



# INFORMALITY AND GENDER DYNAMICS IN TRIPOLI'S LABOR MARKET

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## 0. Executive Summary

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### **Introduction:**

Development reports often characterize Tripoli as the poorest city in Lebanon and suffers mediocre economic performance and continuous governmental neglect with regards to national socio-economic policies. The influx of Syrian refugees in 2011 coincided with a prolonged period of civil armed conflict in the Tripolitan neighborhoods of Bab El Tebbaneh and Jabal Mohsen. This has had the effect of undermining the city as an economic center in North Lebanon. The arrival of Syrian refugees to Tripoli and their settlement in poverty pockets has increased the supply of informal labor. Informality constitutes a major component of the Tripolitan labor market. It is manifested in the form of informal employment as well as in neighborhoods in the form of informal housing. It is within this context that Syrian refugees settled in Tripoli, which, along its metropolitan area, hosted 6 percent of Lebanon's Syrian refugees in 2015, i.e. around 70 000 registered refugees. 75 percent of refugees are located in Tripoli's densely inhabited neighborhoods and the rest are located in the Bedawi neighborhood which also hosts a Palestinian Refugee camp (UN Habitat 2016). These numbers are consistent with studies on urban refugees from other contexts where it is observed that refugees tend to settle in poor urban areas and often seek cities and crowded areas in the search for anonymity to protect themselves from being detected by authorities. Nevertheless, this form of settlement is accompanied by increased risk, and many - especially women - fall victim to various forms of violence. Amongst many places, this violence occurs at work, for both Syrian and Lebanese women. However, the former suffer an additional layer of violence emanating from racism due to their refugee status. To this end, Care International commissioned a study to examine the experiences of women and men, both Syrian and Lebanese, in Tripoli's informal labor market.

### **Methodology:**

The report's findings emanate from conducting ten semi-structured, in-depth interviews with workers in Tripoli's informal labor market. The findings were also triangulated through two focus group discussions, one with employers in Tripoli and another with representatives of relevant active NGOs. The respondents were identified in coordination with local informants and contacts in Tripoli. Moreover, the interviews were complemented and supported through a literature review of the relevant studies available on the labor market in Lebanon and Tripoli, poverty surveys, studies on Syrian refugees in Lebanon, as well as studies on urban refugees and on informality pertaining to the Lebanese context and international contexts.

### **Findings of the study:**

#### **- Employment precarity:**

- Informal employment often comes with a general state of precarity: unstable employment where people change jobs often and/or where workers are often entrapped in temporary jobs.
- Women change jobs less frequently due to gender-based constraints that limits their pool to search for work. These range from limitations set by fathers or husbands, the need to find a job that does not conflict with their unpaid care work, to considerations of safety, particularly for Syrian refugee women.

#### ***Combining wage employment with self-employment:***

- Informal workers often lack bargaining power that would enable them to increase their wage. This

results in engaging in different types employment simultaneously, such as wage-employment and own-account work.

- In the case of self-employment or own-account work, informal workers may reach a state of self-exploitation. This means that the return of the labor time invested by self-employed workers to produce a certain product or service is less than the prevailing wage rate.

#### **Precarious life:**

- Syrian refugees often live in informal housing settings and suffer from substandard living conditions resulting in health risks and illness.
- The landlords of those informal housings are sometimes be poor who build homes on public land to earn additional income. Thus the case of Syrians renting out houses from informal landlords is one of transfer of income among the poor.
- Landlords might refrain from introducing improvements as they expect international organizations to step in and rehabilitate these informal housings.
- Some Lebanese informal workers also live in houses illegally built on public land and risk eviction by either the state or the landlord. Others face the threat of eviction as a result of the recently adopted rent law.

#### **Unstable terms of employment:**

- The interviewed informal workers in Tripoli stated that they work for long hours that could reach 12 and 15 hours per day or more. They earn a wage enabling them to barely sustain themselves and not enough to sustain their families.
- Informal workers are pushed to exhaustion. The case of women workers in the informal economy is harsher as they often combine a double or even a triple burden.

#### **Women engage in paid work to be able to perform their unpaid work:**

- When women have a theoretical control over their wages, in practice they do not have much opportunity to decide on how to spend it. Their income can barely cover the household's daily expenditures.
- Women in the informal economy are trapped in a vicious circle of exhaustion and exploitation inside and outside the market. The returns of long hours of meagerly paid work are spent on household supplies to perform their of unpaid care work.

#### **Day-off as a source of anxiety:**

- Taking a leave means less work and less income. The absolute majority of interviewed workers see their salary deducted in case they do not come for work for whatever reason
- They are trapped in a peculiar equation where more work means further exhaustion and health degradation. On the other hand permitting oneself the "luxury" of rest means threatening their livelihoods and an exacerbated feeling of anxiety.
- This is more acute for women who do not have the option to rest after work hours. Thus, workers are considered a mere input in the production process that has to be used exhaustively at the lowest possible cost.

### **Occupational hazards and gender-based violence at work:**

- Women in the informal economy can be victims of gender-based violence or sexual harassment (verbal or physical) perpetrated by colleagues or customers. These incidents are rarely reported due to the stigma that accompanies them and the victim-blaming directed at women who suffer from abuse.
- Women in the informal economy are doubly penalized as they lack protection and rights as workers. The lack of protection that comes with informality strips women from the ability and mechanisms to protect themselves from harassment without endangering their employment and income. It also restricts their pool for searching for jobs.
- In some cases, only married men are registered in the National Social Security Fund. The assumption is that men are breadwinners and the providers of their family, therefore they are granted preferential social security protection and coverage over women.

### **Work contract or bondage?**

- Informal workers do not sign employment contracts. There is an implicit contractual arrangement whereby workers in the informal economy are required to forgo of any right specified by the labor code, and in return the employer would provide them with a job.
- Syrian refugees may find themselves in instances of “vulnerability bondage” in resemblance to debt-bondage where the worker works for the employer without getting paid in return of paying back a debt. Some Syrian refugees can continue working for months without getting paid. They continue their unpaid work in the informal labor market because they are in situations of extreme vulnerability where opportunities of finding another job are almost non-existent.

### **Lack of bargaining power (alternatives to negotiations)**

- Most of the interviewees stated that when they demand a higher salary or better work conditions, they are always faced with one reply from their employer: “if you can find something better elsewhere go ahead and leave”.
- The lack of bargaining power and the inability to affect one’s condition creates a feelings of anger and alienation. Sometimes, they even have to negotiate how to quit their jobs.
- The severe imbalance of power that strips informal workers from their bargaining power pushes them to seek alternative “solutions”. These range from willingness to bear costs on behalf of the employer (such as the worker paying for someone to replace them) to having a second job. Several of the interviewed refugee workers even put their children to work.

### **Recommendations:**

#### **- Programmatic interventions for civil society organizations:**

- Micro insurance schemes: to respond to the crucial need of the interviewed workers to have access to affordable health care. It is of crucial importance in order to sustain their livelihoods, especially that a health-related shock can easily destabilize the situation of informal workers.
- Business groups/cooperatives: it is important to assess the feasibility of supporting business group formation and/or cooperatives for women specifically, as they have the potential to overcome the constraints that they face individually. They can also be linked to the supply chains of local and international NGOs in Tripoli.

- **Building Solidarity:** There is a need to build the bargaining power of informal workers and to bridge the divide between Syrian refugees and host communities, especially women. This can be done through community-based organizing as well as the support and initiation of self-help groups drawing from international experiences.
- **Establishing nurseries and day care centers:** Establishing community-based nurseries and day care centers for vulnerable populations, both Syrians and Lebanese. This can be a response to alleviate some of the burdens of women informal workers who are constantly working, either in the labor market or unpaid care at home. These day care centers would be jointly run by civil society organizations and the community to ensure ownership as well as building a sense of togetherness.
- **Working with employers:** It is important to engage with those employers to materially support them to grow their ventures on the conditionality of formalizing their workers and provide them with minimum occupational safety and health requirements. Moreover, it is crucial for NGOs that directly deal with the private sector in relation to their own activities to insert in their procurement requirements the conditions of formality and respect of workers' rights along with methods to verify compliance.
- **Upgrading the existing job placement services:** In their job placement services, NGOs ought to set targets to ensure that a certain percentage of employment is formal. Furthermore, NGOs ought to follow-up on those who were employed through these services and monitor their situation in terms of basic rights in order to be able to design better interventions in the future.

#### **For the donors' community:**

- **Funding collective rights-based interventions:** The donors' community is encouraged to fund a new type of projects based on building the collective capability of vulnerable populations, particularly informal workers, from a rights-based approach. This does not exclude service provision, but combines it with a community building approach and collective capacity building in view of attenuating the isolation felt by vulnerable groups that is being reinforced by individual service provision.
- **Ensuring the respect of workers' rights:** Donors ought to verify that their funds are not being used to employ workers informally through putting clear verifiable criteria such as health insurance, overtime, pension, etc. Furthermore, it is recommended that donors require from their partners and beneficiary organizations to include workers' rights provisions in their procurement standards and procedures.

#### **For Employers' organizations and the Chamber of Commerce, Industry and Agriculture (CCIA):**

- **Support the transition to the formal economy:** They ought to encourage their members to formally employ their workers and provide them with their basic rights as well as opportunities for skill development. On the enterprise level, the CCIA ought to provide support in terms of training and capacity building as well as facilitate access to credit to informal enterprise in order to grow and expand. Such support can be according to a tailored road plan based on each enterprise's need, and conditional to registering and formalizing the enterprise.
- **Promote occupational safety and health measures:** This can be through awareness raising campaigns on the importance of the issue for both employers and workers. Furthermore, the CCIA could provide support for employers, through access to facilitated credit in order to improve their occupational safety and health measures in terms of equipment and other physical enhancement of the workplace.

- **Ensuring a workplace free of harassment:** Employers need to ensure that the workplace is safe for women through taking women’s complaints seriously and refrain from practices of victim blaming. Institutions, such as the CCIA, could play an important role in this regard through raising awareness on the issue among employers and establishing safe complaint mechanisms that women can go to.

- **For local authorities:**

- **Provide basic health care for informal workers:** Local authorities in Tripoli can step in to provide basic health care for unprotected workers, and vulnerable populations in general. This can be done through covering all or some of the hospitalization costs or designing a basic contributory health care scheme where people benefit through paying a modest regular contribution.
- **Secure access to justice for Syrian workers:** Local authorities can provide Syrian refugees working in construction and agriculture the means to channel their grievances and assist them in recovering unpaid wages from employers. This ought to be accompanied with the assurance of non-arrest and deportation to those who did not renew their residency permits. Such mechanisms can be designed and implemented in cooperation with human rights NGOs that provide pro-bono legal services to refugees.

## I. Introduction

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Development reports often characterize Tripoli as the poorest city in Lebanon, suffering from mediocre economic performance, continuous state neglect, and de-prioritization in national socio-economic policies. Nevertheless, this does not mean that wealth is not being created in the city and that it can be treated as a homogenous bloc in isolation of the power relations, particularly economic ones, governing it. Thus, most analysis on Tripoli has often been confined to socio-economic indicators emphasizing the extreme hardship endured by its population. Similar to the situation in Lebanon, the dominant economic sectors in Tripoli are trade, services, and real-estate, which has grown exponentially over the last two decades. This was coupled with the mushrooming of microenterprises and the dismantling of industries, artisanal workshops, and manufacturing sectors, notably textile, that were present in the historical city and the outskirts of the city, as a result of trade liberalization policies.

The issue of labor informality is a complex and delicate one to which national, regional, and local policies have been blind. Tripoli and its urban suburbs are not an exception to the general Lebanese situation, but present a more acute version due to the fact that Tripoli has historically suffered from economic deprivation. Moreover, the influx of Syrian refugees coincided with a prolonged period of civil armed conflict in the area of Bab El Tebbaneh and Jabal Mohsen. This has had the effect of undermining the city as an economic center in North Lebanon and developing the local neighboring markets in manner as to cope with the deteriorating security situation in the city. Furthermore, the arrival of Syrian refugees to Tripoli and their settlement in poverty pockets has intensified informality and increased the supply of informal labor.

Based on the above, Care International commissioned this study that attempts to answer the following questions: How have Syrian refugees integrated into Tripoli's informal labor market and how, alongside host communities, do they secure their livelihoods? What are the prevailing power dynamics in Tripoli's informal labor market and how are they affected by gender and nationality? Moreover, within this labor market and the context of urban informality and poverty, what are the experiences of women refugees and women from host communities in relation to the labor market, specifically their access to employment, working conditions, employment relations, and their ability to renegotiate constraints imposed on them because of gender imbalances? Finally, what are the possible interventions that can benefit informal workers in Tripoli, particularly women?

## II. Methodology

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### Data collection and analysis

The findings and analysis presented in this study were based on exploratory interviews with experts and practitioners in Tripoli, followed by ten semi-structured, in-depth interviews with workers in Tripoli's informal labor market. These interviews constituted the bulk of the study. The findings were also triangulated through two focus group discussions, one with employers in Tripoli and another with representatives of locally active non-governmental organizations (NGOs). The respondents were identified in coordination with local informants and contacts in Tripoli. The objective of the report is to examine the context and impact of the informal labor market in Tripoli. It focuses on the challenges faced by Syrian women refugees, as well as Lebanese women from host communities, in accessing employment in Tripoli. This focus mandated an exploration of gendered factors that influence access to and conditions of employment. Moreover, the interviews document women's experiences in relation to work and livelihood, in addition to their strategies of coping with disadvantageous circumstances. Since our primary interrogation focuses on Syrian refugees and host communities, the interviews were limited to people living in areas with a high population of refugee settlement in Tripoli in order to both limit the geographical scope and offer more representative experiences. The interviews were analyzed through multiple frameworks, including the Gender Framework of Care International where applicable, as well as frameworks provided by the literature on the informal economy, most notably the contributions of Chen et al. (2001, 2013), Standing (2011) and the International Labour Organization (ILO), which analyze informality from the standpoint of employment relations and rights deficit.

Our literature review revealed that the most prominent employment sectors are trade, services, and industry (World Bank Group 2017). Therefore, the interviewee selection process followed this sectoral distribution of labor as well as the associative sector that grew significantly over the course of the Syrian crisis. The selection also took education into account, based on an ILO assessment (2013) on the employment profile of Syria refugees, which stated that employment activity rates correlated to educational attainment. In sum, the different variables that were taken into consideration in selecting women interviewees were age, marital status, educational attainment and employment sector. Therefore, the selection process narrowed to six women interviewees equally divided between host communities and Syrian refugees covering the sectors of services, industry, trade, and the associative sector. The distribution of women interviewed was as follows: two Lebanese women working in the service sector, one in industry, two Syrian women working in the service sector and one in the associative sector. Two of the interviewed women combined wage employment and self-employment. Furthermore, two Lebanese women were single (one engaged to be married), one Syrian woman was single, and two were married.

The selection process for interviewing men followed similar lines of sectoral distribution of labor, while adding the construction sector which employs a high concentration of Syrian workers. Moreover, marital status and educational attainment were taken into consideration. The objective of interviews with men was primarily to inform our exploration of issues surrounding access to employment and conditions of work, in addition to serving as comparative samples to flesh out gender dynamics within Tripoli's informal labor market. Four men, equally divided between host communities and Syrian refugees covering three sectors (services, trade, and construction) were

interviewed: one Lebanese man in construction, another one in the service sector, one Syrian man in the service sector, and another one in the health sector in construction. All the interviewed men were married.

The findings of the interviews were sorted out and divided into three basic categories: current and past work conditions, socio-economic context in Tripoli, and gender dynamics. We also added a fourth category unique to Syrian interviewees that reflected on their individual experience in moving from Syria to Lebanon and comparing their previous work conditions to their current situation. The study also sheds light on all interviewees' work history and past experiences, as well as their choice and pattern of employment in general. The information on the context in Tripoli guided us to explore these experiences within the general context of living conditions as well as personal history. Finally, the section on gender dynamics identifies the particular experiences of women both through their own narratives and in contrast to interviewed men. The main overarching themes emerging from this interrogation were identified within the different interviews and further explored in the analysis.

## **Limitations**

The field work conducted had several limitations that should be taken into consideration when reading the report. Firstly, the limited number of respondents reduces the representative capacity of the report findings. Therefore, these findings should be read within a qualitative analytical scope based on individual narratives. More research ought to be conducted with a more significant sample in order to draw a more comprehensive picture of Tripoli's informal labor market. Furthermore, the male gender of the primary interviewer may have impacted some of the information relayed by the women interviewees due to potential sensitivity. This limitation was mitigated by soliciting the assistance of a secondary female interviewer for two of the interviews. Additionally, two of the women conducted the interviews in the presence of their little children, which might have also posed a limitation to the information shared on the experiences of women in Tripoli's informal labor market. Fourthly, several of the interviewees did not grant permission to record the interview, resulting in an increased reliance on notes taken. Additionally, many of the interviewees had limited time to conduct the interviews due to their long hours of work and exhaustion, as well as their lack of abundant free time, particularly for women. Finally, although the respondents' profiles were varied, the sample was still constrained by the unwillingness of potential respondents approached for the study, both Lebanese and Syrians, to participate out of fear of repercussion. Nonetheless the main findings of the report were validated by employers and representatives of civil society organizations that were present in the focus group discussions.

### III. Literature review:

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#### Syrian refugees in Lebanon

Since the start of the Syrian crisis in 2011 and the influx of Syrian refugees, international NGOs and intergovernmental organizations have produced numerous reports on the effect of refugees on various aspects of life in Lebanon. The majority of these reports stressed the negative effect of Syrian refugees on the Lebanese economy as a whole and on the livelihood of host communities in particular. The most prominent of these was the World Bank report entitled “Economic and Social Impact Assessment of the Syrian Conflict” (World Bank Group 2013), based on which the Lebanese government pleaded the international community for funds in order to address these effects and appease host communities. These abundant reports tackled the effect of Syrian refugees on the labor market, housing, social infrastructure, political stability, social cohesion within host communities, and many other issues. Noticeably, these studies reiterate and cite each other’s findings, highlighting the negative effects of Syrian refugees on host communities in terms of rising poverty, unemployment, strain on social infrastructure, etc. In terms of labor market effects, the ILO asserts that:

“Competition between Lebanese and Syrian workers fleeing to the country is quite high, given that Syrian laborers work for lower salaries, longer hours and without social security benefits. The sudden increase in the labor supply and the availability of cheap Syrian labor explains the decline in wages and the strain on jobs, which is translated into more limited job opportunities for Lebanese nationals” (International Labour Organization 2013).

These claims have been explained by the fact that Syrians compete with lower salaries because they complement their work income with aid they receive (Thorleifsson 2016). Moreover, studies have reported an increase in the prices of basic commodities (Kukrety 2016), as well as the challenges posed on host communities as a result of hosting refugees. Basic services (electricity, health care, water, waste management) came under pressure (UNHCR 2013). Other reports highlighted the tensions between Syrian refugees and host communities, driven by their need to share scarce resources such as water and sanitation (Search for Common Ground 2014). Most importantly, an overwhelming number of these reports quote the findings of the World Bank study - itself controversial - on the macroeconomic and socio-economic effects of the refugee situation in Lebanon. Examples of these citations include the contraction of GDP by 2.9 percent and the increase in poverty and unemployment within Lebanese citizens (World Bank Group 2013).

The hardship and challenges, as well as the coping mechanisms and interventions, of Syrian refugees and host communities are well documented within these reports. The issue of Syrian refugees could also shift from temporary to protracted, which might require new approaches of studying and addressing it.

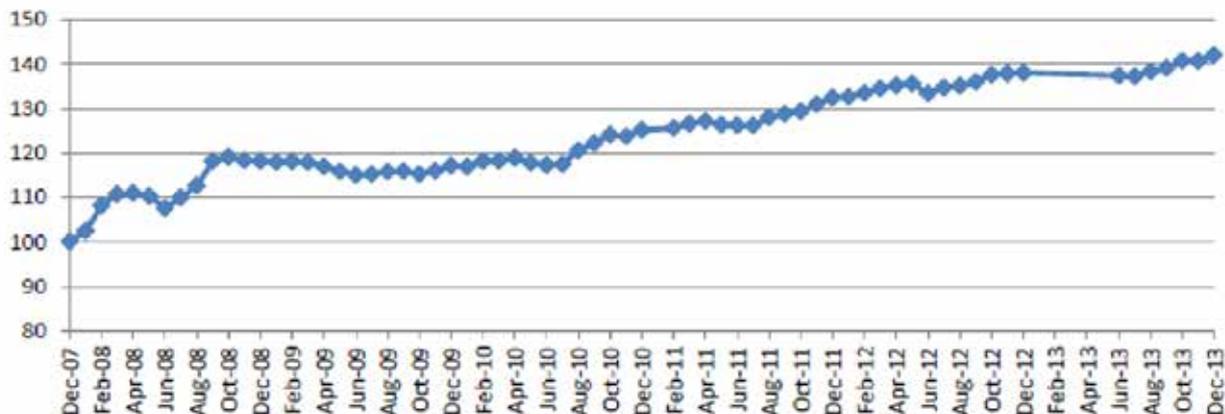
*The cited economic effects of Syrian refugees in Lebanon are actually the impacts of the Syrian crisis and not of the refugees themselves. [...] The economic implications of the war in Syria would have been worse for Lebanon had there been no Syrian refugee influx.*

Adib Nehme, senior ESCWA advisor

Adib Nehme, senior ESCWA advisor, asserts that the cited economic effects of Syrian refugees in Lebanon are actually the impacts of the Syrian crisis and not of the refugees themselves. This includes the contraction of GDP growth, as well as reduced exports and imports as a result of the closure of the main routes of land trade to and from Lebanon via Syria. Another World Bank study, by Cali et al. (2015), found that the Syrian war affected the Lebanese export sector, to a lesser extent than it affected Turkey and Jordan. The cost of export increased because more than 20 percent of total Lebanese exports to Arab countries go through Syria. Nevertheless, the same report cites that exports are progressively regaining their pre-war levels. Additionally, one must take into account the effects of regional instability on Lebanon's main growth drivers that depend on the external rather than domestic demand such as real-estate and tourism (International Monetary Fund 2016). In this regard, Nehme takes a step further and contends that the aggregate effect of the refugee influx has compensated the negative effects of the Syrian crisis in terms of bolstering aggregate domestic consumption. The inflow of aid money created jobs and acted as a counter-cyclical factor countering recession in the country. Thus, Nehme concludes that the economic implications of the war in Syria would have been worse for Lebanon had there been no Syrian refugee influx.

In this regard, it is surprising that very few, if any, of the reports produced on Syrian refugees in Lebanon cite or mention the joint UNDP and UNHCR study on the impact of humanitarian aid on Lebanon (2015), which found that the aid influx into Lebanon contributed significantly to the mitigation of the effects of the Syrian crisis on Lebanon where the impact on GDP was only negative 0.3 percent (UNDP and UNHCR 2015). This study examined the impact of the annual aid package of USD 800 million received between the fourth quarter of 2011 and the second quarter of 2014. According to the UNDP and UNHCR assessment, "around 44% of the aid package was injected into the economy in the form of direct cash to beneficiaries (most of which in the form of WFP food cards); more than 40% was spent in the form of in-kind purchases; and 14% was spent on payroll of UN and implementing partner personnel". It is worth noting that this impact assessment only accounts for known and disclosed funds by traditional funders observed by the UN system and not undisclosed funds by unconventional actors. The sum of aid from Gulf countries, for example, is unknown but expected to be significant.

Therefore, in recurrent instances, available reports on the effects of Syrian refugees in Lebanon present neither a balanced view nor, at times, accurate information, particularly regarding the rising basic prices of commodities. The latter is often explained by the increased demand of the Syrian population, whereas, except in the case of rental prices, there is little evidence supporting the claim that Syrian refugee influx has caused inflation. The observed rise in prices of food stuff and other basic commodities since 2011 (the start of the crisis) was neither exceptional nor above the standard rate when compared it to the pre-crisis period: "prices have not risen any more than before the refugee crisis" (Idris 2016).



*CPI index for non-alcoholic beverages and food items, base December 2007.*

*Source CAS (Central Administration of Statistics 2013)*

These reports offer two additionally contentious claims: that Syrian refugees compete with Lebanese workers because they offer lower wages and that Syrian refugees compensate from the lower return on their labor with aid, particularly food vouchers. These findings are based on two inaccurate assumptions: firstly, that all Syrian refugees benefit from aid in the form of food vouchers or cash (USD 27 per person per month for those eligible); and, more importantly, that Syrian workers are able to negotiate wages, refuse work, or wait for an opportunity with better pay. In other words, such rhetoric implies that Syrian workers actively compete with Lebanese for jobs and actively decreasing their demanded salary in order to find a job, which is rarely the case. Studies also assume that the effect of Syrian refugees is uniformly negative on low-income Lebanese. In doing so, they view the policies concerning refugees and their function in Lebanon in a disaggregated way - not from a political economy perspective, but from the angle of narrow and limited indicators. In this regard, according to Nehme, the refugee influx has caused a sort of redistribution amongst the poor, meaning from poor Syrian refugees to poor Lebanese citizens (Nehme 2017). One indication of this is shelter taken up by Syrian refugees in many cases through rent from poor Lebanese households. In fact it has been widely reported that Syrian refugees have rented out basements and other forms of shelter as well as informal housing that belong to low-income Lebanese citizens. Another example is the consumption of purchased goods from informal, self-employed Lebanese citizens. Therefore, it would be an oversimplification to claim that Syrian refugee presence has had the same effect on low-income Lebanese across the board.

Finally, most reports examine Lebanese Government policy towards refugees (mainly non-encampment) as stemming from security and sectarian concerns reminiscent to the experience of hosting Palestinian refugees, without examining these policies from a political economy perspective. Turner (2015) contends that non-encampment policy was an active policy to increase the supply of labor in view of reducing overall wages in the informal economy, benefitting Lebanese business owners, landowners, and the construction sector. The influx of Syrian refugees not confined to camps restored the level of Syrian workers in the country prior to 2005 and created abundant cheap labor. It also created the need for Syrians to rent out land to set up their tents and, in many occasions, the rent was paid in the form of work to the land owners (Turner 2015). Thus, the effect of the Syrian refugee influx into Lebanon is hugely complex and multi-layered.

Reducing it to technical indicators and assumptions results in the overlooking of many important dynamics that are manifested particularly in the informal economy.

### **Tripoli: a segregated city**

Informality constitutes a major component of the Tripolitan scene. It plays out both in the labor market (in the form of informal employment) and in neighborhoods (in terms of informal housing). This research paper adopts the definition of the ILO on informal economy which “refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements” (ILO 2015). Informal economy includes non-wage workers: employers who own or operate informal enterprises and self-employed workers, including unpaid family workers and own-account workers, as well as informal wage workers, mainly casual workers without a fixed employer, temporary workers, and unregistered workers, amongst others. Those who are engaged in the informal economy often lack formal contractual arrangements, social security and protection, and suffer poor working conditions (Chen, Jhabvala and Lund 2001). The latest ESCWA study asserted that Tripoli is a deprived city with pockets of prosperity. The study found that the city has a high incidence of deprivation, especially when it comes to the economic situation of its inhabitants, as well as their health and housing. In this regard, two indicators can serve as a proxy guide of informality in terms of labor: 76 percent of households do not include a person with a high-school degree and 78 percent of households do not own a bank account (Nehme 2014). These are strong indicators of labor informality: a low degree of education is correlated with a high incidence of informality and bank accounts are usually the means through which regular formal employees collect their wages. Moreover, the same study indicates that 24 percent of households have an income less than 500 thousand Lebanese Pounds per months and 24 percent have an income between 500 and 750 thousand. This also offers an indicator of informality because the national minimum wage is 675 thousand Lebanese Pounds. An additional indicator of high incidence of labour informality is the fact that 75 percent of heads of households in Tripoli are not covered by any health insurance scheme (Nehme 2014). The prevailing employment informality was confirmed by the latest World Bank findings on the North region, asserting that 85 percent of wage employees are informally employed, i.e. not benefiting from social security as an otherwise primary indicator of informal labor (World Bank Group 2017). Missing from the findings is informality amongst the self-employed.

Informality in Tripoli can also be perceived through the prevailing economic sectors in its economic structure. For instance, only 23.7 percent of micro and small enterprises are registered (Le Thomas and Dewailly 2009). Around 96 percent of enterprises in North Lebanon employ less than 5 workers (i.e. micro and small enterprises) (Hamdan 2004). Similar to the situation in Lebanon at large, the dominant economic sectors in Tripoli are real-estate and banking, the former rising to prominence in the last two decades. Studies note that investments are massively directed towards real-estate rather than industry (Le Thomas and Dewailly 2009). Nehme asserts that the interests of the business and political elites in Tripoli are concentrated in the above-mentioned sectors (2017). These investments in real estate were coupled with a process of deindustrialization, the effects of which were felt in the textile industry, which witnessed a significant setback as a result of trade liberalization in the post-war era which could not stand Chinese competition (Le Thomas and Dewailly 2009). Moreover, Tripoli’s economic sectors are characterized by low productivity and limited capacity to generate skilled and formal jobs (World Bank Group 2017). “Among those who are working in North Lebanon, the vast majority are in poor quality, low productivity jobs working in enterprises of less than ten employees. The majority of workers are employed in the wholesale and retail trade

sector, characterized by low productivity” (World Bank Group 2017).

In fact, the decline of Tripoli as an economic center in the North and in Lebanon can be traced back to the civil war, which resulted in the splitting of regions in Lebanon along sectarian lines. The entry of the Syrian Army into Lebanon and the removal of the Palestine Liberation Organization in the early 1980s resulted in the exit of Tripoli from the war. When it was no longer a deciding factor in the civil war, Tripoli was sidelined and its issues de-prioritized among political factions. Negligence was further accentuated as Tripoli and Northern Lebanon became significant areas of domination by the Syrian army, whose generals engaged in extensive smuggling activities and networks. “The war economy in North Lebanon mattered to Syrian army officers, because they controlled a greater share than elsewhere. In coordination with the warring Lebanese militias, they were able to control key infrastructure, including the port, the refinery in Beddawi and the Chekka cement works” (Gade 2015). Moreover, Syrian generals distributed economic privileges to Tripolitan businessmen with whom they shared close ties and were also engaged in smuggling activities between Syria and Lebanon. This state of affairs persisted even during periods of peace, and the city only came to the forefront of national governmental interests because of security incidents and civil strife, which further damaged and alienated the city from its surroundings (Jadah 2014).

The above does not necessarily imply that the high incidence of deprivation and informality are felt uniformly across Tripoli. Quite to the contrary, the aforementioned ESCWA report also reveals a stark rate of intra-regional disparities in Tripoli. Deprivation is mostly felt in the old city of Tripoli, Tebbaneh, Jabal Mohsen, and areas located east of the Tripoli Boulevard, which cuts longitudinally through the city. The areas west of the Boulevard, Basatin Trablus and Basatin al Mina, are relatively more prosperous and saw most of the real-estate development of the last two decades. One could characterize Tripoli as socio-spatially segregated along the Boulevard. Its west side is prosperous and hosts middle and high-income residents and commercial activities, whereas its east side hosts impoverished communities, high rates of informality, poor infrastructure, and the most prominent security turbulences.



Figure 1: Tripoli Map

*Informality is not exclusive to the old and densely-populated impoverished areas. It also stretches to the prosperous areas. Prosperous informalities in Tripoli were “formalized” and accommodated over time.*

Nevertheless, informality is not exclusive to the old and densely-populated impoverished areas. It also stretches to the prosperous areas. Prosperous informalities in Tripoli were “formalized” and accommodated over time. Examples of this include beach resorts illegally built on the shores of the city during the civil war, planned development projects such as the resort on the Ras el Sakher area, and the special economic zone in the port of Tripoli where the labour law is suspended under the guise of providing incentives for investors (Farfour 2015). The planned special economic zone is meant to develop an industrial park and attract foreign investors through a 100 percent exemption on corporate tax, as well as on social security contributions for workers (The World Bank 2016). These developments are tolerated as sources of growth and development for the city and are promoted as indicators of vibrant touristic and commercial activity in the city. Poor neighborhoods, on the other hand, are treated as a nuisance to the city and hubs of criminality, particularly following the protracted conflict between Jabal Mohsen and Tebbaneh where inhabitants complain that the only official state presence is that of the army (Lebanon Support 2016).

## Syrian refugees in Tripoli

It is within this context that Syrian refugees settled in Tripoli starting in 2011. Along with its metropolitan area, Tripoli hosted 6 percent of Lebanon's Syrian refugees in 2015, i.e. around 70 000 registered refugees. 75 percent of refugees are located in Tripoli's densely-populated areas, and the remaining 25 percent are located in the Bedawi area which also hosts a Palestinian Refugee camp (UN Habitat 2016).

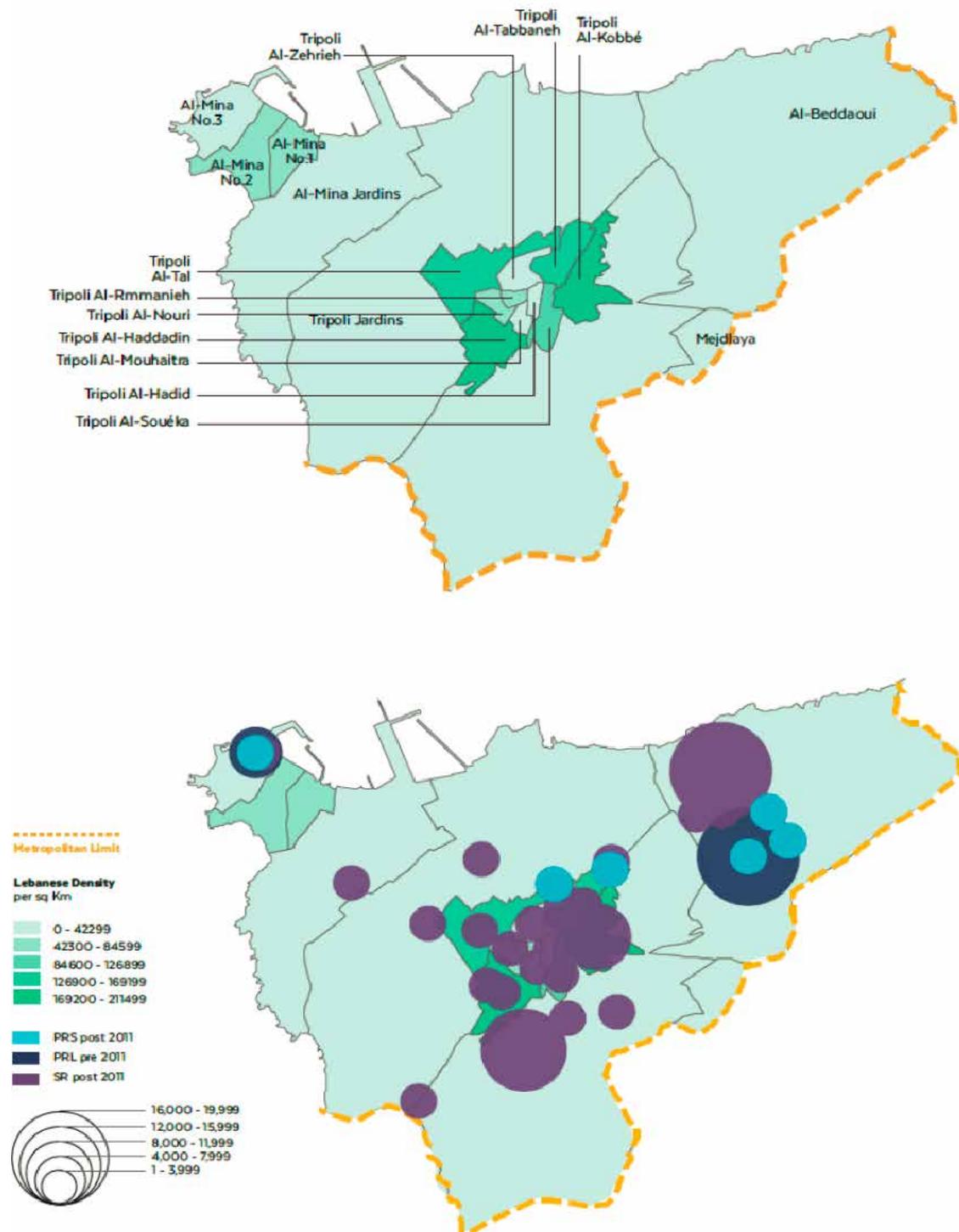


Figure 2: Population density in Tripoli by nationality, source: UN Habitat 2016

The concentration of Syrian refugees in impoverished areas is striking. According to UNHCR, Tripoli Ez-Zaitoun (comprising the outskirts of Qobbah and Abou Ali River areas) has seen a population increase of 258 percent and the Al-Hadid area population increased by 100 percent (UN Habitat 2016). These numbers are consistent with studies on urban refugees in other contexts where refugees tend to settle in poor urban areas, often seeking crowded cities in search of anonymity and to protect themselves from being detected by authorities (Sanyal 2012). This is often accompanied by increased risk where refugees, especially women, are more exposed to different types of violence. In this regard, the Women's Refugee Commission conducted a study on urban refugees in several cities, including Beirut. The study concluded that "refugee women in all contexts reported being sexually assaulted, and even raped, when trying to earn money for themselves and their families. Violence is perpetrated by employers, by clients, and by strangers who accost them on their way to and from work" (Women's Refugee Commission, 2016). Additionally, urban refugees face the same conditions and dynamics as the urban poor, albeit with an added layer of xenophobia (Jacobsen 2004). Indeed, "urban refugees occupy a gray area between legality and illegality, they share this with urban poor as they negotiate formal and informal practices on a daily basis. Informal practices defy the borders of the formal and undermine the legitimacy of authorities in their claims on what is a fixed sense of legitimate" (Darling 2016).

Following similar patterns to the hardships endured by Tripoli's urban poor, Syrian refugees in the city face an unemployment rate of 14 percent, which is double the national rate of 7 percent. Syrian refugees in Tripoli have a larger dependence on loans than the national level (UN Habitat 2016). The former went up from 1.5 percent in 2014 to 10 percent in 2015, while the latter moved from 5 percent to 15 percent. Moreover, Syrian refugees in Tripoli had a 68 percent reliance on food vouchers as a first source of livelihood while the number was at 35 percent for those in Beirut and Mount Lebanon in 2015 (UN Habitat 2016). Syrian refugees in Tripoli work the longest hours (60 hours per week) and earn the lowest wages (50 thousand Lebanese pounds per month less than the national average) amongst their fellow refugees elsewhere in Lebanon. The settlement of refugees in Northern Lebanon and Tripoli amounting to 29 percent of the total Syrian refugee population in Lebanon (World Bank Group 2017), "represents an increasingly unsustainable stress on social services and the job market" (World Bank Group 2017). This reality has added to the already existing hardship of Tripoli's labor force, which seeks employment in an underperforming private sector. According to the same World Bank study, the investment climate in the North is lagging behind compared to the performance of firms at the national level. It is plagued with many constraints, the most crucial of which is the significant presence of informal firms, in addition to weak infrastructure such as electricity, among other factors. This has significant implications on the labor market where "the crux of the problem lies on the demand side – a private sector that fails to generate productive jobs [...] The available evidence suggests a market dominated by small and micro businesses - too many in the informal sector with limited job creation capacity. Together with the limited growth potential currently prevalent among SMEs, future employment creation in the absence of new investment is highly constrained" (World Bank Group 2017). These factors lead to the conclusion that both Lebanese and Syrian workers share a labor market at best stagnant and at worst shrinking. This conclusion is supported by the declining activity rate of the working age population in North Lebanon which contracted from 52 percent in 2009 to 48 percent in 2016 (World Bank Group 2017).

## Women in Tripoli's labor market

No literature is available on the situation of Syrian refugee women in Tripoli's labor market. The same is true of Lebanese women in Tripoli. Studies have often focused on women at the national scale, sometimes disaggregating data at regional levels, but there are, nevertheless, rarely city-specific indicators, although women face greater hardship in the labor market. For instance while the women refugee labor force participation rate stands at 19 percent nationally (16 percent in Tripoli), they face an unemployment rate of 68 percent, compared to 70 percent (68 percent in Tripoli) and 21 percent respectively for males (ILO 2013). Tripoli recorded the lowest labor force participation for Syrian refugee women standing at 4 percent (ILO 2013). On the other hand, the labor force participation rate of Lebanese women in the North, excluding Akkar and Menieh-Donieh, stands at 15.2 percent compared to 70.3 percent for men, while unemployment stands at 12.5 percent and 6.6 percent respectively (CAS 2009).

Thus, the labor force participation rate for Syrians and Lebanese women is similar, but the stark difference lies in the unemployment rate. It is worth noting that the rates for Lebanese workers have likely changed since 2013, but no studies on the labor force have been conducted since then. Furthermore, the latest World Bank study (2017) found that the share of women in formal employment (around 35 percent of the formally employed are women) is higher than in informal employment (around 25 percent). When it comes to sectoral distribution, the data on Syrian refugee women is non-existent. Nevertheless, it is reported that 71 percent of active refugee women work in unskilled labor and 14 percent in skilled as well as semi-skilled labor (ILO, 2013). Thus, one can deduce that most active Syrian women work in sectors such as agriculture and low-added value services such as domestic work. This situation differs for Lebanese women where a significant share works in skilled jobs such as professionals (25.9 percent), technicians (12.3 percent) and managers (6.5 percent) (CAS 2009). Moreover, when Syrian refugee women work, they often see their situation worsen as they carry the double burden of unpaid care work and paid work in the market (Calderón, Gáfaró and Ibáñez 2011). The same can be said of Lebanese women (ILO 2009). This is in addition to the burden of exposure to harassment at the workplace as well as during their commute. A study exploring Syrian refugee women's experiences in Bekaa showed that while many view that women refugees' work (as a result of necessity under displacement) as a form of emancipation, the women themselves see it as exposure to harassment and under-payment (Quist 2016). Moreover, many are forbidden from working by their husbands and male guardians under pretexts of safety. They are only given permission to work in environments that their male guardians perceive as safe (Quist 2016). This study will further explore these experiences of women, especially because the Syrian refugee influx introduced Syrian women as a new variable to the Lebanese labor market. This presents a significant development as the prevalent foreign female labor (with the exception of Palestinian refugees) has historically been limited to the sector of domestic work.

The following sections examine the experiences of women and men, both Syrian and Lebanese, in Tripoli's informal labor market, employing the lens of the framework laid out in the methodology section with a special attention to gender dynamics.

## IV. Fieldwork Findings

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### Informal work, precarious life

Informality is not limited to poor working terms and conditions but is a general state of insecurity that characterizes individuals' conditions in relation to work, daily life, housing, and the general capacity to make ends meet and sustain their livelihoods. In this regard, when framing livelihoods as "the capabilities, assets and strategies used by people to make a living" (Goździak and Walter 2012), people in informal employment, based on our interviews, often have limited ability to enhance their livelihood and are often entrapped in efforts to - at best - maintain it and - at worst - stop it from deteriorating. As Standing (2011) puts it, people in informal employment are in a constant condition of anxiety. It is "chronic insecurity associated not only with teetering on the edge, knowing that one mistake or one piece of bad luck could tip the balance between modest dignity and being a bag lady, but also with a fear of losing what they possess even while feeling cheated by not having more. People are insecure in the mind and stressed" (2011).

*People in informal employment, based on our interviews, often have limited ability to enhance their livelihood and are often entrapped in efforts to - at best - maintain it and - at worst - stop it from deteriorating.*

In this section, we will further explore this state of anxiety and insecurity based on the in-depth field interviews with Lebanese and Syrian women and men working informally in Tripoli. This condition of "chronic insecurity" is often exacerbated by factors related to gender and nationality. We will examine instability firstly in terms of employment and then in terms of living conditions.

#### **Employment precarity**

The precarity characterizing informal employment comes in the form of unstable employment where workers change jobs often, and/or are often entrapped in temporary jobs. Mohammad, a 34 year old Syrian health worker has had 7 different occupations since he arrived to Tripoli as a refugee in 2013. Rabih, a 40-year-old barista at a local coffee place has changed occupations at least 3 times before settling in at his current place employment. The recurrent change of employment is mostly observed among men, both Lebanese nationals and Syrian refugees, and, to a lesser degree, amongst women from both nationalities. Moreover, the change in employment is rarely within the same professional field or occupation. Mohammad was a health care professional in Syria but worked as a construction worker in Lebanon. He also worked at an electricity company, at dispensaries and hospitals, and ended up as a personal care worker in his employer's house. Rabih worked as a porter in the second-hand market in Tripoli, then operated a stall in the Sunday market, then as a street vendor selling kaak (bread-based snack), and finally as a barista at a local café.

Table 1: Interviewees' Profile

Name	Age	Nationality	Sex	Family Status	Education	Current Employment	Past Employment
Mohammad	34	Syrian	Male	Married with 2 children	Scientific Baccalaureate, then technical institute in public health	Personal nurse, and UNHCR volunteer	Construction worker; nurse .in hospital
Amal	42	Syrian	Female	Married with four children	University degree in translation	Teacher at a school for Syrian children	Olive picking and vegetable sorting
Jamil	30	Syrian	Male	Married with one daughter	Elementary school	Janitor in a building	Security system company
Nada	46	Lebanese	Female	Single	Brevet	Freelance hairdresser	Beauty salon
Abdelhamid	36	Lebanese	Male	Married with four children	Elementary school	Sanitation foreman	Sanitation worker
Lama	26	Syrian	Female	Single	Pursuing her Master's degree in psychology	Psycho-social support in an NGO	Worked with several NGOs
Rabih	40	Lebanese	Male	Married with two children	High school dropout	Works at a local café	Street vendor
Samira	27	Lebanese	Female	Engaged to be married	Technical degree in hotel management	Works at a restaurant (captain waitress)	Worked at several restaurants as chef and waitress
Khadija	22	Lebanese	Female	Single	High school dropout	Textile worker	Worked a textile factory
Zeina	41	Syrian	Female	Married with four children	High school	Cleaning worker at a school	Self-employed: hairdresser at home

On the other hand, changing jobs among women informal workers was less observed within those we interviewed, primarily because of gender-based constraints for both Syrian and Lebanese women. Some were also new entrants into the labor market. Samira, a 29-year-old Lebanese waitress at a local restaurant in Tripoli had 4 waitressing jobs in 10 years, 2 of them relatively long-term and the others short-term.

*I spent 4 years of my life doing nothing because my father refused the idea that I work or pursue my studies. However, I set my mind on changing that and it took me a lot of effort and arguments to convince him that I should work and study, but it had to be on my own expense. I enrolled in a technical school to study hotel management and I financed my studies through working. But I do not have much choice. I am stuck in Tripoli and my father does not accept for me to work outside Tripoli or travel abroad. My brothers? They can do whatever they want. (Samira, waitress)*

Khadija, a 22-year-old Lebanese garment factory worker living in Bab el Tebbaneh said:

*I do not have many options in terms of finding work because I do not want to work in public places, meaning places in the street where I have to deal with other people and customers. You know, I am a girl and I prefer to work behind closed doors to avoid contact with others in the open street.*

Amal, a 42-year-old Syrian refugee working as teacher at a school for Syrian students and living in Fouar, at the outskirts of Tripoli, stated:

*It was less difficult for my husband to accept that I teach in the school because he knows the teachers and agrees with the general culture prevailing in the school. What's also good is that I can stay with my children who are students there. Otherwise, he wouldn't have accepted that I work elsewhere... for my personal safety. We hire a taxi to give me a ride with my children to school at the cost of 125,000 Lebanese Pounds a month.*

Zeina, a 41-year-old Syrian refugee working as a cleaning worker in a school in Abu Samra expressed the following:

*We rented an apartment near the school in order for me to be close by. If I want to change work, it has to be near my house in order for me to return home quickly and take care of the house and my family.*

*Lebanese and Syrian women in informal employment, the lesser frequency of changing employment is governed by gender-based constraints that severely restrict the possibilities they have to search for work. As women, they have to account for male guardian permission, proximity to the home and children, and cultural restrictions.*

As can be inferred from the above statements of Lebanese and Syrian women in informal employment, the lesser frequency of changing employment is governed by gender-based constraints that severely restrict the possibilities they have to search for work. As women, they have to account for male guardian permission, proximity to the home and children, and cultural restrictions. Samira faced restrictions of seeking work within Tripoli as per the limitations set by her father after. It was only after long negotiations that she was able to gain concessions from him. Samira's attempted for years to convince her father, whether by pleading or by fighting with him. In the end, he was swayed by two factors: one was that she would pay for her tuition and the other was studying to be a chef, which was his occupation before retiring. On the other hand, Khadija did not encounter direct limitations in the form of explicit imposition by her family. Her father is deceased and she lives alone with her mother. But she had internalized the norms of a conservative society and self-imposed her own limitations. As for Amal, her ability to work had to conform to the standards of safety set by her husband while also incurring additional transportation costs to guarantee this safety. Finally, Zeina's place of work was set by her ability to fulfill the obligations dictated by her unpaid care work at home, i.e. by the prevailing gendered division of work. It is worth noting that both Zeina and Amal's husbands rarely work due to health conditions, which makes the women the primary providers for their families, without this affecting the time and effort they dispense in household work. Therefore, the apparent lesser frequency of changing employment ought not to be confused with employment stability. It is rather a dearth of choices, especially for Syrian refugee

women, that contributes to this frequency. The anxiety of job loss is very present and significant among most of women interviewed. Khadija, for instance, stated:

*I do not know when my work here will end. The factory previously stopped work for 3 months, but then we returned to work. This happens frequently and every time I do not know whether I will be brought back.*

Amal and Zeina have been working for less than a year. In this regard, Zeina said:

*I begged the school to let me work in the summer while there are no students, even for a few days a week. I begged them not to cut me out completely because I need my income.*

*For both the women and men interviewees in Tripoli's informal labor market, the changes in employment and occupation were involuntary. These were imposed on them by terms of employment that deteriorated so much that they became unbearable or abrupt changes pertaining to the shutdown of the economic unit where they were employed.*

For both the women and men interviewees in Tripoli's informal labor market, the changes in employment and occupation were involuntary. These were imposed on them by terms of employment that deteriorated so much that they became unbearable, such as the non-payment of salary or abrupt changes pertaining to the shutdown of the economic unit where they were employed. Lama a 26-year-old Syrian NGO worker changed employment 3 times in 3 years due to the fact that the NGOs she worked with ran out of funds. Nada, a 46-year-old hairdresser, left the hairdressing salon she had been employed at because her health condition severely deteriorated. She had to stay in bed for 2 weeks after because of overwork:

*I was working 12 hours a day without being able to sit down. Last year, my health deteriorated terribly. One time I had to stay in bed for 2 weeks. I was vomiting every day, I had diarrhea, and my back was killing me. The owner of the hairdressing salon called me and told me to get back to work for a few hours. I went but I couldn't handle it. I had had enough and I quit.*

### **Combining wage employment with self-employment**

As previously indicated, informal work covers a wide range of activities within the categories of wage employment or self-employment. However, those two categories are not mutually exclusive. It is not rare that individuals in the informal economy combine the two. This is often employed as a strategy to earn more income because, as informal workers, they often lack bargaining power that enables them to increase their wages. Thus, they resort to alternative means which we will explore in further detail in coming chapters. Zeina, for example, is hired on hourly pay as a domestic worker by the teachers at the school where she is employed. She can only work during her days off because she has to attend to her household otherwise. Before working at the school, she attempted to open up her own hairdressing salon within the premises of her household. Her endeavor failed, however, because her customers were mainly Syrian refugees who were unable to pay. In fact, self-employment brings about further vulnerability and instability. Abdelhamid, a 36 year old sanitation foreman living in Mankoubin area, juggles wage employment and self-employment depending on the job at hand. When he is hired by an engineer as a construction worker, he becomes a wage employee paid on a monthly basis with specific working hours. However, he becomes self-employed

when he is hired for a specific job by a household where he has to secure workers and pay them. While both situations contain volatility, the latter is more exacerbated as his income from self-employment jobs deteriorates:

*I used to earn between USD 1000 and USD 1500 per month from jobs performed for households. Nevertheless, with the Syrian crisis I barely make USD 700 and that's on a good day. I have to have to lower the prices as much as possible in order to compete and secure sanitation jobs from households. When I am hired by an engineer on a construction site I earn around USD 1000 per month.*

This case could amount to a situation of “self-exploitation” (Harriss-White and Gooptu 2001), where self-employed family workers work for longer hours and sell their product at low prices. The return of the labor time invested by self-employed workers to produce a certain product is less than the prevailing wage rate. This process of self-exploitation is clearer in the case of Nada, the hairdresser living in Bab el Ramel.

*I used to work for 8 hours a day at a hairdresser salon and get paid 300,000 Lebanese Pounds. It was a very low salary. Perhaps I could have earned more than double in another salon, but I had my freedom and grew a customer base while working as a freelancer and that gave me an additional income between 500,000 and 600,000 Lebanese Pounds without accounting for the expenses. However, I was working a double shift. When I was finished with my work at the salon, I would directly go attend to clients and return home around 11pm or midnight.*

Nada continued at this pace for several years until she was worn out and quit her job and settled as on freelance work only. Nevertheless, this process of self-exploitation only reinforced and maintained the exploitation by her employer who paid her far below the market wage rate. And it did not stop there. She agreed with the employer to bring her clients to the salon where he would provide the materials and they would split the fees. While this might seem a fair deal, the employer has now started to exploit Nada's assets, presented here in the form of social capital that she accumulated during the years of growing her clientele base.

*After a while, he started eating up the cut that we agreed on when we made this deal together. He started giving me less than half of the fees of the clients I brought to the salon. What bothered me most is that I noticed that he started to give more attention to my clients and attend to them personally in order for him to steal them from me so they become the clients of the salon and not only my clients.*

Rabih, the barista, worked for several years a street vendor. He would sell kaak in the morning and work at the café in the afternoon.

*The bakery used to provide me with the kart to sell in the street. They would also give me the kaak to sell and I would pay them back according to sales. However, when not enough were sold, the bakery required me to pay for them in advance. They would give karts to several street vendors and, through the bakery's connections with the municipality, the police wouldn't bother us if we did not have municipality permits to be able to sell in the street.*

Rabih intended to enhance his income through street vending, which is the kind of employment that could be classified as ambiguous where “the employment relationship is objectively ambiguous so there is doubt about whether or not an employment relationship really exists. This is the case, for instance, with street vendors who depend on a single supplier for goods or sell goods on commission for a distributor” (Chen and Vanek 2013). In the case of Rabih, there is a transfer of cost from the bakery, the only supplier of goods, to the worker who is solely responsible of sales and covering the costs of the production of kaak whether they are sold or not. This results in acute vulnerability for the informal worker. Indeed, Rabih stated that he stopped street vending after he was trapped in a spiral of accumulating losses for decreased sales leading to indebtedness. Moreover, the ambiguity of the employment relation could also amount to a situation of disguised employ-

ment where “the employment relationship is deliberately disguised by giving it the appearance of a relationship of a different legal nature” (Chen and Vanek 2013). This is due to the fact that bakery provided Rabih with the capital, in this case, the kart, as well as the necessary material (kaak), and the facilities in the forms of agreement with the municipality for him to sell the bakery’s products.

### Child labor

The insecurity and precarity of work as portrayed above translates into engaging children of informal workers into the labor market as well. According to our sample, 2 people stated that they have one child working:

*I have four kids. Three of them go to school and the eldest is 15 years-old. He had to work after his father could not find a job and is not doing well, health-wise. My son works as porter for 10,000 Lebanese pounds a day. Previously, he worked at a barber shop in order to learn the profession. He used to get paid 20,000 Lebanese pounds a month. However, he stopped because he did not learn anything; the barber only made him clean the shop without teaching him how to cut hair. (Amal, Syrian refugee).*

*I have three children. One is an adult who is married to a Syrian refugee woman. My 9-year-old daughter goes to school, and I have another older boy who is mentally challenged. My 15 year old son dropped out of school. He was not very good and, since we left Syria, he wasn’t able to continue his education. He is now learning to be a mechanic at a car shop in Beb el Ramel. They only pay him transportation and food. (Zeina, cleaning worker).*

In the two cases above, both women are the main breadwinners of the family where the husband has difficulties finding work due to health conditions. The decision to engage their children in the labor market was not an obvious one as they were keen on providing education to their other children despite the costs. Zeina pays 100,000 Lebanese Pounds per month for her daughter’s school fees.

*My children’ education is the most important thing to me. I want them to complete their education and have better prospects than me. However, I am afraid that the education that they are getting in their current school will not be officially recognized. This is one of my biggest fears. (Amal, school teacher).*

*The trajectory of most of the interviewed informal workers began at an early age (16 years old). These trajectories were associated with a family crisis, often the death of the male breadwinner, leading the women to drop out of school.*

It is worth noting that Amal and Zeina were also keen that their working children develop skills and a certain profession through a sort of informal apprenticeship: learning from a mechanic and a barber. In those instances of absence of a male breadwinner for Syrian refugee families in Tripoli, women and children bear most of the cost and responsibility. The burden falls mainly on women, who not only combine paid and unpaid work but also bear the responsibility of securing an education for their children. Finally, it was observed that the trajectory of most of the interviewed informal workers began at an early age (16 years old). These trajectories were associated with a family crisis, often the death of the male breadwinner, leading the women to drop out of school. Khadija started working at the age of 15 when her father passed away and she dropped out of school. Nada started working at the age of 13 for the same reason. Those who were able to better advance in one way or another were women with a higher education. The impact of their social backgrounds is a factor we

will examine further throughout the analysis. This was mostly observed when it comes to learned skills and prospects, but not in terms of significant difference of salary. Nevertheless, what characterizes the situation of all interviewed workers in the informal economy is the condition of precarious life which further intensifies the sense of insecurity and anxiety experienced in employment.

### **Precarious life**

All the interviewed informal workers live either in Tripoli's poor suburbs or to the east of Tripoli's boulevard, which segregates the city in a socio-spatial manner as explained in the literature review. The only exception is Jamil, a 30 year old Syrian refugee, who works as a concierge in a building in the Dam and Farez area, a neighborhood that saw recent massive real estate development activities housing Tripoli's well-off population. Jamil is an exception and did not choose his residence:

*I used to live in a house illegally built on a public land. It was very humid in the summer and very cold in the winter. The rent was 275,000 Lebanese pounds, which was high, and I could not afford it. My wife came from Syria with our newborn daughter. I was fed up with house problems and expensive rent so I decided to search for work as a concierge in order not to worry about rent problems and to have better housing conditions.*

Indeed, "the urban poor have to solve a complex equation as they try to optimize housing cost, tenure security, quality of shelter, journey to work, and sometimes, personal safety. For some people, including many pavement-dwellers, a location near a job say, in a produce market or train station — is even more important than a roof. For others, free or nearly free land is worth epic commutes from the edge to the center. And for everyone the worst situation is a bad, expensive location without municipal services or security of tenure" (Davis 2006). In Jamil's case, he made a choice to work as a concierge for the sole purpose of securing decent housing in a privileged area of Tripoli where it is safe and where he does not have to pay for utilities, especially after experiencing indecent housing conditions. Similar journeys of Syrian refugees searching for acceptable places of shelter when arriving to Lebanon in general and Tripoli in specific are documented by various reports. Zeina, on the other hand, chose her place of residence in relation to her place of work to save on commuting, as well as to be able to tend to her housework. Furthermore, the choice of residence is also affected by considerations of safety and security and the opportunity to live in an environment free of hostility.

*We pay USD 200 in rent. The landlord is poor and modest. Although the house is in very poor shape, we prefer to stay here because the landlord is very nice to us. An international NGO came in and did some works to improve the house. I thought of changing residence to be nearer to the school where I teach in Bedawi. But the area is not safe for us. I prefer our current residence because we get along with people around and feel safe (Amal, school teacher).*

*The landlords of those informal housings are often poor folks who build on public land to earn additional income. Thus, the case of Syrians renting out houses from informal landlords is one of transfer of income among the poor. Furthermore, landlords might refrain from making improvements to the buildings or homes, motivated by the expectation that international organizations would step in and rehabilitate the housings.*

Before moving to her current residence in Abu Samra, Zeina and her family stayed at her sister's

house for a while, then moved into a basement until she found a job. Amal had a similar experience and changed residence with her family 6 times. She first lived with her sister, then her family lived in a room in a gas station where her husband worked in exchange for rent, then to a coal storage warehouse. Currently, she lives in Fouar, on the outskirts of Tripoli, in an informal house owned by a local Lebanese landlord who has a small vegetable shop. Syrian refugees often suffer from sub-standard housing conditions resulting in health risks and recurring illness. They have little leverage or bargaining power as they do not find housing easily and their choice of residence is often out of necessity as elaborated by the interviewees. Moreover, the landlords of those informal housings are often poor folks who build on public land to earn additional income. Thus, the case of Syrians renting out houses from informal landlords is one of transfer of income among the poor. Furthermore, landlords might refrain from making improvements to the buildings or homes, motivated by the expectation that international organizations would step in and rehabilitate the housings. But the issue of informal housing is not limited to Syrian refugees. Lebanese nationals such as Abdelhamid, the foreman, and Rabih, the barista, also live in houses illegally built on public land.

*I live in Abu Samra where I rent an apartment in an illegal building. My rent is 400,000 Lebanese Pounds. 6 years ago it was 250,000 Lebanese Pounds. The price went up because of the Syrian refugees. I have humidity problems and there are cracks in the ceiling. Water enters the house every time it rains and so my children are often sick. I am behind on my rent and the landlord is trying to evict us. Sometimes I sneak into my own house in order for the landlord not to see me and scold me and humiliate me in public. He even steals electricity from the state electricity poles and sells it back to us. The water heater at the house is broken and I cannot afford to fix it, so my wife and children go to my in-laws in order to have a shower (Rabih, barista).*

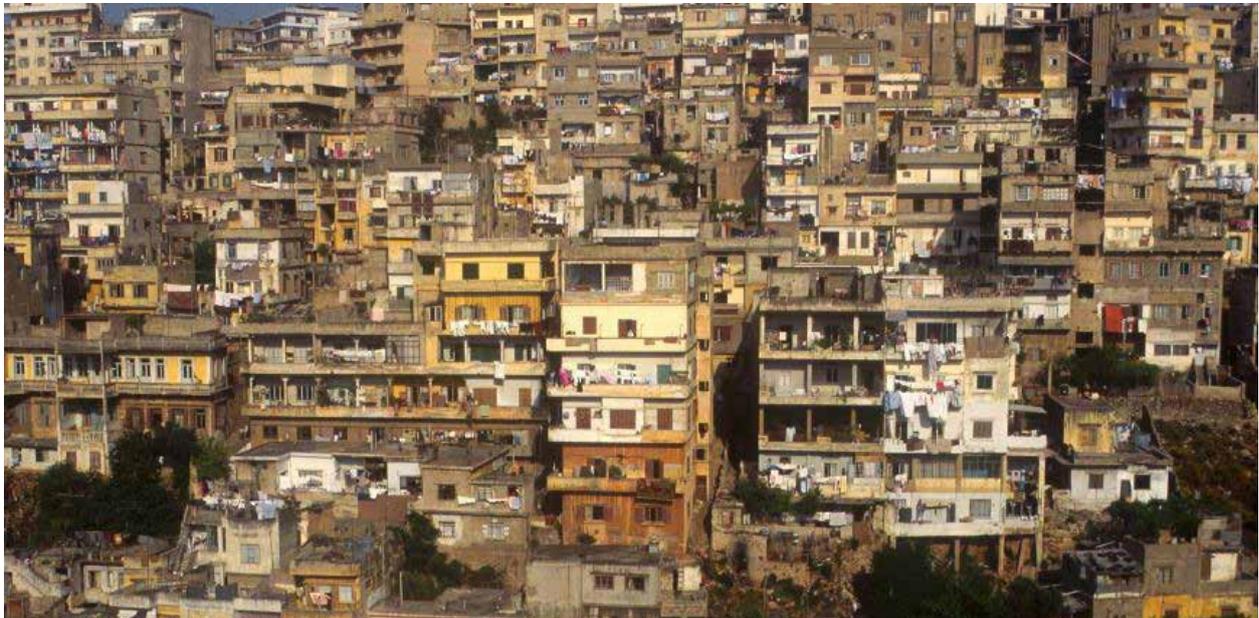


Photo 1: Informal housing in Tripoli, source: <http://www.awams.com/Lebanon/Tripoli/>

*The challenge of housing goes beyond the unsuitable conditions of shelter and the health risks that poses. It extends towards an overarching sense of insecurity, anxiety, and constant fear of eviction by the landlord or by the government in case it decides to eliminate illegally built residence.*



The challenge of housing goes beyond the unsuitable conditions of shelter and the health risks that poses. It extends towards an overarching sense of insecurity, anxiety, and constant fear of eviction by the landlord or by the government in case it decides to eliminate illegally built residence.

*We have been in our house in Bab el Ramel since forever. It's old rent, so we pay very little. Now we fear being evicted because of the new rent law. I try to save as much money as I can in case we ever had to leave (Nada, hairdresser).*

*We pay old rent for our house in Bab el Tebbaneh, but we're in the process of litigation. The landlord wants to evict us because of the new rent law. I don't know what the outcome will be, and we don't know what we are going to do. We rely on God (Khadija, textile worker).*

*My two flatmates and I used to live in Qobbeh. We were constantly harassed, overhearing people saying bad things about us because we were three Syrian women living alone and our friends, who are men, would visit our apartment. The landlord told us that he wanted the apartment back because his family wanted to live in it. So he refused to renew our lease and we left. Later on we found out that he had been lying and had rented it out to other people (Lama, NGO worker).*

As seen in the examples above, the threat of eviction is always present and bolstered by institutional legal developments occurring in the country at large as a result of the new rent law. This constant threat particularly targets informal workers earning meager income. They face the risk of renting houses in much worse shape and that are more probably informal dwellings. On the other hand, the experience of Lama presents an entanglement between racially-motivated and gender-based discrimination, which led to her eviction along with her flatmates. The cases presented in this section illustrate that “the exploitation of labour also happens indirectly through the lack of urban housing, essential services, utilities and infrastructure” (Harriss-White and Gooptu 2001). The issues of low quality of housing, in addition to lack of public services and quality utilities, compound to larger challenges exacerbating the anxiety of informal workers beyond the question of residence.

All interviewed informal workers, except for Nada, struggle to make ends meet. Their earnings are barely sufficient and essential public services are scarce. Healthcare in particular was cited as the most pressing concern for all interviewees, particularly Syrian refugees. Because they cannot afford admission into hospitals, they resort to alternative methods of either ignoring the problem, taking pain killers, resorting to dispensaries, or in emergency cases, admitting themselves into hospitals while incurring significant debt.

*If I encounter health problems, I sometimes go to a nearby dispensary depending on the problem. But most of the time I don't do anything about it; I just ignore the problem because I often don't have enough money to deal with it. (Khadija, textile worker).*

*I have chronic back pains because of my work. I went to see a doctor in a nearby hospital where they give free consultations for Syrian refugees. The doctor said I need an x-ray, but I don't have money for it. So I keep taking painkillers so I'm able to do my work. I cannot afford treatment especially that my son was hit by a car and we had to take him urgently to the hospital and that cost us USD 1700. I had to borrow money from several people and I am still repaying my debt. (Zeina, domestic worker).*

Public healthcare services emerged as a crucial theme for informal workers who lead an insecure and vulnerable life. Many of the interviewees stated they can barely cover their monthly expenses, and so a health-related shock can severely destabilize their fragile economic balance. The issue is aggravated when discussing access to reproductive and sexual health services for women - both Syrian and Lebanese. Contextually, the Lebanese welfare system does not recognize sexual health - only reproductive health, which in practice means that health coverage, for those who have access

via welfare systems, includes only sexual healthcare services for married women. Moreover, the mere fact that women in the informal economy do not have access to social security severely hampers their access to healthcare in general and reproductive health care in particular. In this regard, Syrian refugee women face increased difficulties. They are disproportionately affected by the poor healthcare system in Lebanon due to “the increase in GBV (particularly intimate partner violence (IPV), early marriage, transactional sex, sexual assaults), as well as lack of access to emergency obstetric care, limited access to contraception. These factors lead to fewer antenatal care (ANC) visits, delayed family planning, and all round poorer reproductive health. Women are also at risk of stress-related mental disorders due to war, trauma, and displacement” (Yasmine and Moughalian 2016). The lack of affordable healthcare also paves the way for strengthening clientelist networks in order for informal workers to benefit from healthcare services through local leaders. However, this does not come without significant cost.

*My family and I have cards from the Ministry of Social Affairs that cover hospitalization for minor injuries. But for major incidents, I go to dispensaries or seek the coverage of the Ministry of Health. Yet, it is very difficult to succeed in accessing coverage because I have to be part of the clientelist network. My father had a heart condition and died because we couldn't get him to the hospital on time because I did not succeed in obtaining the help of local politicians. (Abdelhamid, sanitation foreman).*

*My wife has a serious illness and her situation is getting worse and I cannot afford to get her into a hospital. I sought the help of a local politician but that didn't work because he wanted me to work for him. Do you know what it means to work for him? It means that I become one of his za'aran (thugs) and that he would grant me a salary and services. But I refuse to be a thug; I have my dignity. (Rabih, barista)*

Clientelism as a condition for access to healthcare services presents a serious hindrance for refugees because they are not part of the socio-political fabric of interest to these clientelist networks. They sometimes receive partial hospitalization coverage from the UNHCR, but several interviewees stated that procedures to be able to benefit from it are cumbersome and costly. Therefore, more often than not, they prefer to cover the costs on their own.

These factors culminate in a spiral of debt that is inescapable. And informal workers sometimes adopt negative coping strategies that have been well-documented. These include changing the household's nutrition diet, as did Zeina:

*We are 9 people living in the house. There is my family, my daughter-in-law and my nephew, as well as my mother-in-law. We have little income to sustain ourselves, so sometimes we eat potatoes for months.*

In many instances, the interviewed informal workers resort to their relatives and social services to borrow money. If those attempts prove unsuccessful, they resort to loan sharks because they cannot otherwise access the formal banking system for loans, as in the case of Rabih. In this regard, the story of Samira stands out because the debt she incurred is not due to her family's difficult situation but rather a consequence of her choices.

*When I succeeded in convincing my father to allow me to continue my studies, I had to take a loan in order to pay the tuition fee for a technical degree in hospitality. I took a loan from my brother-in-law and am still working to repay it. I had to do this to be independent. Now I give a part of my salary to my mother so she can spend on herself and part of it to repay my loan. When I contracted rheumatism, the doctor told me to rest for two weeks, but I couldn't because I have a loan to repay and I cannot afford not working. Although I am living with my parents, I feel like any other household: in order to get by I have opened a credit account with the grocery store and clothing store. That is how I manage (Samira, waitress).*

As seen in the above testimony, Samira's debt was the price she had to pay in order for her, as a woman, to be able to pursue her studies and lead an independent life. She was willing to bear financial difficulties in order to pursue the degree she wanted, as well as to help her mother to gain some financial independence from her husband's allowance.

The vulnerabilities created by informality are more acute for Syrian refugees, whose very existence is threatened by their residency status. All the Syrian refugees, both women and men, interviewed stated that they do not have a valid residency permit. Although they had secured one upon entry into Lebanon, they were unable to renew it due to the complications of procedures and securing sponsors. Even the USD 200 registration fee is a significant cost for many. This exposes them to the constant threat of arrest and deportation, which further intensifies their daily anxiety.

*I have a constant anxiety from checkpoints because I don't have a valid residency permit. Once I was stopped at a checkpoint and by the will of God, the policeman asked everyone for their papers except me. I turned down many jobs because I know the routes to get there have checkpoints (Mohammad, health service provider).*

*I always fear for my sons or husband getting stopped and arrested because they do not have valid residencies. I do not fear for myself as much though, because the police don't usually stop women at checkpoints (Zeina, cleaning worker).*

Syrian refugee men face more difficulties than women when it comes to checkpoints. Syrian refugee women have in effect more freedom of mobility when it comes to the practices of state institutions. Nevertheless, their movement is rather constrained by patriarchal social structures on both societal (harassment on the streets for example) and family (by their husbands) levels. The refugee registration at the UNHCR can contribute to cushion their legal vulnerability because it is not associated with having legal residency. Nevertheless, it does not protect refugees from practices of extortion, or falling victim to rent extraction.

*I worked as a nurse in a hospital where the agreement was that I get paid 600,000 Lebanese Pounds as a wage. Few days after I started work, the hospital management informed me that I will be paid only 500,000 Lebanese pounds. When I objected, they told me that I was Syrian and didn't have a residence permit, so I am not supposed to be working anyway. They told me to consider the 100,000 Lebanese pounds difference as a penalty for not having a work permit (Mohammad, health service provider).*

*We thought of paying someone to sponsor some of the members of the family in order to get a legal residency permit to move around freely. However, we decided not to because we heard many stories of people we know who tried the same thing and were robbed by their potential sponsor. They couldn't do anything about it. They cannot make them give back the money and they cannot complain to the authorities (Amal, school teacher).*

*We are registered in the UN food vouchers program and have 5 cards each, enabling us to spend USD 27 per month. However, we noticed that the prices of food items in the stores accepting UN cards are higher than in regular stores (Zeina, domestic worker).*

These practices are qualified as rent extractions from Syrian refugees through benefiting from their vulnerability to decrease the agreed wage, sell them products at higher prices, and rob sponsorship fees. Such practices of exploitation and extracting financial resources without any kind of services in return are emboldened by the institutional frameworks that prevent Syrian refugees from accessing legal recourse or justice. These forms of exploitation are a direct result of the state policy that Saghieh (2015) accurately characterizes as "manufacturing vulnerability. Such a policy aims to strip various groups of their fundamental rights in order to reject their presence and facilitate their

exploitation. This policy will not only strengthen the Lebanese authorities' ability to intervene and reign arbitrarily, but, in many cases, also put victims of such a policy at the mercy of other people. The affected groups are left with two solutions: they either leave Lebanon, or accept exploitation. In some cases, the latter may amount to forced labor and, subsequently, human trafficking" (Saghieh 2015).

## **A. Unstable Terms of Employment**

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Informal workers in Tripoli suffer from poor and harsh working conditions without legal or social protection. The burden is heavier on women, who risk gender-based violence at work without any recourse for justice and compensation. As defined above, informal work encompasses employment relationships that are not covered by formal arrangements in law or in practice. This means that the mass of workers do not enjoy protection, whether social security from National Social Security Fund or the application of the Labor Law that guarantees some degree of protection from exploitation, or in terms of working hours, leaves, occupational safety and health. The application of Labor

*The formality/informality distinction is a continuum rather than a divide. Workers often oscillate between formality and informality. One's place on this continuum is determined by a number of factors including gender, nationality, and sector.*

Code provisions is not always clear cut or absolute. Some of the interviewed workers were granted some provisions in it. This is why we contend that the formality/informality distinction is a continuum rather than a divide. Workers often oscillate between formality and informality. One's place on this continuum is determined by a number of factors including gender, nationality, and sector. What characterizes the informal nature of the interviewees' labor is limited to the poor work conditions but also to the fact that the terms and conditions of employment are often subject to abrupt changes imposed on the workers. In the following passages, we examine this shared experience where workers have virtually no control over their work environment, and often deprived of choice, with the exception of the choice to resign.

### **Harsh working conditions**

The interviews with informal workers in Tripoli revealed long work hours that reach 12 to 15 hours per day at the lowest wages possible. Employers engage in a practice of maximization of productivity and efficiency, extracting effort and labor from informal workers at the lowest wage-price possible. The wage-price is determined by the bare minimum needed for informal workers to sustain

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themselves and not enough to sustain their families as demonstrated in the previous section. Over-time, furthermore, is rarely compensated. Employers who took part in the focus group discussions corroborated these findings, stating that growing businesses prefer to increase the workload on current staff rather than hire new workers.

*I used to work as a nurse in a hospital. My shift was 24 hours. I would work for 24 hours and then sleep the next day. I was paid 40,000 Lebanese Pounds per shift. Now I work at a private house tending to an elderly, ill person. I work 5 days a week and get paid 35,000 Lebanese Pounds for 12 hours of work. (Mohammad, health service provider).*

*When I started working, the building manager told me that I have to be on call 24 hours per day. Sometimes they call me up after midnight to ask me for something. I only have 4 hours of rest on Sundays. It is the only time I get to leave the building (Jamil, Concierge).*

*My work hours at the salon were from 8am to 7pm, and I was paid 300,000 Lebanese Pounds per month. After I finish work at the salon I continue working for my own clients till 11pm and sometimes midnight. (Nada, hairdresser).*

*I work 8 hours a day, always standing, with just a 30-minute lunch break. Sometimes we work over-time in order to meet the order commissioned to the factory but we don't receive compensation. I work 6 days a week and spend my only day off, Sunday, cleaning and doing housework. (Khadija, textile worker).*

## *women in the informal economy are trapped in a vicious cycle of exhaustion and exploitation inside and outside the job market: long hours of meagerly paid work, whose returns are spent in order for them to spend during long hours of unpaid work at home and to support female members of the family (usually*

The workers interviewed are often worked to exhaustion. They end a work week, or even a work day, very tired, without the energy to do anything else. Women workers in the informal economy endure double or even triple the burden. Zeina, for example, not only combines paid and unpaid house work, but also has to provide unpaid care work, especially that her son suffers from a mental disability. Thus, women spend most - sometimes *all* - of their earnings on their household in addition to the unpaid workload. All interviewed women, both Syrian and Lebanese, discussed a gendered control over the spending of their earnings. Some expressed a theoretical control over their wages that, in real effect, they had little option on how to spend. They can barely cover the costs of the household which, very often, is in debt. And so these women in the informal economy are trapped in a vicious cycle of exhaustion and exploitation inside and outside the job market: long hours of meagerly paid work, whose returns are spent in order for them to spend during long hours of unpaid work at home and to support female members of the family (usually their mothers whose spending is tied to their husbands). It is a cycle of exploitation and self-exploitation.

*I spend my wage to cover my debt, to go out, and to give my mother a monthly allowance. My father does not know about the allowance I give my mother. (Samira, waitress).*

*No one interferes with the way I spend my income. My brother cannot tell me anything; I earn more than him and have been working and earning an income since I was 15. When he interferes, I draw my limits. I spend money on the house, I give an allowance to my mother, and, from time to time, I get her a small gift. (Nada, hairdresser).*

*When I finish work and get paid each day, I go to buy food and other stuff for the house. Sometimes I don't have enough money and I either take an advance payment or borrow from the landlord (Zeina, domestic worker).*

*Informal workers are trapped in a peculiar equation where more work means further exhaustion and health degradation, while the “luxury” of rest is a threat to their livelihoods and exacerbates their feelings of anxiety. For women, after-work hours are no time for rest. The necessity of housework, tied inextricably to their gender roles, robs them of the right to rest after a long day's work.*

In addition to being worn out due to long working hours, the interviewed workers in the informal economy find little relief and rest. Even when some of them, like Samira, benefit from paid annual leave as per the Labor Law, taking days off brings about further insecurity and anxiety. To most, taking leave means less work and less income. The absolute majority of interviewed workers receive salary deductions when they miss work - no matter the reason. This includes sickness. Days off are offered randomly and unfairly. Some workers benefit from paid annual leave but not paid sick leaves. Some only get official government holidays. Some benefit from no leave at all. They are trapped in a peculiar equation where more work means further exhaustion and health degradation, while the “luxury” of rest is a threat to their livelihoods and exacerbates their feelings of anxiety. For women, after-work hours are no time for rest. The necessity of housework, tied inextricably to their gender roles, robs them of the right to rest after a long day's work.

*I have no days off whatsoever. I work every day, including Saturdays and Sundays from 8 am to 8 pm. I even have to work during Eid and official holidays. If I cannot come to work for whatever reason, I have to get someone to replace me and pay that person 25,000 Lebanese pounds for the day (Rabih, barista).*

*We only get leave on official government holidays. During the armed conflict in Tebbaneh, I was trapped at home and missed a couple of days at work. They deducted two days from my salary (Khadija, textile worker).*

Brennan and Linden call this the process of “degradation of labor to a commodity, pure and simple, that is unprotected and can be bought at the lowest possible price and only for as long or as short as the labor power is required” (Breman and Linden 2014). The interviews illustrated this process clearly. Workers are a mere input in the production process, used exhaustively at the lowest cost. The commodification of labor extends beyond work hours. Even leisure, leave, and resting to recover from exhaustion all come at a cost borne by the informal workers. This commodification through the optimal use of informal workers is further intensified through practices of surveillance and discipline imposed on individuals during work.

### **Surveillance and punishment**

Several of the interviewed workers in the informal economy expressed subjection to significant surveillance practices enforced by a system of punishment. These practices are put in place to ensure the full utilization of work hours. Contrary to the more familiar practice of reward and punishment,

rarely were the interviewees rewarded over the course of their jobs. They were rather subjected to coercion where the very idea of taking a break during shifts is perceived as failing to perform and slacking off.

*I was in charge of tending to patients on one floor in the hospital. One time, after I had tended to everyone and no patient was calling for me, I sat down for a bit to rest. A supervisor in the hospital saw me sitting and scolded me as if I was being lazy. He punished me by assigning me to a second floor (Mohammad, health service provider).*

*The school administration issues warning for the smallest reasons. One time, I was giving a class while seated at my desk. The supervisor passed by and saw me. She scolded me and wrote me up a warning. They deducted money from my salary as punishment. (Amal, school teacher).*

*I stand for 8 hours straight at work. I can only rest for 5 minutes, tops. There is always a supervisor watching me. (Khadija, textile worker).*

*Contrary to the more familiar practice of reward and punishment, rarely were the interviewees rewarded over the course of their jobs. They were rather subjected to coercion where the very idea of taking a break during shifts is perceived as failing to perform and slacking off*

Workers are disciplined through various measures, the most common of which is the disproportional deduction of salary, particularly for late arrival. Leaving work 30 minutes earlier resulted in a deduction of one full hour's pay for Zeina, the domestic worker. Samira reported that if she arrived 10 minutes late to the restaurant, her employer would consider her absent altogether. Discipline is also enforced through collective punishment and transferring costs to workers.

If a customer breaks a plate or anything else at the restaurant we have to pay for it from the tips we collect at the end of the month. If one of us breaks something or makes a mistake with the order, we all have to pay for it (Samira, waitress).

Discipline is also exercised by mandating that employees arrive to and from the workplace on the company bus. A textile factory that employs seven women and one man, for example, uses a company bus to guarantee that women arrive to work on time, under the guise of sparing the women the use of public transportation. The company also saves on paying the employees the 8,000 Lebanese Pounds in daily transportation allowance mandated by law.

These acts of surveillance and discipline often extend into the relationships among the workers themselves, particularly when mediated by racism. Zeina reported many instances where Lebanese women cleaners would force their Syrian women colleagues to do work on their behalf.

## **Occupational Hazards**

The combination of harsh work conditions and severe exploitation of the vulnerable refugee community often has an adverse effect on workers' health. In this regard, the lack of occupational safety and health policies is of alarming concern to informal workers because it significantly affects their wellbeing, not only at work but also in other spheres. The absence of social security coverage of these workers due to non-registration by their employers exposes them to great risk. An inability to work as a result of injury or sickness has a doubly penalizing effect: absence from work leads to a lower income and medication and/or hospitalization needed for recovery incurs further costs. As

*An inability to work as a result of injury or sickness has a doubly penalizing effect: absence from work leads to a lower income and medication and/or hospitalization needed for recovery incurs further costs.*

previously elaborated, the lack of protection depends on the worker's position on the formality/informality continuum. Many factors affect this: the extent of the employer's willingness to grant some of the protection measures of the Labor Code. Lama, for example, a Syrian refugee working at an NGO is the only informal worker interviewed who enjoys paid annual leave, official holidays, and paid sick leave. Nevertheless, her labor is still informal because she doesn't benefit from medical insurance and is not registered in the NSSF. She would not be allowed to work at the NGO or benefit from the NSSF even if she did have a work permit. And so the degree of protection from occupational hazards differs by the case and sector of work. Its variance ranges from partial protection to a total absence of protection.

*Usually, when I work for an engineer on a construction site, the construction workshop is insured. The engineer is, in principle, obliged to insure the site and everyone on it, in case anything goes wrong. So if I have a work-related accident on the site and I require treatment, the engineer's insurance covers my treatment. However, when I work on my own for a household, I am not covered have to cover my own expenses in case of injury (Abdelhamid, Sanitation foreman).*

*I have never had a work-related accident, but in any case my job doesn't offer any medical insurance so I would have to cover any expenses from my own pocket if anything were to happen (Lama, NGO worker).*

*One time, while I was leaving the school, I got hit by a car and couldn't go to work for several days. The school didn't cover the expenses of my treatment. But the teachers took initiative with the administration and donated money in order to attenuate the effect of not working for several days. (Zeina, cleaning worker at a school).*

The abovementioned quotes illustrate three of the most common cases regarding occupational safety and health. The first represents situations where the employer only covers work-related accidents. Kahdija, the textile worker, and Samira, the waitress, also shared examples that illustrated this case. The second shows the total absence of coverage, which was the most common theme among the interviews, especially for those whose jobs required manual labor. Zeina's case also represents an example of where systemic coverage was absent. What is of interest, however, is the school administration's shifting of the burden of assistance or partial coverage of the costs incurred to its own employees. While this is perceived as good will on their part, in reality, they managed to shift costs that are otherwise the institution's responsibility to the rest of the workers. Additionally, the issue of occupational safety and health needs to also include prevention measures (in addition to covering safety accidents) that protect workers from needing treatment in the first place. None of the interviewees reported measures of accident prevention. The seriousness of the matter is that chronic illnesses, developed or left unattended on the job, permanently affect informal workers' ability to work in the future and earn wages to sustain their livelihoods. Additionally, employers do not consider chronic illnesses to be work-related injuries because they develop with time and are not caused by a specific accident at work. Chronic illnesses were reported by the majority of the interviewed workers.

*I have back problems from standing up all the time during work. I also have respiratory problems due to the chemicals and hair products we use. I don't have the means to treat them. One time I fell sick for 2 weeks and had to stay in bed. (Nada, hairdresser).*

*I developed chronic pain in my hips and legs because I don't get the chance to rest at work. I cannot treat this pain, so I take painkillers every day so I can continue to work. (Khadija, textile worker).*

## **Gender-based violence at work**

Occupational hazards are not limited to injury or chronic pain. For women, the hazards are often manifested in gender-based violence and sexual harassment (verbal or physical) perpetrated by employers, colleagues or customers. Gender-based harassment incidents are rarely reported for fear of victim-blaming directed at women or other forms of cultural stigma. Samira, for example, shared her experience with sexual harassment by customers and colleagues:

*I was sexually harassed several times. First it happened at my former workplace at another restaurant. The chef harassed me for a year. He said that he wanted to have sex with me and used to threaten me when I refused. I requested to be removed from the kitchen without reporting it because he was popular and I knew no one would believe me. I left my station in the kitchen since then although I am a trained chef and love cooking and consider myself quite good at it. But I didn't want to be in a closed and secluded space with other men. In my current job, I was harassed both by a colleague and by a customer. When I stood up for myself and reported them, I was blamed for causing their behavior (Samira, waitress).*

*Women in the informal economy are doubly penalized. The lack of protection that comes with informality strips women of their ability to protect themselves from harassment without damaging their job security, continuity, and income. It also restricts their pool for job search*

These forms of gender-based violence, dismissed by the employer and blamed on the victim, impeded Samira's career development and affected her future income. Women in the informal economy are doubly penalized. The lack of protection that comes with informality strips women of their ability to protect themselves from harassment without damaging their job security, continuity, and income. It also restricts their pool for job search as expressed by Khadija earlier in the report. She wouldn't look for a job in the public arena. Women may also be forced to endure sexual harassment to stay longer on the job out of fear of not finding another one. This is reinforced by the fact that, in some instances, employers stick together, and the punishment imposed on the victim extends to the whole sector as recounted by Samira.

*When a colleague harassed me at my current job and the management did not defend me, I quit my job. I went to search for another job, but failed. What happened was that many restaurants told me to start the next day but then changed their minds. It turned out that when they saw my CV, they called my previous employer who told them what had happened and then refrained from hiring me. (Samira, waitress).*

Besides harassment at the workplace, gender-based discrimination also factors in to women's access to labor rights. Both Samira and Khadija, for example, attribute their informal status and lack of protection – at least partially – to their gender. Samira reported that at the restaurant, male staff who also happen to be married are declared and registered with the NSSF. A woman colleague of

hers, also married and expecting a child, however, is not registered at the NSSF, and neither is Samira. Khadija reported a similar situation

*No, I am not registered at the NSSF. I don't even benefit from end-of-service indemnity. When I started working here, I signed a pledge that I will not demand end-of-service compensation. I am not sure why they made me do that. Perhaps because they had had a problem with a woman who was fired and demanded her compensation. 8 of us work here: 7 women and one man. Only two benefit from the NSSF: my supervisor who's been working here for 27 years and a male colleague who only started very recently. We don't know why he is registered, when there are girls who've been for 15 years and are not registered (Khadija, textile worker).*

*Informality for women is subject to the whim of the employers who are biased towards the male-breadwinner model. The assumption is that men are breadwinners and providers for their families, and, therefore, they are granted social security protection and coverage. Women, on the other hand, are perceived not to need it because of rigid gender roles that place them as secondary financial supporters of the family.*

The women's experiences demonstrate that protection and social security coverage at the workplace is gender-biased. The newest employee, a man, was immediately registered with the NSSF. A woman working there were forced to forfeit her right for compensation in case of dismissal. The examples of Samira and Khadija illustrate that, in some cases, informality for women is subject to the whim of the employers who are biased towards the male-breadwinner model. The assumption is that men are breadwinners and providers for their families, and, therefore, they are granted social security protection and coverage. Women, on the other hand, are perceived not to need it because of rigid gender roles that place them as secondary financial supporters of the family. Khadija, however, uses her income to provide for her mother. This bias was validated during the employers' focus group discussion where several employers confirmed that they register only married men in the NSSF. Preferential registration and coverage is also based on the 'importance' of the employee and the need to retain them. One chocolate factory owner participating in the focus group discussion stated that she only registered the chef in the NSSF, while leaving the female factory workers unregistered.

### **Work contract or bondage?**

One of the core characteristics of informality is the absence of written contractual documents that define the employment relationship between worker and employer. All of the interviewed workers in this study did not sign employment contracts at any time during their work period. And none are registered in the NSSF. Employers evade official declaration of workers through disguising their real status in the economic unit. Nada, for example, was instructed by her employer to inform social security inspectors (in case they stop by for a surprise inspection) that she is a trainee and not an employee. Employers, therefore, are able to escape many obligations towards employees. Ironically, the only evidence of a paper signed among our interviewees was Khadija's signature to forgo her right to an end-of-service compensation in the case of dismissal from work. This was the

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only explicit, written contractual agreement signed, and one where the worker formally rescinded her rights. Although such a contractual agreement is not legally binding (one cannot legally forfeit a labor right guaranteed by law), it is very telling as to the logic of employment relations in the informal economy. It is the informal worker who guarantees the interest of the employer instead of a clear contract that guarantees the rights of the weaker party. This kind of employment relation is characterized by the absence of an explicit contractual agreement defining the relations between workers and employers, but it also reveals an *implicit* contractual arrangement. The implicit agreement consists of an unspoken contract whereby workers in the informal economy are required to forgo of any right specified by the Labor Code, and, in return, the employer would provide them with a job. Thus, the rights and obligations of both parties in a regular employment relationship would boil down to a simple equation: all the obligations in this relation are one sided. The worker is not expected to enjoy her basic rights (as portrayed in the previous sections), and the only obligation of the employer is to pay a salary: a clear and striking imbalance of power between the two parties. This power dynamic not only allows the constant introduction of changes to the work environment and the worker's task, but also threatens the only obligation that the employer has towards the worker: paying the salary.

Neither the salary nor its payment was stable for many of the interviewed workers. This was mainly observed among Syrian refugees, where the initial salary dropped or was not even paid. In one case, a worker was threatened out of his salary.

*I started working at a dispensary in Menieh and only lasted two weeks before I learnt that the owner of the dispensary doesn't pay his staff. They are all Syrians and have been working there for months and never got paid. They stay only because he owes them money. He never paid me either. I also worked as a construction worker and one time didn't get paid and another time got paid lower than agreed. I couldn't do anything because I am Syrian and the friends and local community of the employer would gang up against me. It would be a case of Lebanese people versus a Syrian refugee. I would never win. (Mohammad, health service provider).*

*I have been working in the school for six months but only got paid for one month. They say that the funders are not giving them money, but they are liars. The management get their salary - we notice: it is obvious. I didn't quit because I hoped that they would eventually pay us. Even if I quit, where would I go? What can I do? (Amal, school teacher).*

*My salary is not much, yet I never asked for an increase because I am afraid to. The other ladies once asked if they could get paid more and the school supervisor refused and told them that if they brought it up again, they would decrease their salary! (Zeina, cleaning worker).*

The above cases starkly illustrate the power dynamics at play, especially when it comes to Syri-

an informal workers. They see their wages decreasing, or not paid at all, without doing anything except quit if they could. As shown in the previous sections, Mohammad saw his salary decrease as “penalty” for not having a work permit. In the cases we laid out above, Syrian refugees cannot protest the non-payment of salaries out of fear of repercussion. In any case, they do not have any means to oppose these one-sided decisions that directly and severely affect their livelihoods. This is at the heart of the policy of manufacturing vulnerability, which exposes Syrian refugees to serious exploitation. This can be elaborated further to note that Syrian refugees may find themselves in instances of “vulnerability bondage” in resemblance to debt-bondage, where the worker works for the employer without getting paid in return for paying back a debt. While the circumstances might differ, the outcome is the same. Some Syrian refugees, as portrayed above, continue working for months without getting paid, i.e. for free, in the hope that one day they can receive their salary. But also, and more importantly, they continue unpaid work in the informal labor market because they are in situations of extreme vulnerability where opportunities of finding other jobs are almost non-existent. An engineer owning a contracting company expressed during the employers’ focus group discussion that he prefers to employ Syrians because “they are better than the Lebanese. You give them whatever you want because they have no choice and they sometimes work for free. They sleep at the workshop and do a better job, not like Lebanese workers who are pampered”. The exploitation is more acute in the case of women refugees. Such is the case of Amal, who did not find her job as a school teacher easily. Her job search was bound and constrained by several factors related to gender: restricted mobility due to safety concerns by her husband, the need for proximity to the kids, and her unpaid care work. As a result, even in the case of non-payment of salaries, some Syrian informal workers, especially women, are very reluctant to quit their jobs due to the unlikelihood of finding another job under such constraints.

*Syrian refugees may find themselves in instances of “vulnerability bondage” in resemblance to debt-bondage. Some Syrian refugees continue working for months without getting paid, i.e. for free, in the hope that one day they can receive their salary. Also, they continue unpaid work in the informal labor market because they are in situations of extreme vulnerability where opportunities of finding other jobs are almost non-existent.*

The fluctuation of salaries is not limited to Syrian refugees in the informal economy. It was also observed with other interviewed workers, albeit without the same severity. The reduction of salary or the non-payment can also be indirect and in other forms.

*Previously, I worked in a company in Tripoli that installed security systems. I used to get paid 120,000 Lebanese Pounds a week. However, my salary decreased later to 100,000 Lebanese Pounds after the company’s work slowed down (Jamil, concierge).*

*Every year, the factory closes down for 2 or 3 months due to reduced activity. We all get sent home and when it reopens, we return to work and obviously don’t get paid for the days of closure. I don’t search for other work in the meantime because we could be called back to the factory at any time. The last time it closed I searched for work but I found none, and then the factory reopened (Khadija, textile worker).*

These examples illustrate the commodification of workers in the informal economy as they are seen by the employer as any other input in the production process. Workers and salaries are reduced when sales drop. And this is done easily without any complications because there are no contractual arrangements that define their rights or assure stability in the terms and conditions of their employment. This severely affects the livelihood of workers. Jamil later sought a job as a building concierge after he could no longer afford rent. As for the case of the textile factory, workers were treated as dispensable input. They can be easily sent away during periods of slowdown without any compensation. Also, they are expected or assumed to return any time the factory reopens. This expectation rests on several factors. Firstly, they bear no cost of sending workers home for several months since they pay are no compensation. Secondly, the dearth of available jobs makes it difficult for workers to find other work during the period of shutdown. Thirdly, the lack of opportunities for women in the labor market. And, fourthly, the ease of replacing workers in the informal economy the wide pool of available laborers.

The instability characterizing the work of individuals in the informal labor market is not limited to sudden changes in salaries only, but also extends to the tasks they perform. Obviously, with no employment contract, there is no job description. Thus, the latter is in effect only according to the whims of the employer. The change in tasks usually consists of adding more burdens on the informal workers in addition to the original tasks they were assigned to in the first place.

*Before I started working at the hospital, the management informed me of my salary and that I would be in charge of one floor. Then, when I started working, they informed me that my salary would decrease by 100,000 Lebanese Pounds because I am a Syrian refugee without a work permit. Then, after few days, they told me that I would be assigned to two floors instead of one. (Mohammad, health service provider).*

*I used to work as a hairdresser in the salon. It was very tiring to stand on my feet for over 10 hours. But also, the employer made me clean the salon and make coffee for the customers and also wash the coffee pot and the cups. (Nada, hairdresser).*

*I am supposed to cut fabric at the factory. However, since there was a cut down in workers and they had to dismiss many people, cleaning and ironing were added to my tasks. (Khadija, textile worker).*

These measures fall within the framework described earlier of extracting maximum efforts of informal workers in their jobs, as well as making use of all their labor power. Several people interviewed see their salaries and tasks abruptly change to save as much cost as possible by the employer. Thus, assigning two floors to Mohammad means saving on hiring one more nurse, and the same goes for the others. It is a way of increasing productivity of the worker without investing in physical assets. Nevertheless, these changes are not always introduced by the employer; they can sometimes be the result of power dynamics among the workers themselves. This happens where some workers perceive that they have an advantaged position over some of their colleagues. For instance, Zeina said that her Lebanese colleagues used to bully Syrian cleaning workers to do their job for them. Also, Rabih informed us that his colleagues sometimes makes him do their tasks. Unlike the example of Zeina, where power was exercised over her because of her nationality and refugee status, the power dynamics at play in the case of Rabih reside in the fact that he is the only employee at the café who is not registered in the NSSF. These kinds of dynamics are not necessarily sanctioned by the employers but can be facilitated by them through creating different statuses within the staff they employ.

## B. Working to survive

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In the first section of our findings, we depicted in detail the sense of anxiety felt by the interviewed workers. In the following section, we will dissect as the anger, anomie, and alienation experiences, while drawing from the narratives of informal workers in Tripoli's labor market and their prospects (or the lack of thereof).

### How did you not choose this work?

The imposed terms and conditions of work, as well as the constant instability of the work environment, are situated within a wider context of lack of choice, which forces workers into the informal labor market. Within the personal paths of the interviewed informal workers, only two had actually chosen their line of work. The question of choice is crucial and merits further exploration because it offers a more nuanced understanding of workers' current condition. And among the interviewees, a lack of control over their own work appears to be curtailed before they entered their job(s).

*I used to work as a health supervisor in public hospitals in Syria. I wanted to continue working in the health sector when I arrived to Lebanon because this is where my passion lies. But I couldn't do that after all the problems I experienced in hospitals here. After I stopped working at the hospital in Abu Samra, I couldn't find a job and didn't have an income during the whole month of Ramadan. I don't know how we got by. Then, I found work as a construction worker in order to support my wife and two children. (Mohammad, health service provider).*

*I used to work as a translator in a company in Syria. I was paid very well and we had our own home and farm. When the war broke out, we lost everything. It was hard to find a job in Lebanon. I worked for a while in olive picking and vegetable sorting for 10,000 Lebanese Pounds a day. Now I am teaching at the school and haven't been paid for 6 months. (Amal, school teacher).*

The stories of Jamil and Zeina are also similar. The first got a job as a concierge as he couldn't afford to rent a place on his own, and the other is working as a domestic worker to support her family after she failed to work as a hairdresser like she was doing in Syria. It is a common theme among Syrian refugees in the informal economy. Their education and previous professional experience has little value in the informal labor market in Tripoli and they opted for any work they could find in order to survive at the bare minimum. Little or no agency was involved in choosing their jobs. On women, the gender constraints and prescribed gender roles impose harsher lack of choice. Formal restrictions are related to the policies of "manufacturing vulnerability" through "illegal" residency or withholding work permits. Furthermore, these official state measures push Syrian refugees into certain sectors, such as construction and cleaning, making these unofficially sanctioned by the state as the only sectors refugees can work in without being arrested or harassed. These measures render their skills and education obsolete and of no value in labor market. They can only employ their labor in sectors where there is no perceived competition with Lebanese workers. Additionally, informal restrictions are imposed by widespread discrimination and racism that further narrow the options available for Syrian refugees to seek jobs. These constraints further penalize women refugees because of issues of harassment and unsafe public spaces as illustrated earlier.

*I have been here since 2010, studying for my Bachelor of Arts degree in psychology at the Lebanese University. I used to commute to Tripoli from Hama. When the war broke out, I decided to move to Tripoli. I worked in psycho-social support in an NGO in Tripoli but it closed for lack of funds. Meanwhile I was volunteering with another NGO working with Lebanese and Syrians, so when the NGO I was working for closed, the other one offered me a job. Now I am a case manager and conduct psycho-social support workshops. (Lama, NGO worker).*

Lama's case presents itself as an exception to other interviewed Syrian refugees working in the informal economy. This is more likely due to the fact that she had been in Tripoli before the ignition of the Syrian crisis and was able to build a wider social network that facilitated her access to the NGO sector. Her field of expertise is also important because it is in demand within the NGO field that grew exponentially due to the crisis. Moreover, her Lebanese university degree plays a significant factor in her story. And yet, many Syrian refugees, such as Mohamad in our study, have attained higher education without it contributing to them working in jobs that match their educational and professional background. Working in the NGO sector increases the chances for Syrians to have better working conditions due to the availability of funds and, more importantly, that many NGOs have been created to address the situation of Syrian refugees. As stated before, Lama is the only one who enjoys paid annual leaves and sick leaves in addition to not working during official holidays. Furthermore, Lama has no family in Tripoli and she is living with two of her friends in Qobbeh. This also extends her freedom of movement and wider margins in terms of choice.

*In Syria I didn't feel the freedom I am experiencing here. In Tripoli, I feel freer and more responsible. If I had stayed in Syria, I would have always felt pressured by society and family just because I am a woman. I think being a Syrian woman in Tripoli gave me more opportunities. If I were a man, I wouldn't have had this freedom of movement, because police usually stop Syrian men at checkpoints not women. (Lama, NGO worker)*

While refugee status imposes radical turbulence and change in the lives of Syrians, Lebanese workers in Tripoli's informal labor market have a very different path leading to their current situation. Their lack of opportunity and choice is deeply rooted in their personal history and not necessarily in recent events. These relate to social class and the general urban environment.

*I wasn't good at school so I dropped out at the age of 13 and started learning the profession since. (Nada, hairdresser).*

*I started working as a sanitation worker at 15 when my father passed away. Throughout the years, I developed chronic respiratory problems. I tried to seek the help of local politicians so I can get another job where I would be employed and registered with the National Social Security Fund, but they didn't help me. (Abdelhamid, sanitation foreman).*

*These informal workers in Tripoli had their paths set for them by their area of residence, interrupted educational path, and severe shock to their households that could not be attenuated because of absence of social protection and infrastructure that could cushion shocks suffered by informal workers and the urban poor in general.*

*When my father passed away I had to drop out of school so I can work and support my family. I was 15 years old. I started working at a textile factory where I used to clean and iron fabrics. The factory closed 3 years later and my employer told me that another factory needed workers and that he knows the owner. That's how I started working here. (Khadija, textile worker).*

Nada, Abdelhamid and Khadija live in the poorest areas in Tripoli, east of the Boulevard. As evident in their stories, they did not have the opportunity to continue their education after breadwinners of their families passed away. Dropping out of school was not a choice for them, and, subsequently, they were trained in the professions available to them. In this regard, despite moving from a worker to a foreman, Abdelhamid is still seeking a job where he can benefit from the NSSF. Nada on the

other hand, dropped out of school on her own when she was thirteen years old. But her decision can be hardly described as a choice due to her very young age as well as her socio-economic surroundings where dropping out of school is considered as regular practice. She is a resident of Bab el Ramel, a part of the old city of Tripoli where 84 percent of households do not have any member who has a high school degree (Nehme 2014). These informal workers in Tripoli had their paths set for them by their area of residence, interrupted educational path, and severe shock to their households that could not be attenuated because of absence of social protection and infrastructure that could cushion shocks suffered by informal workers and the urban poor in general.

Within the abovementioned environment, Samira stands out as an exception. She had to clash with her father to make her own choices. She was able to assert herself and affirm her agency to overcome the barriers imposed on her as a woman. Nevertheless, she had to pay a price to claim her right to education and was forced into debt in order to be able to pursue a technical degree in hospitality. Regardless, she was able to make her own choices and widen her margin to work in her chosen sector. She also benefited from the support of her mother who covered up for her in front of her father. The stark contrast between her situation and that of her brother who was given full freedom of movement and choice, played a motivating role. Furthermore, she had the confidence and audacity to take the risk of pursuing her education and work without getting prior approval from her father, while using the fact that she chose the same professional path as him as a negotiation tool. She negotiated her way into the labor market and profession of her choice but had to make a concession to stay within the confines of Tripoli. The case of Samira underscores the importance of women's agency and the ability to act on it, as well as the possibility of gradually breaking the barriers to social mobility through education. Nevertheless, the factors that played in her benefit might not always be available to others. These include self-confidence, the presence of a breadwinner in the household, as well as a supportive social network. On the other hand, Lama shared some of these factors, such as self-confidence, and was raised in a moderately conservative family who did not stand in her way and supported her to study in Lebanon. Furthermore, the fragmentation of her family due to the crisis granted her more freedom and she was able to build her network in Lebanon, and previously in Jordan where she worked briefly. This benefitted her in her professional path. Nevertheless, she is still disadvantaged due to her refugee situation and the accompanying legal constraints which significantly narrow her choices.

The elements that were present in the stories of Lama and Samira have significantly contributed to overcoming the prevailing characteristics of work in Tripoli's informal labor market: the absence of choice and work only as means of survival. The paths of Lama and Samira help us explain the way they chose their work, as opposed to the others whose paths showed us the way they did not choose their work. Moreover, the occupational sectors that they are in may also play a role in their relatively better positioning among informal workers. However, regardless of these factors, the power dynamics in the informal labor market are severely skewed for the benefit of the employers regardless of the sector or the situation of the individuals involved, albeit to different degrees.

### **Lack of bargaining power (alternatives to negotiations)**

The paths that led individuals to their current situation of working in the informal economy, the abundant availability of people searching for work, the replaceability of workers, and the situation of vulnerability and lack of protection of informal workers strip them of their bargaining power. The betterment of their situation rarely resides in their ability to impose it and is mostly in the hands of the employers and their goodwill. Thus, when an employer raises the salary of the worker, s/he

presents it as a privilege confined to the worker in question in order to prevent forging workplace solidarity.

*I requested a salary raise from my employer. He accepted but told me to keep it between him and me and not tell the others. I respected his wish and didn't tell anyone. I don't know what the others are paid and they don't know my salary. (Khadija, textile worker).*

Most of the interviewed informal workers expressed that leaving their job was not an option as it is unlikely that they will find a job elsewhere, and if they do, it wouldn't be a better one. When they demand a higher salary or better work conditions, they are always faced with one reply from their employer: "if you can find something better elsewhere, go ahead and leave". The lack of bargaining power and the inability to affect one's condition creates feelings of anger and alienation. The sense of frustration emanates from powerlessness and "the seemingly blocked avenues for advancing a meaningful life and from a sense of relative deprivation" (Standing 2011). Sometimes, they even have to negotiate how to quit their jobs. This was the case for Mohammad, who couldn't tolerate the injustice faced while working in the hospital and wanted to quit but was told that he had to find someone to replace him first. This anger manifests itself at work and also extends to the domestic sphere.

*When I was harassed by a colleague, I told management. They dismissed me. I couldn't handle their neglect anymore, so I screamed and insulted him in front of all the customers and I was fired. When the owner of the restaurant found out, he called me after 18 days and apologized and I went back to work (Samira, waitress).*

*I used to come home and release my stress through provoking fights with my wife. (Mohammad, health service provider).*

Samira's refusal to put up with harassment enabled her to gain recognition and an apology. She had learned from her previous experiences and decided to stand up for herself. She was able to develop a defense mechanism to insulate her after the difficult harassment experience she had while working in the kitchen. Nevertheless, this did not prevent her from feeling alienated which "arises from knowing that what one is doing is not for one's own purpose or for what one could respect or appreciate; it is simply done for others, at their behest that most informal workers experience at work" (Standing 2011).

*I feel that I have had enough. I don't enjoy work anymore and just want to escape from this whole industry (Samira, waitress).*

*I used to love working at hospitals; it was my passion. But after all I have been through, I decided that I don't want to work in hospitals anymore. I prefer being a construction worker (Mohammad, health service provider).*

*When I started at the school, I was excited. I liked teaching and expanding the knowledge of the kids. But I got a warning from the school because parents were complaining that I gave students homework. Now I do as the school says. They don't want serious teaching because parents would be upset and take their children out, which means they will lose revenues and funds (Amal, school teachers).*

The severe disadvantage that strips informal workers of their bargaining power pushes them to seek alternative "solutions". The concerns usually revolve around raising the salary and the absence of social security. Sometimes they fear demanding raises for the risk of losing their job. Or they go ahead with asking and are faced with refusal without being able to do anything about it, except for quitting.

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*My salary is 500,000 Lebanese Pounds, but I arranged with another colleague to replace him for a number of shifts during the month and he pays me 100,000 Lebanese Pounds, so my salary becomes 600,000 Lebanese pounds. [...] I proposed to management that they register me in the NSSF and I would pay their contribution but they refused (Rabih, barista).*

The alternatives that informal workers we interviewed sought in the absence of bargaining power range from willingness to bear costs on behalf of the employer, as the case of Rabih, to having a second job. Several of the interviewed workers have a second job in order to increase their earnings. Others, particularly refugees, have their sons work. Moreover, as in the case of Mohammad, his wife is a part-time NGO worker making USD 200 a month. At first, he didn't want her to work, but she convinced him because it would be better income for their family in terms of income and better for their relationship. Thus, in light of these power dynamics, workers in the informal economy can be pushed to further exploitation as well as self-exploitation through self-employment or proposing to employers to bear less costs as seen with Rabih. Nevertheless, this does not exclude the possibilities of improvement and success in achieving meaningful victories as in the case of Samira and putting a stop to harassment, but also symbolic ones:

On workers' day, the school recognizes the service of male workers, such as concierges and drivers, through giving them 50,000 Lebanese Pounds. I thought this was unfair to us, the cleaning ladies, who also deserve recognition. So I talked to the school supervisor. I have a good relationship with her because I clean her house as well. I convinced her of my point of view and they recognized us as well and gave us 50,000 Lebanese Pounds like our male colleagues. I was very happy. (Zeina, cleaning worker).

### **Stagnation and lack of prospects**

*The absence of choices, the dearth of opportunities, and the huge supply of labor often means that one's education does not necessarily determine one's salary.*

The stories of the interviewed informal workers reveal that working in the informal labor market in Tripoli often means that education and qualifications matter less where opportunities of promotion and betterment are scarce. The absence of choices, the dearth of opportunities, and the huge supply of labor often means that one's education does not necessarily determine one's salary. This is a further indication of the commodification of labor, where the earned wage is more about the supply and demand for labor rather than what the worker has to offer. The interviews we conducted with informal workers in Tripoli reveal that the daily wage ranges between 25,000 and 35,000

Lebanese Pounds regardless of years of experience, university degree, and skillset. Mohammad is a trained and certified nurse, now getting paid 35,000 LBP per day for taking a care of an elderly ill man at his residence. His previous work as a nurse in a hospital was for a daily wage of 20,000 LBP and as a construction worker, 20,000 LBP a day. Zeina is cleaning worker at a school and gets paid 25,000 LBP a day, which is more than Mohammad's daily wage at the hospital. Samira has a technical degree in hospitality and her daily wage at the restaurant is 35,000 LBP. Therefore, workers in the informal economy are rendered homogeneous in their earnings, working conditions, and lack of protection.

The stagnation of wages in the informal labor market is the result of the imbalance of power between workers and employers. But is also a manifestation of unrecognition of skills and lack of job promotion opportunities. For those who do not work within their field of expertise, they are faced with the problem of deskilling, i.e. losing their professional skills. While some of the workers may develop their skills, this is either unaccompanied with increased revenue or the wage increase reaches a maximum.

*I used to make a salary of USD 900 in the NGO I previously worked with. I used to do psycho-social support. Now I earn much less. I cannot reveal my salary to you because it's against the NGO policy, but it is much less. Now my tasks are greater than before; I do case management and trainings in addition to psycho-social support. My salary didn't increase since I started (Lama, NGO worker).*

*I first started with USD 500 and gradually became better at my job. Now I earn USD 600. I learned everything there is to learn on the job. I don't think there is anything more to know (Samira, waitress).*

Most of the interviewed workers reported not acquiring new skills on the job, mostly because they are often engaged in unskilled work. This does not mean that training is nonexistent for all informal workers but that it can sometimes be conditioned to retain the worker and limit their professional possibilities. For instance, an owner of a furniture design company expressed that he only trains employees who do not have a university degree, explaining: "I recruit those who do not have a university degree and train them because they have no future; they cannot go anywhere else. They don't have a degree and I train them on skills specifically limited to the work of my company". Most of the workers expressed a feeling of anomie, meaning a sentiment of despair and lack of prospects.

*I don't think our situation will get better. The only thing that will make it better is if we can be able to travel to a different country through the help of the UN. It is so difficult especially when we have our life in Syria in the back of our minds. I wish that they would invent a delete button for our memory, just like with mobile phones: in one button that can delete everything. (Amal, school teacher).*

*I like my job because I can help people, I have a purpose, and I feel like I can make a difference. But the only way for my situation to get better is if travel outside Lebanon and then come back to Syria when the conflict is over (Lama, NGO worker).*

*I don't know what could possibly happen to make my situation better. I wanted to take a second job but the building supervisor didn't let me as I have to be always on call. Maybe when our daughter is older, my wife will be able to search for a job. (Jamil, concierge).*

*This is it for me, I think. I don't know what else I can do. I don't have dreams or any other project in mind (Khadija, textile worker).*

*I don't have any prospects staying in Tripoli. I am going to be married soon, maybe then I could go elsewhere. My fiancée doesn't want me to work late and he doesn't want me to see some of my friends. It shocked me at first but I thought about it and came to terms with it. He is in the same field. Maybe we can do something together (Samira, waitress).*

The feeling of anomie and despair is widespread among informal workers as can be seen from the quotes above. The lack of prospects emanates from the dead end perceived by workers at their current job. It is further reinforced by several factors. Firstly, their social class where poverty is constantly reproduced; secondly, nationality where being a Syrian refugee in Lebanon is synonymous with the absence of prospect and the feeling of living in limbo waiting for the conflict to be over; and, thirdly, gender plays a significant role as the prospects of a better job are hindered formal and informal patriarchal constraints.

## V. Conclusions

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The findings of the report point to the complexity of the issue of informal labor in Tripoli as it touches on the living conditions of informal workers, their history, their social class as well as the dynamics in play at the workplace. Informal workers, men and women, Syrians and members of the host communities, experience informality in the form of constant insecurity in all that relates to their livelihoods. They lack power inside the workplace and, thus, their ability to negotiate their working terms and conditions is at best limited and at worst nonexistent. They have to endure whatever terms are imposed by their employers or quit whenever they have the option to do so. When they are employed, they suffer from exploitation, and when they are self-employed, they inflict self-exploitation on themselves. These experiences are compounded by the absence of social, economic, and institutional infrastructure that could support their livelihoods.

The vulnerability of informal workers is also dependent on their nationality and gender. Syrian refugees are pushed to informality as a result of official state policy of denial of the right to work and increasingly difficult requirements to obtain legal residence. Thus, Syrian refugees are being deliberately pushed into the informal labor market, and particularly to sectors where they seemingly do not compete with Lebanese workers. One could deduce that the exploitation of Syrian refugees inside and outside the workplace, as depicted in the report, is a practice unofficially sanctioned by the state. This has the consequence of spurring rent-extraction practices by some Lebanese (employers, landlords, merchants, etc.) where Syrian refugees are sometimes scammed and pushed to work without getting paid.

Women are often doubly penalized in the informal labor market. Their opportunities are often constrained by societal norms, as well as by their families. They sometimes need the approval of a male guardian in order to engage in work in the informal labor market, and still their opportunities for work are constrained but what and where they are allowed or not allowed to work. Moreover, they still have to tend to their unpaid housework and care work without any sharing of burdens by their male partners. The exploitation cycle they endure starts at home and does not end at work. Their professional advancement can be severely hampered by gender-based violence and abuse as illustrated by the story of Samira. These layers are triple for women Syrian refugees in the informal labor market as they have to also endure the hardship of the refugee experience. And yet, this cycle *can* be broken and the constraints can be relaxed through a combination of factors as observed through the fieldwork conducted in this study. These include agency and the capacity to assert oneself and the self-confidence that comes with level of education, and the occupational sector that the woman is involved in. Moreover, the family dynamics as well as the attitudes and ability, or absence of which, of men in the family to work play an important role in determining the level of freedom of mobility.

The situation of informality and gender-based discrimination are not limited to the micro-level but are structural social and macroeconomic realities that need to be addressed at the public policy level. It is also worth mentioning that the situation of informality is sometimes imposed on the economic unit itself, especially when it is a small enterprise that can hardly sustain itself and cannot afford formalizing workers without shutting down. While little can be significantly altered without decisive national structural socio-economic reforms, some measures could be taken at the local level by non-governmental actors. These reside in measures that could be taken to attenuate the vulnerability of those in the informal labor market.

## VI. Recommendations

### **Programmatic interventions for Civil Society Organizations:**

**Micro insurance schemes:** The first concern and pressing need raised by informal workers we interviewed was the absence of affordable health care. It is of crucial importance to sustain their livelihoods, especially that a health-related shock can easily destabilize the situation of informal workers. The NGO community in Lebanon as well as other development actors can draw upon the successful experiences of community-based insurance schemes in developing countries in order to pilot a scheme in Tripoli. There is a need to devise a micro insurance initiative that would protect low-income informal workers, Lebanese and Syrian refugees, from health-related shocks. It is defined as the provision of risk protection services to low-income populations and communities in a sustainable manner. The coverage of the micro insurance scheme would have to be discussed and decided on with the participation of those who will benefit from it. Nevertheless, these kind of schemes ought not to be presented as an alternative to public health care provision, which needs to still be advocated for. However, in the meantime, a minimum coverage should be assured for informal workers. Micro insurance or community-based health insurance schemes have been successful in alleviating significant costs related to health shocks for informal workers in many contexts, especially in Africa and Asia, most notably in India. “Community-based health insurance (CBHI) schemes have managed to cover two million people in Africa, out of an estimated population of 900 million (0.2 per cent). There is some evidence that CBHI schemes have, on a small scale, played a role in reducing out-of-pocket payments and CBHI can potentially contribute to the empowerment of poor people in relation to health providers and policy-makers” (Oxfam International 2008). In Kenya, poor and self-employed informal workers formed the Jamil Bora Trust (JBT) Microfinance Institute to support the livelihood of its membership. In 2001, it launched a health program (JBHI) for the members to improve their access to health care, in 11 years the membership of the program grew from 50 to over 13,000 members. In order to benefit from it, they pay a premium of USD 16 per year. The scheme is based on partnering with hospitals and health providers. JBHI contracted over 70 institutions all over Kenya and covers only in-patient treatment costs (Mwaura and Pongpanich 2012). This experience, among others, can be replicated according to the local context of Tripoli.

**Business groups/cooperatives:** Many, particularly women, expressed their wish to open a business of their own, but do not have the means to do so. Nevertheless, even if there were possibilities, this would only create more informality through microenterprises where own-account workers engage in self-exploitation and survivalist activities with no prospect of growth. In light of this, it is important to assess the feasibility of supporting business group and cooperative formation for women specifically, as they have the potential to overcome the constraints that they face individually. They can also offer several benefits to women in terms of experience-sharing, lessening the burden of care work, productivity, market access, and risk sharing. These business groups and cooperatives can also be linked to the supply chains of local and international NGOs in Tripoli. In this manner, the activities undergone by these actors can boost the growth of the intended groups. In terms of social and economic empowerment beyond profit making, business groups can provide women with a space for social and economic development. This involves lessening care burdens through sharing them with each other. Also, these groups can secure an environment for a democratic form of management practice. It has the potential to grow into an advocacy group to advance the interests and issues of its members, thus enhancing the bargaining power of women entrepreneurs. These groups can bring together both Lebanese and Syrian women, while also building ties of solidarity

between them. The growing cooperative movement in developing countries, bringing together informal workers, especially women to enhance their livelihood as well as to advance their interests with governments, provides an illustration of the above. One of the most prominent experiences has been the one of the Self-Employed Women Association (SEWA) in India, which was founded by poor and self-employed women. SEWA “has historically organized home-based workers into cooperatives and has succeeded in negotiating higher piece rates from the ones previously received from subcontractors. SEWA cooperatives are active in various sectors, such as health care, savings and credit, and in trade. Also, SEWA cooperatives have their own shops to sell their products” (ILO and WIEGO 2017). This success is not isolated and has been witnessed worldwide where informal workers, such as waste-pickers, domestic workers and others, have been forming cooperatives to pool their resources and enhance their livelihoods.

**Building Solidarity:** It was observed that many informal workers, especially Syrian refugees, lack a network of social support and solidarity that can extend beyond regular social relations to build the solidarity among those in the informal economy. Thus, there is a need to build the bargaining power of informal workers and to bridge the divide between Syrian refugees and host communities. This can be done through community-based organizing, as well as through the support and initiation of self-help groups and cooperative groups drawing from international experience portrayed above. It can be built on the already existing informal support groups. For instance, Zeina told us that every other day she gathers with a group of friends, all women, to discuss their problems and spend time together. They sometimes help each other financially and intervene in domestic conflicts. These kinds of support groups can be replicated and supported to regroup refugees and host-communities. These kind of solidarity groups can start with fostering trust, solidarity, provide a safe space for women to vent and be built up gradually to engage in work-related matters. It could also act as a saving group resembling to Care International’s experience in setting up Village Savings and Loan Associations (VSLA). This recommendation as well as the above stems from the belief that interventions ought to be based on collectively empowering informal workers, especially women, to devise their own solutions as opposed to individual targeting that creates more competition instead of community-based efforts.

**Establishing nurseries and day care centers:** Civil society organizations, ought to consider establishing community-based nurseries and day care centers for vulnerable populations, both Syrians and Lebanese. This can be a response to alleviate some of the burdens of women informal workers who are constantly working, either in the labor market or unpaid care at home. These day care centers would be jointly run by civil society organizations and the community to ensure ownership as well as building a sense of togetherness. Families could register their children for a symbolic fee. These centers could have afternoon shifts during some days in order to give women time to rest in the afternoon when they come back from work, and could also provide the opportunity for other women to work as they would be relieved from care work during the day.

It is worth mentioning that the above-mentioned recommendations can, and ought to, go hand in hand as they are very much connected and foster the same logic of collective empowerment. For example, cooperatives can establish micro-insurance schemes, provide space for self-help as well as foster mutual aid between women concerning care work. Therefore, they can be best implemented in complementarity and not isolation.

**Working with employers:** There is a need to engage employers, particularly those who own micro and small enterprises because one of the reasons of informality is the inability of enterprises to

grow and afford to formalize their workers. Thus, it is important to engage with those employers to materially support them to grow their ventures on the conditionality of formalizing their workers and provide them with minimum occupational safety and health requirements. Moreover, it is crucial for NGOs that directly deal with the private sector in relation to their own activities (such as events, trainings, etc), as well as with contractors in construction projects to insert the conditions of formality and respect of workers' rights in their procurement requirements.

**Upgrading the existing job placement services:** Many non-governmental organizations are already providing job placement services for vulnerable communities. Nevertheless, workers' rights are not observed when trying to find employment for those who seek them. This stems from the need to find jobs for poor individuals at all costs in order to be able to respond to their basic needs. While this is understandable as some employers would refrain to employ if, for instance, health insurance is demanded in order to avoid higher labor costs, NGOs ought to set targets to ensure that a certain percentage of employment is formal. Furthermore, NGOs ought to follow-up on those who were employed through these services and monitor their situation in terms of basic rights in order to be able to design better interventions in the future.

### **For the donors' community:**

**Funding collective rights-based interventions:** Currently, there is an abundance of funds for interventions centered on individual service provisions for the poor to sustain their livelihoods. Despite the importance of providing for the immediate needs of vulnerable populations, there is a need to allocate funds towards rights-based interventions. Thus, the donor's community is encouraged to fund a new type of projects based on building the collective capability of vulnerable populations, particularly informal workers, from a rights-based approach. This does not exclude service provision, but combines it with a community building approach and collective capacity building in view of attenuating the isolation felt by vulnerable groups that is being reinforced by individual service provision. This can be done through allocating funds towards establishing neighborhood-based or region-based community centers where informal workers, and vulnerable populations in general, are members and not mere beneficiaries. Also, it could be in the form of issuing call for proposals around the above-recommendations, such as community-based insurance, business groups and cooperatives. This especially relevant for women in vulnerable communities where interventions tend to focus on individual life skills and labor market skills. Despite its importance, the structural constraints impeding women are often too powerful to be countered at the individual level which underlines the importance collective capacity building for women.

**Ensuring the respect of workers' rights:** In dispersing funds, donors ought to assume responsibilities beyond auditing the allocation of funds and evaluation of the projects' effectiveness. There is a need to ensure that workers of the beneficiary organizations enjoy their basic labor rights. Thus, donors ought to verify that their funds are not being used to employ workers informally through putting clear verifiable criteria such as health insurance, overtime, pension, etc. Furthermore, it is recommended that donors require from their partners and beneficiary organizations to include workers' rights provisions in their procurement standards and procedures.

## **For Employers' organizations and the Chamber of Commerce, Industry and Agriculture (CCIA):**

**Support the transition to the formal economy:** Employers' organizations and the CCIA have an important role in supporting the process of formalization on the employment and enterprise levels. First, they ought to encourage their members to formally employ their workers and provide them with their basic rights as well as opportunities for skill development. Employers' organizations and the CCIA in particular are in a position to provide an example for employers in general in terms of the respect of workers' rights. Second, on the enterprise level, the CCIA ought to provide support in terms of training and capacity building as well as facilitate access to credit to informal enterprise in order to grow and expand. Such support can be according to a tailored road plan based on each enterprise's need, and conditional to registering and formalizing the enterprise. In that way, the CCIA would provide incentives for informal employers to register and become a member.

**Promote occupational safety and health measures:** The CCIA and employers' organizations have the responsibility to make sure that employers abide to occupational safety and health measures to guarantee the wellbeing of employees. This can be through awareness raising campaigns on the importance of the issue for both employers and workers. Furthermore, the CCIA could provide support for employers, through access to facilitated credit in order to improve their occupational safety and health measures in terms of equipment and other physical enhancement of the workplace.

**Ensuring a workplace free of harassment:** Working women can be often subject to harassment of all kinds in the workplace which can penalize their career advancement. This could be even worse for women in the informal economy as shown in the study. Therefore, employers need to ensure that the workplace is safe for women through taking women's complaints seriously and refrain from practices of victim blaming. Institutions, such as the CCIA, could play an important role in this regard through raising awareness on the issue among employers and establishing safe complaint mechanisms that women can go to. Moreover, employers should ensure that harassment practices should not pass without repercussions on the perpetrators. This issue is very relevant to women employed formally or informally, but mechanisms are likely to be implemented in formal enterprises where there is more oversight. The latter will benefit informal women workers as they can be employed in formal enterprises. Furthermore, the CCIA could rate enterprises according to their compliance to a harassment free workplace and make it public so women are aware of the practices and they can search for work accordingly.

## **For local authorities:**

**Provide basic health care for informal workers:** Local authorities in Tripoli can step in to provide basic health care for unprotected workers, and vulnerable populations in general. This can be done through: a) covering all or some of the hospitalization costs for those who do not have any health care coverage under any scheme by setting a clear criteria for those who are eligible to benefit from such service; b) designing a basic contributory health care scheme where people benefit through paying a modest regular contribution. These kind of schemes require further investigation and feasibility studies to assess if and how they can be implemented and the costs associated with it.

**Secure access to justice for Syrian workers:** Syrian informal workers are prone to more violations of their basic workers' rights and exploitation compared to their Lebanese counterparts. This is mainly due to their situation of vulnerability caused by the legal restrictions imposed to them in

terms of residence and work permits, as well as the official ban on them working in sectors other than construction and agriculture. The mechanisms of exploitation are depicted in detail in the paper. Needless to say, that such restrictions ought to be relaxed, however this is not in the local authorities' jurisdiction. Meanwhile, local authorities can provide Syrian refugees working in construction and agriculture the means to channel their grievances and assist them in recovering unpaid wages from employers. This ought to be accompanied with the assurance of non-arrest and deportation to those who did not renew their residency permits. Such mechanisms can be designed and implemented in cooperation with human rights NGOs that provide pro-bono legal services to refugees.

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