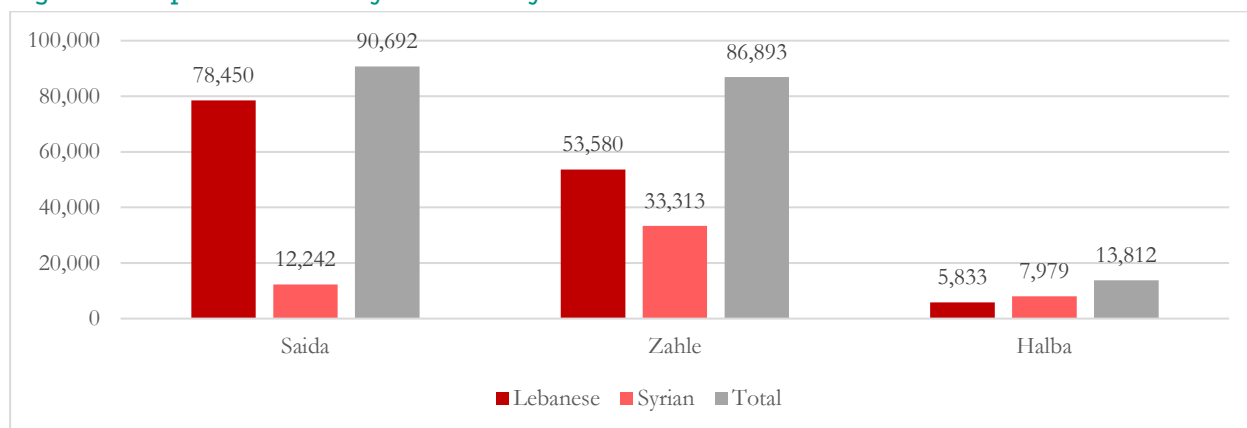


Figure 5: Zahle's Age structure

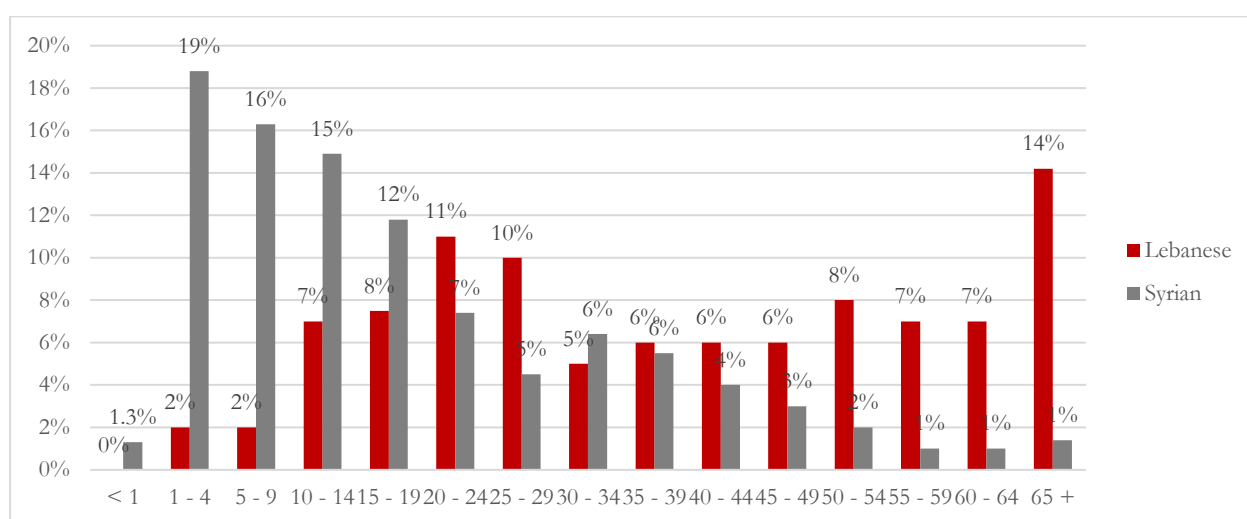


Figure 6: Zahle's Gender structure

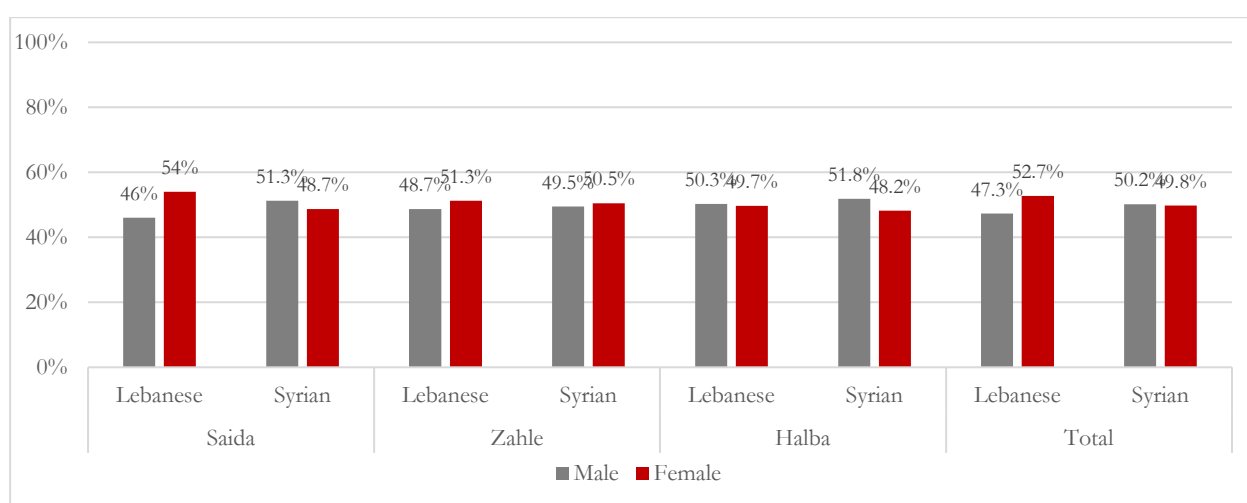


Figure 7: Marital status

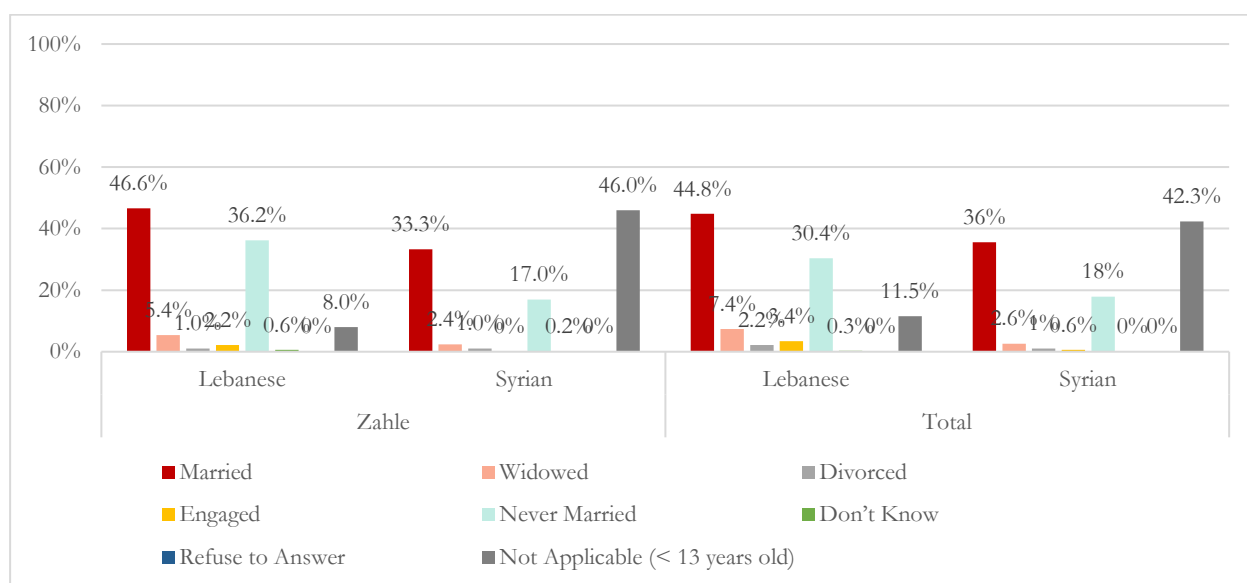
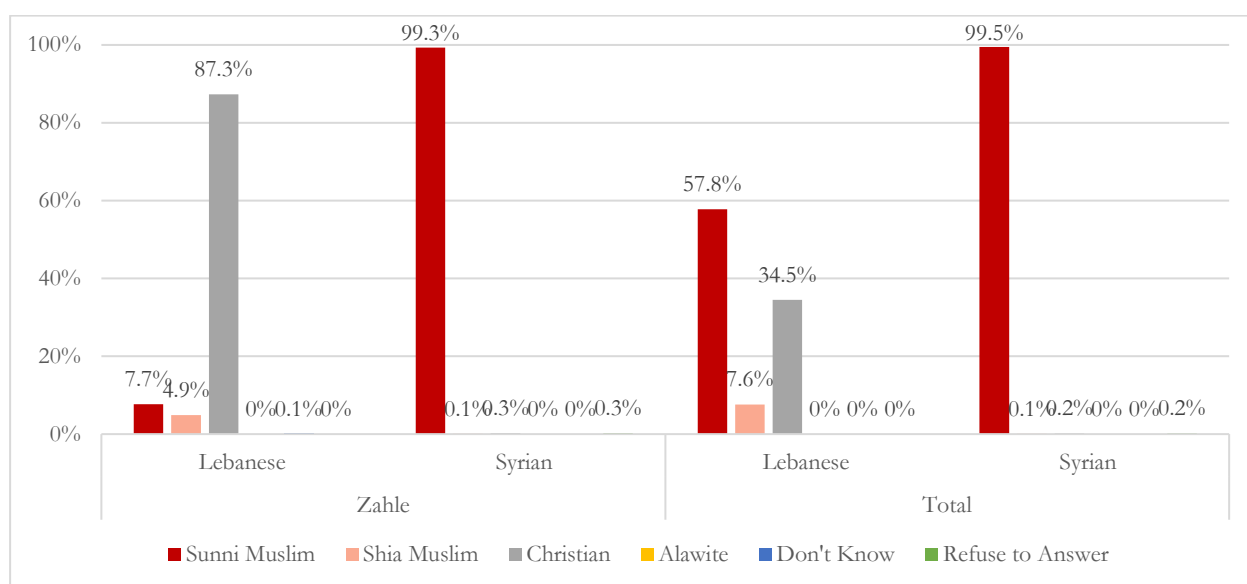
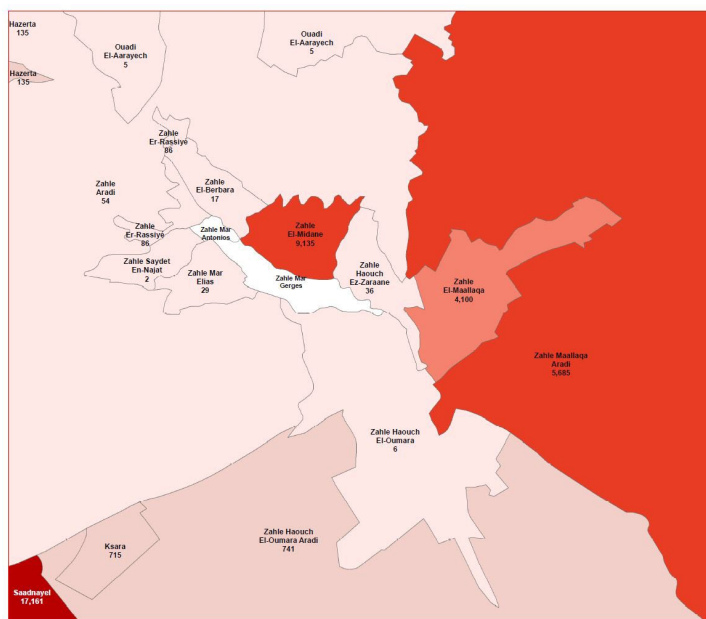
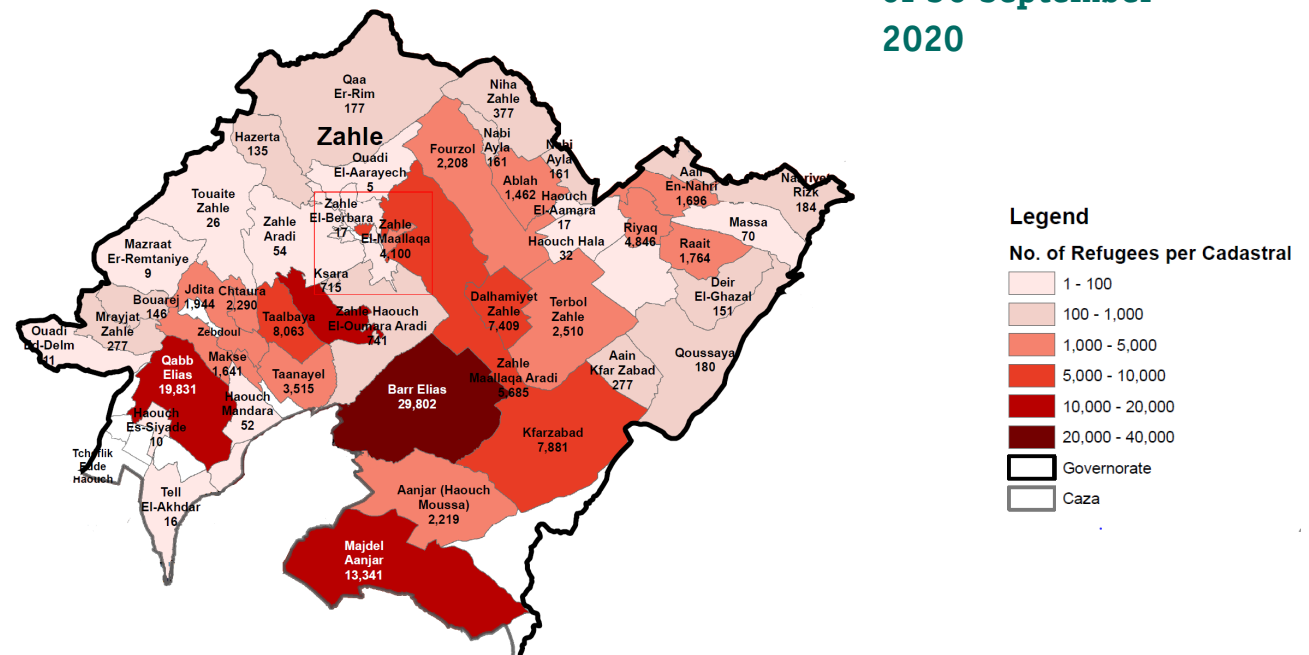


Figure 8: Confessional Breakdown



### Annex 3: Distribution of UNHCR Registered Syrian Refugees in Zahle as of 30 September 2020



Source: UNHCR. 2020. 'Syria Refugee Response Lebanon, Bekaa & Baalbek-Hermel Governorate, Distribution of the Registered Syrian Refugees at the Cadastral Level.'  
<https://data2.unhcr.org/en/documents/details/82690>

## Annex 4: List of UNHCR's implementing partners actively providing assistance in Zahle District

Sector	Implementing Partners
<b>Basic Assistance</b>	Basme & Zeytouna, Danish Refugee Council (DRC), International Organization for Migration, Islamic Relief Lebanon, International Committee of the Red Cross, Lebanese Red Cross, Merath Lebanon, Norwegian Refugee Council (NRC), Relief International (RI), Save the Children International (SCI), UNHCR, United Nations International Children's Emergency Fund (UNICEF), World Food Program (WFP) <sup>67</sup>
<b>Education</b>	Amel, Ana Aqra, American Near East Refugee Aid (ANERA), Volontari per il Servizio Internazionale (AVSI), International Rescue Committee (IRC), LOST, Mouvement Social, NRC, RI, SCI, Terre Des Hommes (TdH), World Vision International (WVI), Makassed, UNHCR, UNICEF, United Nations Relief and Works Agency (UNRWA) <sup>68</sup>
<b>Energy</b>	NRC <sup>69</sup>
<b>Food Security &amp; Agriculture</b>	ABAAD, AVSI, Chamber of Commerce, Industry and Agriculture Zahle & Bekaa (CCIAZ), Albert Einstein German Academic Refugee Initiative, DRC, Food and Agriculture Organization, International Orthodox Christian Charities (IOCC), IR, Kayany-AUB, Lebanese Society for Educational and Social Development, MoSA, SCI, United Nations Industrial Development Organization (UNIDO), Union of Relief and Development Associations (URDA), WVI <sup>70</sup>
<b>Health</b>	ANERA, Caritas Lebanon, Fundacion Promocion Social de la Cultura – Lebanon, Humedica, International Medical Corps (IMC), IOCC Lebanon, MEDAIR, RI, SIDC URDA <sup>71</sup>
<b>Livelihoods</b>	Al Majmouaa, Institut Européen de Coopération et de Développement, IRC, Intersos, MERATH Lebanon, Mercy Corps, UNDP, UNIDO, WVI <sup>72</sup>
<b>Protection</b>	ABAAD, Arcenciel, AMEL, Beyond Association, BRZD, Caritas Lebanon, Centre Libanais des Droits Humains, DRC, Danish Red Cross/Lebanese Red Cross, Heartland, HelpAge, Handicap International, Himaya, IMC, Intersos, IOCC, IRC, KAFA, Médecins du Monde, Mouvement Social, Mosaic-MENA,

<sup>67</sup> Inter-Agency Coordination. 2020. 'Basic Assistance 2020 Quarter 3 Dashboard.'  
<https://data2.unhcr.org/en/documents/details/83431>

<sup>68</sup> Inter-Agency Coordination. 2019. 'Education 2019 Mid-Year Dashboard.'  
<https://data2.unhcr.org/en/documents/download/71755>

<sup>69</sup> Inter-Agency Coordination. 2019. 'Energy 2019 Mid-Year Dashboard.'  
<https://data2.unhcr.org/en/documents/download/71756>

<sup>70</sup> Inter-Agency Coordination. 2019. 'Food Security and Agriculture Jan-Dec 2018 Dashboard.'  
<https://data2.unhcr.org/en/documents/download/68330>

<sup>71</sup> Inter-Agency Coordination. 2020. 'Health Q3 2020 Dashboard.'  
<https://data2.unhcr.org/en/documents/details/82880>

<sup>72</sup> Inter-Agency Coordination. 2020. 'Livelihoods Q3 2020 Dashboard.'  
<https://data2.unhcr.org/en/documents/details/83521>



	Nabad, Near East Foundation, NRC, OXFAM, SCI, Solidarités, TdH – L, UNHCR, UNRWA, L'Union pour la Protection de l'Enfance au Liban, UNRWA, Université Saint-Joseph, URDA, World Rehabilitation Fund, WVI <sup>73</sup>
<b>Shelter</b>	Action Against Hunger, MEDAIR, NRC, SCI, Solidarités, URDA, UNHCR <sup>74</sup>
<b>Social Stability</b>	UNDP <sup>75</sup>
<b>Water</b>	LRC, Mercy Corps, NRC, Save the Children, Medair SAWA group, Solidarités, WVI <sup>76</sup>

<sup>73</sup> Inter-Agency Coordination. 2020. 'Protection (including SGBV and Child Protection) Q3 2020 Dashboard.' <https://data2.unhcr.org/en/documents/details/83454>

<sup>74</sup> Inter-Agency Coordination. 2020. 'Shelter 2020 Mid-Year Dashboard.' <https://data2.unhcr.org/en/documents/details/83271>

<sup>75</sup> Inter-Agency Coordination. 2019. 'Social Stability 2019 Mid-Year Dashboard.' <https://data2.unhcr.org/en/documents/download/71575>

<sup>76</sup> Inter-Agency Coordination. 2019. 'Water 2019 Mid-Year Dashboard.' <https://data2.unhcr.org/en/documents/download/71576>