

# LIVELIHOODS ASSESSMENT SYRIAN REFUGEES IN LEBANON



Bekaa Valley & North Governorates, Lebanon  
October 08, 2012

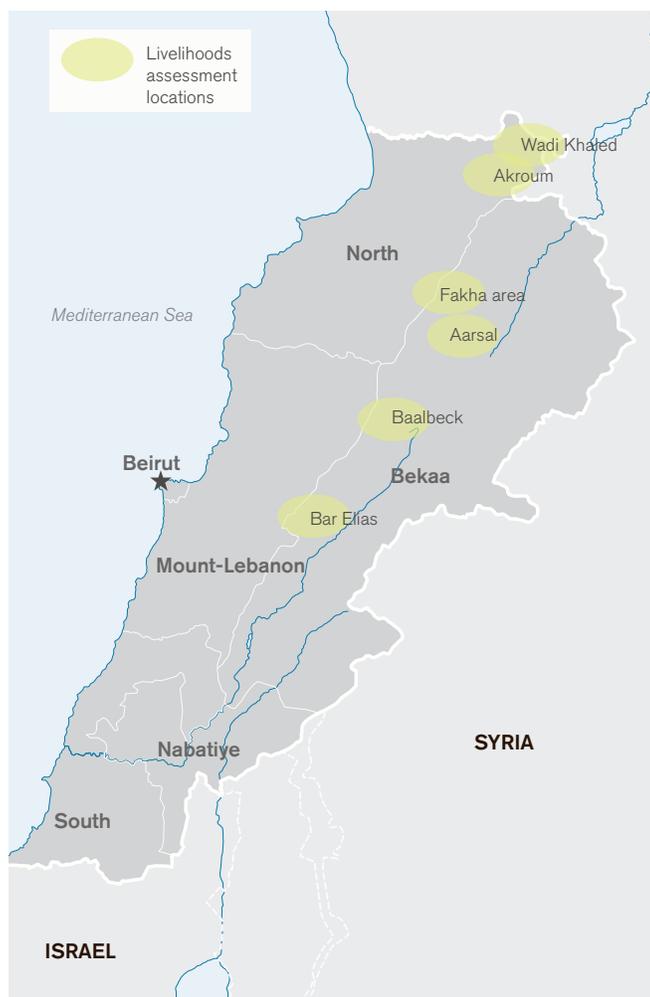
**International Rescue Committee &  
Save the Children**



**Save the Children®**



## SUMMARY



The International Rescue Committee and Save the Children undertook a joint emergency livelihoods assessment in September 2012, covering a variety of livelihoods zones in the North and Bekaa Governorates. The objective was to gain a comprehensive understanding of the economic situation of both Syrian refugees and Lebanese households affected by the crisis in Syria, to identify priority needs and to propose appropriate response recommendations. This report presents joint assessment findings, analysis, and recommendations for action shared by both the IRC and Save the Children, and will serve as the basis for further livelihood programming by both agencies.

The assessment findings demonstrate that Syrian refugee household expenses are currently far greater than the income earning opportunities available to them. The most significant monthly expenses for these families are rent, utilities, transport and food. In the winter months, expenditure will increase sharply due to heating and clothing needs, while casual labor opportunities will decrease. Almost all refugee families are resorting to incurring debt to pay for household expenses, and many are depleting savings, selling assets and sending children to work.

In the Wadi Khaled and Akroum, a higher proportion of Syrian households are being hosted by Lebanese families. The ongoing hosting situation is depleting host family resources, and it is not clear how long this arrangement will continue. In the Bekaa, the majority of Syrian households are renting accommodation.

The influx of Syrians has impacted the casual labor market, causing up to a 60% reduction in daily wages. The increased competition means that each household is accessing fewer days of work per month, exacerbating the wage decrease. The closure of borders has interrupted the import of Syrian commodities, which are typically cheaper than their Lebanese equivalents. The border closure has also interrupted trade-related livelihoods, which is particularly significant for the economy of Wadi Khaled. The price increases in combination with decreased income is having a significant effect on poor Lebanese households.

### Immediate Intervention Recommendations:

The assessment identified a high acceptance among Lebanese and Syrian communities of targeting interventions based on a common understanding of vulnerability. As such, this report recommends targeted assistance be provided in the following areas:

- 1. Cash for Housing:** Rent assistance to ensure all refugee households are able to access winterized accommodation
- 2. Food Assistance:** Provision of cash based food assistance to ensure all vulnerable Syrians (including unregistered) and poor Lebanese households are able to meet their survival needs
- 3. Heating Fuel & Winter NFIs:** Support to vulnerable refugees and host community so families can purchase essential NFIs such as winter clothing, blankets and stoves, and regular support for purchase of heating fuel throughout the winter.



Children in a refugee tent camp, Fakha, Lebanon  
Photo: IRC/Greg Matthews, September 2012

## BACKGROUND

The conflict in Syria began in March 2011 and has continued for 19 months. With escalating violence, the inflow of people into the surrounding countries has increased. In January 2012, the total registered Syrian population in Lebanon was approximately 6,000 individuals. A slow but continuous flow of Syrians continued to register. In June and July the figures started to increase more rapidly, with approximately 10,000 registered per month since. The current figures stand at 85,239 – combining those already registered and those awaiting registration, however there is likely a large number of refugees who remain unregistered for a variety of political and/or protection concerns.<sup>1</sup> UNHCR is projecting 120,000 individuals registered in Lebanon by the end of 2012.

Many border areas in Lebanon are inundated with Syrian refugees; rented accommodation is now increasingly difficult to find and the capacity of the Lebanese community to continue hosting refugees is stretched. As border areas become saturated, Syrians are moving into other areas of Lebanon in search of accommodation and income. The border communities vary from urban, peri-urban and rural economies. In some areas, like Wadi Khaled, Lebanese families are taking Syrians into their homes. In other areas, like Bar Elias, the majority of Syrian families are renting accommodation. In all cases, the crisis in Syria and the influx of refugees into Lebanon has had a significant impact on the income and expenditures of refugees and host communities.

This assessment seeks to complement and add to the existing understanding of refugee livelihoods in Lebanon. In February and April 2012 the Danish Refugee Council conducted a survey of Syrian livelihood strategies and needs in two governorates: the North and Bekaa (in the east). An IRC assessment, focused on women and girls' protection in August 2012 showed that Syrians women and girls were increasingly subjected to sex and gender-based violence linked to economic coping, such as survival sex and early marriages, to help meet the needs of refugee families. This report seeks to update information from these previous assessments, and to complement these findings with an analysis of income and expenditure patterns that highlights the economic factors underlying the livelihood needs of Syrian refugees and Lebanese hosts.

<sup>1</sup> UNHCR Syria Regional Refugee Response: Registered Population by Date

## ASSESSMENT METHODOLOGY

The objective of this assessment was to understand the economic situation of both Syrian refugees and Lebanese households affected by the crisis in Syria, and to identify priority needs of the target population and response recommendations. The target populations for the assessment was Syrian refugees and Lebanese host communities in the North and Bekaa Governorates. The assessment looked primarily at livelihoods -based on a detailed analysis of income, expenditures, and coping behaviors employed by affected families to meet their household food and non-food needs.

In the North Governorate, three areas of Akkar Caza were assessed – Wadi Khaled, Mashta Hamoud, and Akroum. In Bekaa the assessment covered Bar Elias, Baalbeck, Aarsal, and Fakha areas. Data was collected using single-sex focus group discussions with Syrian men, Syrian women, Lebanese men, and Lebanese women, as well as key informant interviews with market actors and humanitarian aid providers. Data collection was conducted by Save the Children and the IRC from 10-23 September, 2012. The table below presents the data collection methods used by governorate:

Governorate	Assessment Location	Focus Groups	Market Actor Interviews
Bekaa	Bar Elias	Syrian Women: 1	3
	Baalbeck	Syrian Men: 1	2
		Syrian women: 1	
	Aarsal	Syrian Men: 1 Syrian women: 1 Lebanese women: 1	3
	Fakha	Syrian Men: 1 Syrian Women: 1	2
North	Mashta Hammoud	Syrian Men: 1 Syrian Women: 1	6
	Wadi Khaled	Syrian women: 2 Syrian men: 2 Lebanese women: 2 Lebanese men: 1	5
		Akroum	Syrian women: 1 Syrian men: 1 Lebanese women: 1
<b>Total</b>		<b>20</b>	<b>21</b>

### Limitations

The assessment faced several key limitations, which should be considered when interpreting the findings. First, although the qualitative assessment methodology used provides a strong understand of refugee and Lebanese populations' perceptions of the situation, their needs and opportunities, this analysis does lack quantitative data to support the findings. For this reason a direct comparison analysis of household income and expenditures was not conducted. Secondly, as information was collected by international NGOs, it is likely that respondents provided answers they believed would result in assistance. This factor may have skewed the findings. Lastly, focus group participants were purposefully selected by local partners based on a limited set of selection criteria. It is possible that findings would have been different with different participants, however efforts were made to triangulate data with other focus groups, key informant interviews, and background resources.

### Ethical Considerations

All participants joined focus groups and interviews voluntarily. A verbal informed consent was requested, and provided, prior to each focus group and interview. The beginning of each session explained that the discussion was for information gathering only, and no assistance would be provided on the basis of responses. Participants were informed that they could leave at any time, and could choose not to respond to any questions. Permission was requested to take notes during the conversation and to take photographs if necessary.

## SEASONAL CALENDAR

Seasonally, the North (particularly Akkar) and the Bekaa valley are quite similar. The main crop harvests are during the summer months (June-September), so while prices are cheaper, many households stock up during this time. These food stocks may last until March, though this practice is more prevalent in the more agricultural areas. **This means that there are normally more income opportunities for the poorest households in the summer months, and food prices are cheaper.**

Ramadan, which was in August this year, always results in increased food expenditure, but also increased assistance for those in need from faith-based organizations and community groups. The following month, **September, marks the start of the school year and resulting education-related expenses.** This includes uniforms, materials and annual tuition fees – 80,000 (\$53) for children under age 6, and 250,000 (\$167) for children aged 6-18. Transportation to/from school is a significant expense through the academic year.

Both the North and the Bekaa have hot summers from May to August, and very cold, snowy winters from November-February. This results in **significant increases in heating related expenditure during the cold months**, in addition to any necessary purchases of winter clothes, blankets, mattresses, etc.

### Seasonal Calendar

	J	F	M	A	M	J	J	A	S	O	N	D
Winter - cold months	■	■	■								■	■
Corn			■	■	■	■						
Wheat					■	■	■	■	■			
Construction Labor			■	■	■	■	■	■	■	■		
Agricultural Labor						■	■	■	■			
Food Stock Purchase							■	■	■			
High Heating Cost	■	■	■								■	■
Ramadan								■				
School Tuition/Materials									■	■		



A woman walks in an informal settlement in Aarsal, Lebanon  
 Photo: IRC/Elizabeth Pender, August 2012

## FINDINGS

### BEKAA GOVERNORATE

The Bekaa Governorate stretches almost the entire length of Lebanon and contains a diverse mix of religious, political, and family groups employing a variety of rural and urban livelihoods strategies. The Bekaa is also situated along the Syrian border, and since the crisis in Syria began in 2011, has hosted a large number of refugees. As of 9/24/12, 35,059 refugees are either registered or awaiting registration in Bekaa and a large number remain unregistered.<sup>1</sup>

Each of the areas covered by the assessment in Bekaa (Bar Elias, Baalbek, Aarsal, and Fakha) is hosting high concentrations of refugees, however the economic landscape of each zone differs significantly from the others and as such, the income opportunities, expenses, and coping mechanisms, as well as capacity to continue hosting Syrian refugees, vary greatly by location.

In brief, the findings from Bekaa show that:

- > The common areas of expense for households across Bekaa are rent, electricity/water, food, and expenses associated with winterization. Limited income opportunities are available to refugees to meet these needs and there is a heavy reliance on UNHCR, NGOs, and local aid providers.
- > The most commonly reported coping strategy among focus groups was reliance on taking on debt to meet immediate needs, sending children to work, and selling jewelry assets.
- > Focus groups report many refugees remain unregistered, for protection reasons as well as a perception that UNHCR registration services were not easily available or accessible.
- > The communities assessed in the north of Bekaa (Aarsal and Fakha) were considerably more rural than Baalbeck or Bar Elias, with fewer income opportunities available for refugees.

The following location-specific sub-sections highlight the detailed assessment findings and analysis for each area assessed.

### Bar Elias

Bar Elias is an urban/peri-urban area, with a large variety of livelihoods options and a well-integrated economy. The Lebanese community has jobs including doctors, engineers, shop owners, teachers, government employees, cross border trading, and casual agricultural and construction work. Refugees from Syria who are living in Bar Elias noted previous livelihoods including skilled artisan work, taxi drivers and small shop owners. Note that due to assessment timing constraints, only one focus group (with Syrian females) was held in Bar Elias – as such, findings are constrained to their perspectives.

### Income

Within Bar Elias, all female focus group discussion participants noted that competition for income opportunities is high, and is limited to unskilled work. This has resulted in infrequent access to low daily wages. Due to multiple reports of employers refusing payment and requiring extremely long and unusual working hours, focus group participants perceive that labor protection laws and norms are not enforced for unskilled Syrian laborers. The search for income appears to affect various family members differently:

**Men:** Many focus group participants noted that their husbands could access sporadic daily construction labor, earning 20,000 LL (\$13) per day. Men report going out regularly in search of work, searching for casual labor in the streets and checking for jobs in local shops. Winter is very cold in Bar Elias, and construction labor opportunities are expected to be minimal from November to March.

<sup>1</sup> UNHCR Daily Statistics. UNHCR Lebanon, 24 September 2012.



Women share tea in an informal settlement in Arsal, Lebanon  
Photo: IRC/Elizabeth Pender, August 2012

**Women:** Female focus group participants noted that while women do not usually work, some are accessing limited agricultural labor opportunities, paid at 10,000-15,000 LL (\$7-10) per day. The main crop harvests (corn and wheat) are in the summer, with some remaining opportunities – tomato and potato harvest – in September and October. Post October, there will not be agricultural labor opportunities for Syrians or Lebanese.

**Children:** Focus group respondents also explained that it was common practice to send children in search of work. Children are typically paid less than the average daily rates; one example provided was an 11 year old boy who spent a week lifting rocks all day in a construction site, and earned 15,000 LL or \$10.

### Expenditure

Focus group participants reported their most important expenses as rent (300,000 LL or \$200/month), electricity (150,000 LL or \$100/month), transport to school (30,000 LL or \$20/child/month); plus varying costs for medication, food and cooking gas. All discussion participants were very concerned about winter, as they have no winter clothes, blankets or carpets, and believe they will be unable to afford heating fuel. This increased winter expenditure will be compounded by a decrease in casual labor opportunities (while there will continue to be some daily labor jobs available, the majority are found in agriculture and construction, which are limited during the winter).

### Assistance

Reported assistance is limited to a monthly food voucher, and hygiene kits. Focus groups estimated that the food voucher covers half of their monthly food needs (requiring expenditures of approximately 45,000 LL or \$30 per person per month), and noted that shops have increased commodity prices in exchange for vouchers. The current key gaps noted by discussion participants are rent payments, utility bills and cash assistance to meet varying monthly needs. Women noted that in winter, key gaps will focus on heating fuel and winter clothing.

### Coping Strategies

In order to meet their expenditure needs, Syrian female focus groups noted refugee households using a variety of coping strategies, including child labor, sale of assets (particularly women's jewelry), incurring debt to neighbors or shop owners, and eating less preferred or lower quality food. It was also noted that there has been some reduction in meat and fresh food consumption.

### Impact on Host Community

The economy of Bar Elias has been affected by the influx of Syrians in a number of ways. For poor families, rent prices have increased as landlords have a higher demand for their properties. Competition for unskilled labor has increased, which has decreased wages and the number of days each household can access labor per month. The closed border has resulted in increased prices for Syrian imports, most importantly noted by female focus group participants as vegetables and cleaning products. Finally, wealthier households are benefitting from this – landlords are making more money, and all shop owners interviewed estimated an increase in business of 50%. Due to timing constraints, there were no focus groups held with Lebanese households in Bar Elias. As such, further information regarding impact on income, expenditure and coping is required to get a more concrete understanding of the impact on Lebanese households.

## Baalbek

Baalbek has an urban center and is surrounded by more agricultural zones. Wealthier households in Baalbek have stable sources of income such as government employees, large shop owners, and agricultural landowners. Other livelihoods options include shop owners, teachers, artisanal and handicraft work, agriculture, construction and commerce. Syrian refugees living in Baalbek noted previous livelihoods including painting, restaurant ownership, sculpture, administration, and agriculture and construction labor.

## Income

Syrian focus group participants noted that there is limited daily work available. According to Syrian male and female groups, unskilled laborers have been able to access approximately 7 days work per month, with wages of 10,000-15,000 LL (\$7-10) per/day. Both male and female focus groups noted that many families have also been forced to send their children to work, which is likely to interrupt education. One example is a girl aged 14 who does agricultural labor, earning 15,000 LL (\$10) per day. In the past month she has worked 5-6 days, contributing approximately 75,000 LL (\$50) to the household monthly income.

Some of those who did skilled work in Syria have been able to find related skilled labor in Baalbek, with examples including regular (2-3 days/week) masonry and painting. Men's focus group participants estimated that 80% of Syrians in Baalbek had been unable to find any source of income. When asking about socioeconomic divides, or differences between groups of Syrians in Baalbek, one focus group participant replied "it is really a disaster for all Syrians, with no exceptions." This statement highlights the broad perception among focus group respondents that Syrian refugees cannot find sufficient work opportunities.

## Expenditure

In Baalbek, Syrian families are renting, living with host families, living in abandoned structures and in tents. For those renting, this is their primary expenditure, with an average monthly payment of \$200/month. All participants noted that transport was an important expense (10,000/day, about 3 days/week), linked to searching for jobs and receipt of assistance – this includes registering with UNHCR and traveling to receive/redeem food vouchers. Syrians in Baalbek are very concerned about the upcoming winter and related expenditure. Specifically, they did not bring winter clothes and noted needs of coats, boots and pajamas for their children. They also need blankets and stoves, and assistance to pay for heating fuel.

## Assistance

Syrians in Baalbek who have registered with UNHCR have received monthly food vouchers and hygiene kits. Many have also received erratic in-kind distributions from local organizations and the Lebanese community. Multiple times concerns were raised related to assistance, with suspicions about particular groups being corrupt and unethical with their distributions, and frustration about a lack of respect/dignity during the distribution of in-kind assistance. A few participants mentioned being forced to move home multiple times due to an inability to pay landlords on time. Although they are registered, they noted that this change of address has made them unable to access any goods or services contingent on registration.

## Coping Strategies

Households are sending their children in search of work, selling assets (furniture in Syria, gold and jewelry within Lebanon), taking loans from friends and family wherever possible, and consuming less dairy, meat, vegetables and fruit. They explained that they wished the food vouchers were less restrictive in the list of acceptable food products, as this would enable them to purchase more fresh food.

## Impact on Host Community

Similar to Bar Elias, the influx of Syrians has created increased competition for unskilled labor opportunities, resulting in lower wages (from 20,000 to 15,000 or 10,000/day) and fewer days of work per month. Due to the proximity with the border, many goods in Bar Elias are imported from Syria. Some Syrian goods are still available, but prices have increased, impacting both Syrians and Lebanese. Many small businesses have tightened their credit availability. These shops explained that overall, business is stable; decreased purchasing power has been balanced by increased customers. In aggregate, this has resulted in a negative impact for poorer Lebanese households, but a positive impact for wealthier households such as landlords and shop owners.

## Aarsal

### Income

The main income-earning opportunities for Syrian refugees are construction labor, work in stone quarries, and agricultural work caring for and harvesting fruit trees. Daily labor in construction and quarries is done by men and sometimes male children as young as 11 years old. Working in the quarries is particularly hard work and many laborers have to drop out due to exhaustion, injury, or medical conditions. Construction and quarry work for men pays 15,000-20,000 LL/day, but the work is on an ad-hoc basis. Those households with a member working generally find about one week per month of work, but this work stops in the winter months.

The majority of women reported being unable to find work outside the home because they have small children, however some women reported finding work as a tutor or hairstylist, but only infrequently on a day-to-day basis.

### Expenditure

The priority expenses facing refugee households in Aarsal are rent (\$66-\$100 per month for rent only; \$150-\$200 per month, including electricity), water (\$40/month), transportation for school (\$20 per month per student), winter clothing and blankets, and medical expenses, particularly dental care. Food is an additional priority expense for households who are not registered with UNHCR (\$200 per month).

All families anticipated that expenses related to preparing for winter, including clothing, blankets, and heating fuel will likely rise in the next one to two months as winter approaches. However, most respondents reported not having the means to purchase these items, and were not aware of any planned assistance being provided for winterization.

In Aarsal, expenses differ between families based on a variety of factors but most importantly based on accommodation situation (either renting, hosted, or living in tents) and UNHCR registration status. Those who are renting and/or are unregistered have the greatest expenses, but the income earning opportunities remain similar for all refugees in the area.

### Assistance

Although food needs are being covered through the WFP food voucher program and food kits for new arrivals, only registered families are getting regular food assistance. Food needs for unregistered families are partially met through assistance from neighbors, local organization and community groups, but this still represents a large expenditure for many households. Additionally, respondents reported that UNICEF was providing water vouchers that covered roughly 50% of their water expenses. Medical services are available at free or minimum cost, however the expenditure required for prescriptions, particularly for chronic conditions, is a major burden.

It is also important to note that while Syrian families relied on local organizations to provide food and other assistance, many reported that this aid was not distributed evenly or in a dignified manner. There was high satisfaction with the UN assistance efforts (although all cited the need for increased availability of registration services).

### Coping Strategies

Even with the level of assistance being provided to families in the Aarsal area, household expenditure on essential items far exceeds income. To meet their needs, men and women reported employing to varying degrees the following coping mechanisms:

- Taking on debt – borrowing money from family or friends was most widely reported coping strategy discussed. Some credit is available from stores for food or non-food items, but the availability of this credit has decreased over time and as capacity to repay has decreased;
- Sending children to work in quarries – Despite the hard work, children as young as 11 years old are being sent to break stone;
- Remittances – from either Syria or abroad are a source of supplemental income for a relatively small number of households;
- Deplete savings – some families from Syria were able to rely on savings to meet needs, although savings will last only several months.



The frequency and severity of different coping strategies employed by Syrians depends on a variety of factors, including registration with UNHCR, and housing situation. Those families who are either registered with UNHCR or living with host families receive a high level of assistance that off-sets large expenditures such as food items. However, many families in Aarsal are not registered or have not been able to register due to the lack of available registration services since their arrival, and although many are living with host families, a large number are renting and roughly 75 families are living in makeshift tents.

A refugee family in a camp in Fakha, Lebanon  
Photo: IRC/Greg Matthews, September 2012

### **Impact on Host Community**

The arrival of Syrians in Aarsal has affected the livelihood opportunities for Lebanese and appears to be stressing their capacity to continue hosting. Lebanese focus group participants expressed concern that Lebanese men had fewer job opportunities in daily labour because Syrians are willing to work for less. They also reported that the wages for Lebanese workers has not decreased, just the number of days they are employed each month. In addition to facing less income opportunities, the Lebanese participants discussed facing increased prices for basic and essential commodities that used to be smuggled from Syria and sold cheaply in Lebanon.

Lebanese families are also facing challenges in terms of hosting Syrians in their homes and in their communities. Many families must purchase more water and food to provide for Syrians living with them. Additionally, some women expressed concerns over differences in traditions and child-rearing practices between the Syrian and Lebanese. Lastly, Lebanese respondents were concerned that community assistance programs funded by Saudi Arabia and other Gulf countries were being re-directed to assist Syrians, and that needy Lebanese households would not receive aid during the harsh winter months.

### **Fakha Income**

For Syrians who have come to the Fakha area, the main work opportunities noted in focus groups were daily labor in agriculture, construction, and manual labor such as loading/unloading trucks. The daily wage noted was about 15,000 LL/day (\$10/day), but discussion participants estimated only about 20% of the Syrian men are able to find any work in these jobs. Of those that can find work, the employment is inconsistent and on a day to day basis, often working only a handful of days per month. In November when winter comes, these jobs are not available.

Women reported not being able to work in Lebanon as there are no job opportunities specifically designed for women as there were in Syria. Many women reported prior work experience in factories in Syria which employed only women, but similar women-focused work is not available in Lebanon.

### **Expenditure**

In Fakha, a large proportion of families are renting homes, and the most important household expense was rent. Men and women reported paying \$150 - \$200 per month for rent, with additional expenses of \$70-\$150 per month for water and electricity costs. Following rent, the priority expenditures were winter blankets, medical care, heating fuel, transportation costs for children to go to school, and food.

### **Assistance**

Focus group participants stated that the majority of the Syrian families in Fakha are registered with UNHCR and are receiving food vouchers and NFIs, and only several FGD participants were unregistered. Those who are unregistered are primarily the newcomers who have not yet had an appointment with UNHCR to register. Even with the food vouchers, focus group participants explained that food items are a significant household expense as the food voucher meets roughly half of monthly food needs. Referrals for medical care are available, however families face expenses for transportation to the health centers and the high cost of medications.

In addition to INGO support, local religious, political, and community organizations are providing varying levels degree of assistance. This has taken the form of food distributions and in some cases cash transfers. However, both men and women reported a high degree of dissatisfaction with the assistance from many of these organizations, saying that aid is provided on a selective basis and often dependant on connections or specific political/religious affiliations. However, these sources of aid do represent a significant level of support for refugee households.

### **Coping Strategies**

The main coping mechanisms to meet household needs are:

- > Cutting back on non-essential expenses / eating less desirable foods – This includes not purchasing meat, fruits, juices/sodas and making food vouchers stretch longer each month by purchasing less expensive but less preferred food items. For men, cutting back on non-essential expenses did NOT include reducing expenditure on cigarettes!
- > Reducing the number and portion size of meals – Women reported feeding male family members before themselves, and reducing the average number of meals per day from three to two.
- > Taking on debt – Women and men reported that store credit for food items was generally not available to them, and that shopkeepers refused to provide credit to any Syrians. However, several respondents reported that store credit was available from some stores depending on how well they know the borrower.
- > Remittances – several men reported receiving money sent from Syrian relatives in Syria who were able to harvest and sell their crops.
- > Selling assets, particularly gold and jewelry.
- > With regards to paying rent, there was consensus among the focus groups that if payments were not made, landlords would evict the Syrian families. If this happens, men said they would have no choice but to return to Syria, expressing very little hope of finding hosted or other accommodation.

### **Impact on Host Community**

No interviews or focus groups were held with the host community in Fakha due to time constraints.

### **NORTH GOVERNORATE**

In the North Governorate, this assessment focused on two areas of Akkar caza – Wadi Khaled (plus Mashta Hamoud, a village next to the valley) and Akroum which are situated on the northern border between Lebanon and Syria. These areas are geographically similar and economically inter-linked, however the pre-crisis sources of income and relative wealth was quite different. A high percentage of the population of Akroum is employed in government service (a focus group with Lebanese men in Akroum estimated 70% of the population was receiving government salaries, mostly from the military) and has consistent and reliable income sources that have allowed the area to prosper. In addition to working for the government, agriculture, cross-border trade (smuggling), construction, and businesses are common livelihood strategies.

The North Governorate is currently hosting 34,940 refugees either registered with UNHCR or awaiting registration, which includes high concentrations of refugees in Tripoli and other areas throughout the North. Given the proximity to the Syrian border, there is a large military presence in the areas surrounding Wadi Khaled and Akroum, and many refugees who arrived in Lebanon illegally face difficulty in traveling to registration centers in Tripoli (in August, UNHCR centralized registration for the North in Tripoli). As a result, there is a potentially high concentration of un-registered Syrian refugees in Wadi Khaled and Akroum.

Also, given the close proximity to the Syrian border, Wadi Khaled and Akroum share close family, cultural, and economic ties with Syria. Because of these connections, Lebanese communities have hosted Syrian refugees since the unrest began, and continue to provide assistance and care for Syrians; Syrians in Wadi Khaled and the surrounding areas have found a more welcome hosting environment than in other parts of Lebanon. Despite the host community support, Syrians who entered Lebanon illegally are not able to freely circulate and face challenges in identifying work opportunities outside Wadi Khaled and Akroum areas.

In brief, the findings from North show that:

- > The main source of income for refugee families is working in daily agricultural or manual labor such as construction, but these work opportunities are very few.
- > Main needs expressed through focus groups are for cooking and heating fuel, food, and medical expenses. Rent was discussed as a large expense category, but in Wadi Khaled and to a greater extent in Akroum, focus groups had the perception that rent expenses were largely being covered by assistance from international NGOs, UNHCR, local organizations, or with help from neighbors.
- > In Akroum, where there are many unfinished buildings under construction, focus groups highlighted a need for home repairs to winterize some dwellings where people are living.
- > It appears that the Lebanese community in Akroum has a higher capacity for hosting than does the Lebanese community in Wadi Khaled, due in large part to the high proportion of the Lebanese community in Akroum engaged in salaried government service.

The following location-specific sub-sections highlight the detailed assessment findings and analysis for each area assessed.

## Wadi Khaled & Mashta Hammoud

### Income

In Wadi Khaled and Mashta Hammoud, according to the 9 focus groups (who all agreed) the main sources of income for Syrian refugees are agricultural labor and manual labor. According to focus group respondents, manual labor (including construction) currently pays a wage of 15,000 LL/day (\$10/day) for men and 5,000 LL/day (\$3.33/day) for boys, however only a very small proportion of men in Wadi Khaled are able to secure work in this field. Those that do find daily manual labor only find an estimated five days of work per month. Agriculture is a key source of income for some Syrian families during sowing or harvest times when whole families including women, men, girls and boys will work together in the field or orchards. Focus groups reported wages for agricultural work to be 10,000 LL/day (\$7/day) for adults and 5,000 LL/day for children (\$3.33/day), and stated that these wages were a 33% reduction in daily wage compared to the same work during the previous year. Similarly, focus group participants explained that with the increase in number of Syrians looking for work, only about 20% of refugee families are able to find employment in agriculture and that during the winter months all types of daily work opportunities decrease by about half.

Female focus groups reported some, but limited income opportunities in tailoring (at which they reported earning 5,000-6,000 LL/day), domestic work (9,000-12,000 LL/day for women; 7,500-10,000 LL/day for girls), or working as a teacher or tutor (300,000 LL/month for teachers; 60,000/month for tutors). It was also reported that some families send children to burn charcoal, reporting earning 5,000 LL/day.

## Expenses

The most important expenditures for Syrian families in Wadi Khaled were reported by focus groups as rent, cooking and heating fuel, food, and medical expenses. Focus groups estimated that approximately 50% of refugees are paying rent, and estimated rental costs of 200,000-300,000 LL (\$150-200 per month) for a typical family. Male and female participants also reported that Syrian families are currently paying about 45,000 LL/month (\$30 per month) for cooking and heating fuel, but most anticipate this will increase up to 300,000 LL (\$200) per month during the winter. Food expenses reported by focus groups participants for a typical family of six range from 15,000 to 30,000 LL (\$10-20) per day, but participants anticipated these costs will likely increase in the winter when lower-cost foods such as local vegetables are no longer available and families will shift consumption to higher-cost dry foods such as lentils and rice.

## Assistance

There were differing perceptions on the proportion of refugees in Wadi Khaled who were registered with UNHCR. Women reported that only about 10% of families were not registered (mostly out of fear not being able to cross checkpoints) while men reported that 50% of families are unregistered. Some in the focus groups who are registered were happy with the food voucher program, but reported that it only covered about 50% of their food needs. Many participants reported that rent assistance was being provided by several international NGOs as well as a local organization. Medical care is available, but reported to be expensive.

## Coping Strategies

To make ends meet, respondents reported relying on the following coping strategies to different degrees:

- > Taking on debt – Every focus group emphasized that the majority of Syrian families in their community were in debt. They reported borrowing money or goods from family, friends, neighbors, and traders. When repaying rent, many reported landlords being willing to extend the payment terms and to allow Syrians time to repay the rent amounts. Several women reported that they could buy items on credit from several stores, but that the store owner would hold their ID cards until the women repaid. According to focus group responses, some borrowed money had been spent on leaving Syria, and much is currently used to pay for the higher cost of living in Lebanon.
- > Sending children to work – multiple participants noted sending their children to work to contribute to limited household income.
- > Selling assets – Participants also explained that they had sold assets. Most frequently noted was sale of gold and jewelry, and others mentioned livestock sales in Syria.

## Impact on Host Community

In Wadi Khaled and the villages around the valley, Lebanese focus group respondents described the pre-crisis economy as dependent on trade with Syria, particularly smuggling/trafficking of goods and livestock rearing and trade. Other reported livelihood strategies in Wadi Khaled include agriculture, construction, and cross-border transportation. With the arrival of Syrian refugees, Lebanese focus group participants estimated that wages and the availability of jobs for Lebanese has decreased from a pre-crisis daily wage of 25,000 -30,000 LL (\$17-\$20) per day for about 20 days a month to 10,000 LL/day (\$7/day) for no more than 10/days per month. This is an estimated 50% decrease in the total number of days worked per month and an estimated 60% decrease in wages. Also, focus groups explained that cross-border smuggling has almost entirely stopped as a result of border closures and fear of fighting and landmines in the border areas, also reducing income earning opportunities.

Additionally, Lebanese focus group participants noted hosting up to 20 additional people within their households, and covering all related costs. They cited spending up to 230,000 LL per month (\$153/month) on the additional food expenses related to hosting refugees, and anticipated large increases in heating costs during the winter. Despite the increased expenses, one focus group of Lebanese women agreed that “we won’t let anyone stay out on the street in the cold.” The decreased income and increased expenditure is creating a double burden on household economies in Wadi Khaled.

To continue to meet their needs and support Syrian refugees, Lebanese in Wadi Khaled are turning to other job opportunities, such as livestock rearing, daily labor, or searching for short-term work outside Wadi Khaled. Additionally, women noted increased sale of milk and yoghurt produced by their cows, which was previously kept for households' consumption, but is now sold as a source of income. Several traders in Wadi Khaled noted that multiple households have started paying their debts in-kind – in either livestock or grain.

## Akroum



Male focus group participants, Akroum, Lebanon  
Photos: IRC/Greg Matthews, September 2012

## Income

According to the two focus groups of refugees, the work opportunities available to Syrian households in Akroum largely focus on unskilled daily labor, in construction and agriculture, however there is limited availability of semi-skilled daily labor in carpentry and tailoring. Additionally, focus group participants noted that some families have earned income by sending children to work in quarries or taking on menial tasks such as sweeping streets. Women reported not having any sources of income. X estimated that for men, the daily wage is 10,000 to 12,000 LL/day, and up to 20,000 LL/day if they have a skill useful for the work. For children, the daily wage is 5,000 LL/day. Male focus group participants reported working about 5 days per month, but that few families were able to find work in these jobs at all. With the arrival of winter, male and female focus groups anticipated work opportunities would shrink to about 1 day of work per month.

Many of the male focus group participants reported that they held steady skilled or professional employment while in Syria, but that there were no income opportunities to apply those skills in the Akroum or Wadi Khaled area. For these respondents, adapting to work in daily labor, construction, and manual labor has been a very challenging shift for most men in a similar situation.

## Expenditure

The priority expense categories noted by both Syrian focus groups in Akroum are food, water, heating fuel, and blankets/clothing for the winter. Home repairs were also discussed widely as an expense for some households who need to install doors and windows to the unfinished homes where they are staying. Participants estimated that food expenses for a typical household of six range from 375,000 LL (\$250) per month for a registered family receiving food vouchers to 750,000 LL (\$500) per month for unregistered families. Heating fuel expenses are estimated to cost 225,000-300,000 LL (\$150-200) per month for five winter months.

## Assistance

Although the focus groups estimated up to 50% of the refugee population in Akroum is unregistered, several organizations are active in meeting rent, food, NFI, medical, and heating needs for all refugees. Respondents reported that international organizations and Lebanese neighbors are providing rent support for those families who are not being hosted in Lebanese households, and that very few families have to make rent payments on their own. In addition, several people reported that UNHCR is providing NFI such as baby diapers, assistance in seeking medical care, and would be providing heating fuel during the winter months. Female and male focus group respondents reported that local organizations are also providing some assistance with mattresses, household needs, blankets, and food, but this aid is inconsistent, not evenly distributed, and is dependent on having the right connections. Aside from local organizations, there is a high degree of support offered by Lebanese families to those they are hosting, and one focus group estimated that host families provided for 60% of the Syrian families' needs. Syrian men and women are very grateful of the assistance, saying "they are taking good care of us."

In order to pay for those expenses not covered by income or other assistance, Syrian men and women reported adopting the following coping mechanisms:

- > Sending children to work – mostly this was daily work in quarries or tasks benefitting the community such as street sweeping.
- > Cutting back on non-essential items - particularly food items and purchasing less preferred and less expensive foods. One focus group participant commented that “we haven't eaten meat in three months.”
- > Taking on debt – Syrian respondents reported that shopkeepers continue to offer sales on credit to Syrian families, accepting payment when those families manage to find work. Similarly, host family and friends are fairly lenient with providing loans to Syrians
- > Asset sales – All focus groups reported Syrians arrived in Lebanon with very few assets to sell. Several male and female participants reported they sold most assets prior to leaving Syria. However, in each focus group there were men and women who reported having sold jewelry after arriving in Lebanon
- > Community shelters – many families who are not renting or living with host families are living in community shelters. As many as 30 or 40 families might be accommodated in the same building, and women reported a lack of toilets and sanitation facilities.

### **Impact on Host Community**

Akroum is known as a prosperous town with strong links to the public services sector. Focus group respondents stated that 70% of the Lebanese families in Akroum have family members serving in the military with steady income. In addition, agriculture (wheat, olives, etc.), livestock, and cross-border trade (smuggling) are main livelihood strategies for Lebanese families.

While the public-service incomes have stayed relatively the same, the crisis in Syria has disrupted normal income sources from trade and agriculture. Cross-border smuggling was once a very lucrative livelihood but has significantly decreased since the Syrian crisis began due to border closures and fear of fighting and landmines along the smuggling routes. Similarly, many agricultural areas straddle the border with Syria, making it dangerous to tend to fields due to the same concerns for landmines and fighting. Because of the border closures and disruption to the Syrian economy, one female respondent noted that fruit from orchards in Akroum, which in most years is exported to Syria, was left on trees because it was not worth the expense of harvesting.

Host focus groups report that expenses have increased since the crisis in Syria began, most significantly for food, water, and heating fuel. According to FG participants, normally, most food, fuel, and household items are imported from Syria and sold at a much lower price than Lebanese goods. There was consensus among the male Lebanese FGD participants that border closures have increased, and in some cases doubled, prices for these items and that host families are now having to purchase greater quantities of water (50% increase in amount water need to purchase) and food to provide for hosted Syrians.

Because of the steady public-service incomes, and pre-crisis level of prosperity in the area, the host community appears to have been able to continue assisting refugees without resorting to severe coping strategies. The coping mechanisms discussed include: relying on savings; borrowing more than usual, but still repaying debts each month; cutting back on some items, particularly charcoal. Additionally, there was a large amount of new construction taking place in Akroum before the Syrian crisis, and these construction works have largely slowed down or stopped as families conserve their income and savings.

## MARKETS

In the North and in Bekaa, markets depended on a steady supply of less expensive goods imported from Syria. Despite the border closures, markets are continuing to function well, but with increased prices for a variety of items that can no longer be imported from Syria, or which can be imported but at a much higher price.

While supply of goods from Syria has been disrupted by border closures, overall supply has not been interrupted; all goods can be replaced by Lebanese equivalents or imports from other countries. These substitutions are generally more expensive than the Syrian goods, but it is important to note that **all nine vendors who were asked noted that they could increase supply of all goods if needed.**

### Wadi Khaled and Akroum

Areas which are economically dependent on Syria, with limited livelihoods diversification, have been highly affected by the border closure, which is compounded by the influx of refugees requiring assistance. Illegal crossings in the North are too dangerous, so there is no longer a supply from Syria. However, traders have been able to find alternative supplies of goods from within Lebanon, primarily coming from Tripoli. These goods are significantly more expensive than the Syrian goods, but supply is steady and traders noted that they could increase supply if needed. While traders in the Bekaa noted stable or increased business, traders interviewed in the North explained that due to a lack of purchasing power in the community, their business has decreased substantially. Three traders interviewed in Wadi Khaled estimated decreases between 50-70%. Three of five traders in Wadi Khaled noted that they are giving limited credit, and some customers are now repaying debt in-kind (e.g. with cattle or crops). These traders also explained that credit from their suppliers is tighter – they used to receive six months of credit, but are now forced to repay within three weeks.

### Bekaa

The eastern borders with Syria are more porous than the north, so markets in the Bekaa are still receiving supplies of Syrian goods. These goods are more expensive than they previously were (estimated 10% increase in food prices), as transporters have increased their costs. Syrian goods can all be replaced by Lebanese equivalents – primarily purchased from Beirut - though these are more expensive. In Bar Elias, 3 traders interviewed noted an estimated 50% increase in business due to the influx of Syrians. One vendor said it was “like having double the customers.” These traders are no longer giving credit within the community as they fear households will be unable to repay. In Baalbek, both traders who were interviewed estimated that business was stable – no increase or decrease. These shops continue to give credit, some only to Lebanese households they know, and some are still giving credit to Syrian families. In Aarsal and in Fakha, three traders reported an increase in sales, largely attributable to increased demand from Syrian refugees, but one trader said that sales that remained about the same. However, some Lebanese focus group participants also noted that shopkeepers were increasing prices arbitrarily to profit from the refugee arrivals.

Syrian prices were notably cheap for a variety of commodities (notably gas, diesel, food items and cleaning products). While Lebanese goods and other imports can replace the supply of these Syrian commodities, the prices are perceived to be much higher. Price changes were gathered from 8 traders and listed in the table below, but no historical data was available for analogue year comparisons. Therefore historical prices were based on trader recall:

#### Example Reported Percentage Price Changes (Since start of conflict)

Commodity	Location	Price Increase
Maize	Wadi Khaled	65%
Oil	Wadi Khaled	71%
	Fakha	57%
Animal fodder	Wadi Khaled	33%
Cucumbers	Bar Elias	200%
Dish Washing Soap	Bar Elias	17%
Shampoo	Bar Elias	34%
Average Food Prices	Bar Elias	10%
Cheese	Baalbek	60%

Traders in Baalbek noted that their Lebanese suppliers were slower in meeting their requests, and believed this was partially due to humanitarian aid purchases directly from wholesalers. Therefore it is possible that in-kind humanitarian aid responses are negatively impacting supply chains in Baalbek.

Traders participating in the WFP Food Voucher program reported a large increase in sales and in revenue. One trader reported that his sales quadrupled from pre-food voucher levels. This shop owner also made efforts to differentiate his store from competitors in the voucher program, indicating some degree of market competition. However, focus group participants did discuss trading vouchers for cash, or purchasing NFI items not approved by the voucher program.

One market system that remains under-explored is the housing rental market. House and apartment renting was reported as a major expense by a majority of focus groups, and with such high demand there is potential for rental market prices to increase. An encouraging sign that the housing market may be stable is that rental prices reported by refugees in this assessment are very similar to the prices reported in the DRC livelihood assessments in conducted in February and May, but further analysis is needed to determine how well the rental markets are functioning.

## **VULNERABILITY CRITERIA**

When asked what makes some families worse off than other families, there was almost universal agreement among all focus groups that several vulnerability factors characterize those households most in need. Syrian focus group participants were asked “what are some factors that make Syrian families worse off than others in Lebanon?”. Lebanese host community focus groups were asked a slightly different version of the same question: “What makes some members of your community (including Lebanese and Syrian refugees) worse off than others?”. Despite this opportunity to highlight host community vulnerabilities, Lebanese focus groups agreed that being a refugees is the most important vulnerability factor in their communities, but emphasized that Lebanese households without male providers are also vulnerable. Lebanese and Syrian focus groups also agreed that those refugee families with the following vulnerability factors were most deserving of assistance and should be prioritized:

- > Those Syrian refugee families living in tents - in Bekaa only, where the hosting capacity of the Lebanese community is much lower than in the North, those families who are living in tents or not accommodated in a building are considered to be the most vulnerable people. Lebanese and Syrian respondents both reported this.
- > Those families who do not have a male provider – without a male member of the household to look after the family, seek out additional assistance, or provide an income.
- > Those families in which the husband or male provider is injured or too sick to work.
- > New Syrian arrivals – several focus groups also identified new arrivals from Syria who do not have contacts or connections in Lebanon as particularly vulnerable.

The high degree of acceptance of these vulnerability factors between many independent focus groups suggests that both the Syrian refugees and host communities are accepting of a targeted response to assist those most in need.



Two women living among a group of families in an abandoned building in Wadi Khaled, just south of the Syrian border in Lebanon. Photo: Stichting Vluchteling/Antionette Verbree, September 2012

## KNOWLEDGE GAPS

Several areas highlighted through this assessment require further analysis to better understand the impacts on Syrian and Lebanese livelihood strategies. Particularly, the following factors were not adequately explored in this report and deserve further attention in the very near future to better inform the humanitarian response:

- > **Bekaa Host Community:** The assessment team only conducted one focus group with the host community in Bekaa, so there is limited information about this group. Further assessment should focus on understanding the impact of the Syrian crisis on host community livelihoods across different zones of Bekaa.
- > **Housing Market:** Rent prices are one of the most important expenditures noted for both Syrian and Lebanese households. There is evidence that the housing market is saturated in some border areas, and rental prices are high across Lebanon. Further analysis is required of housing markets in areas with high refugee numbers, particularly the availability of apartments, market capacity to absorb more people seeking housing, as well as price trends and anticipated prices in the future.
- > **Credit:** There were frequent mentions of debt, yet credit supply appears to be limited within the target community. As credit availability continues to tighten, this may have serious implications on households' ability to cope. Further information is needed regarding credit supply – sources, amounts, trends, and measures taken to repay loans taken.
- > **Local Charities:** Local charities are providing assistance to Syrian households, which is reportedly diverted from poor Lebanese households. The assistance appears to be sporadic and often based on personal connections. These charities are mostly outside the UN and INGO coordination mechanisms. It would be useful to understand the amounts of assistance planned, and how this will impact Syrian households (beneficiaries) and Lebanese households (perhaps previously reliant on this support).
- > **Christians, Palestinians and Iraqis:** The assessment focused on Syrians and Lebanese households, and the areas assessed with principally host to Sunni Muslim Syrians. Further information is needed about the current livelihoods situation of other vulnerable groups who have fled Syria and taking refuge in Lebanon, including Christians, Palestinians, Iraqis, Syrian Alawite and Shia Muslims, and Lebanese forced to return from living and/or working in Syria.

## CONCLUSIONS & RECOMMENDATIONS

The information gathered from this assessment underlines the following key conclusions:

1. Household expenses for Syrian refugees appear to far exceed the income earning opportunities available to them, and expenses are expected to rise in the coming months while income opportunities decrease.
2. The greatest expenses facing Syrian households are rent, heating fuel, winterization support (blankets, clothes), and food.
3. The aid being provided is critical for refugee households to meet their needs, however there is a perception that many (not all) local aid providers are selective, require conditions, and do not provide dignified assistance.
4. There was a strong consensus among all focus groups that refugee families are incurring debt to pay their needs, and that many have also resorted to sending children to work and selling off their assets. These coping strategies are closely linked with women and girls' exposure to high risk behaviors (such as early marriage for adolescent girls and survival sex for adult women, both associated with debt repayment) as highlighted in the IRC GBV assessment.
5. In the North, particularly Wadi Khaled and Akroum there is a relatively higher capacity and interest among the Lebanese to host Syrian refugees, however it is not clear for how long this sentiment will continue. In Bekaa, the hosting capacity of the Lebanese communities appears to be much lower, as suggested by much higher rates of refugees renting accommodation and focus groups discussions with Lebanese communities. In focus groups with Lebanese men and women, respondents from Wadi Khaled and Akroum reported that no Syrians would be allowed to live outdoors, they would be taken care of. In Bekaa, the one host community focus group of women felt strongly that it was a burden to host Syrians in their homes for more than a few months, and that they should find rented accommodation. Lebanese families are also facing increased expenses as a result of price increases due to border closures as well as expenses related to hosting Syrians.
6. There is a large unmet supply of workers in the areas assessed, including skilled, semi-skilled, and manual laborers. There is high potential and need for employment-related programs in these areas.
7. Critical market systems in both the North and Bekaa appear to be functioning and capable of responding to an increase in demand. Markets appear to have responded well to the large-scale food voucher program, however further analysis of the housing market is needed.



Children in an informal refugee settlement in Aarsal, Lebanon  
Photo: IRC/Elizabeth Pender, August 2012

## SPECIFIC RECOMMENDATIONS

### Advocacy Recommendations

#### Registration

UNHCR registration in the North is centralized in Tripoli. Transport from Wadi Khaled to Tripoli is costly, and takes approximately two hours each way. More importantly, many Syrians fear crossing the Lebanese army checkpoints, particularly if they crossed the border illegally. A decentralized registration system, with some registration taking place before the checkpoints within Wadi Khaled is necessary.

#### Humanitarian Actors

Numerous anecdotal reports have explained that many cash and in-kind distributions, particularly from local organizations, have been poorly organized and inappropriately implemented. Syrians have complained of a lack of dignity, respect, and that assistance is often provided on the basis of family, religious, or political connections as opposed to identified need. Yet, these providers are reaching large numbers of refugees, many of whom are not registered or receiving other assistance. As such, greater efforts should be made to incorporate these service providers into coordination mechanisms, introduce standards and norms of service, and to coordinate targeting efforts.

#### Child Labor

Focus groups noted a very high prevalence of child labor among Syrian families. If this continues, it may have significant implications for the education and protection outcomes for poor Syrian children. These findings should be used to advocate for protection from exploitative child labor and to ensure that child labor interventions, such as increased school attendance, are tailored to the specific needs of and support all children on the move.

#### Host Community

The large majority of existing assistance is directed toward Syrians. In many poor border communities, the local economy has been seriously disrupted by the influx of Syrians and the border closures. Pre-crisis systems and funding for aiding poor Lebanese households has been shifted towards supporting refugees, and as such the poorest Lebanese households are in need of well-targeted assistance programs to ensure they can continue to meet their needs and reduce reliance on harmful coping strategies.

If assistance is not inclusive of Lebanese households, it is more likely that tensions will rise between the Lebanese and the Syrians. A proportion of humanitarian aid should be allocated to the poorest Lebanese households, enabling them to meet their needs and preventing future tensions.

#### Circulation Permits

In the border areas of Wadi Khaled and Akroum where many Syrians arrived illegally into Lebanon, the most significant challenge facing families is the inability to travel in search of work. Many arrivals have worked in Lebanon previously or have local contacts outside Wadi Khaled who may be able to find work elsewhere in Lebanon. However, without an arrival stamp in their passport, Syrians face arrest or detention if caught in Lebanon. The tight checkpoints around Wadi Khaled effectively keep workers confined to the local area. Humanitarian actors should pressure local and national authorities to allow free circulation of Syrian refugees based on their status as a refugee.

#### Communication with Refugees

Despite ongoing planning for winterization activities and inter-agency winterization strategies, very little information has been shared with Syrian households about what level of assistance to anticipate in preparing for the winter. Refugee families are already starting to spend money on blankets, warm clothing, and heating fuel, at a time when existing income opportunities for Syrian refugees are about to decrease rapidly during the winter. If households are aware of planned assistance during, especially at this very economically vulnerable time of year, households could be productively use that money to pay debts or cover other necessary needs.

## Recommendations for Immediate Interventions

Activity	Target Groups	Timeframe	Notes
<b>Cash for Housing</b>			
Ensure all refugee families have a winterized dwelling	Families living outside, in a tent or not accommodated in a winterized structure.	Immediate Rent assistance for those not in a winter structure needs to begin no later than November 2012 and continue through at least March 2013	Could include rent support or cash to repair homes needing minor upgrades to prepare for the winter months. These activities must be appropriately targeted based on criteria agreed with communities and mitigation mechanisms must be put in place to minimize chances of early eviction, increases in rent, or other potential consequences. Particular sensitivities around this – must be targeted; must have mitigation mechanisms to ensure rents don't increase; payments directly to tenant or to landlord.
<b>Food Assistance</b>			
Provided to ensure households can meet the survival threshold without using harmful coping strategies	Unregistered Syrians and vulnerable host families	Immediate Assistance is needed immediately and should continue at least through March 2013.	Market-based interventions – cash or vouchers – to ensure households not receiving other food assistance can meet food needs without resorting to negative coping strategies. This assistance should also have flexibility to include NFIs linked to food preparation and consumption – such as cooking fuel, heating, and soap.
<b>Heating Fuel</b>			
Ensure refugee families have access to heating fuel necessary to survive the winter	Unregistered Syrian refugees and vulnerable host community families	October 2012 – March 2013 Repeated, monthly assistance required during winter months	Market based interventions such as cash or vouchers are appropriate to deliver heating fuel needs. Efforts to reach the unregistered population will complement UNHCR and partner plans to cover all registered households with heating fuel.
<b>Provision of winter NFIs</b>			
Prioritize clothes, blankets, stoves for families to survive the winter	Syrians (registered and unregistered)	October One time assistance needed to support these needs	Market-based interventions such as cash or vouchers appear the most appropriate for these items, particularly for clothing.  Coordination is necessary to ensure winter plans are harmonized among all actors, including local organizations.

## Recommendations for Medium-term Interventions

Activity	Target Groups	Timeframe	Notes
Labor Market Strengthening	Unemployed workers	November-December timeframe	Conduct a market analysis of critical labor market systems to identify whether and how the market system can be strengthened to employ a greater number of workers. Recommendations should focus on activities to start in early 2013 when many seasonal work opportunities begin again.
Small-business loans	Syrian refugees and Lebanese	2013	A number of focus group participants noted that they had the interest, ideas, and skills to start small businesses while they are displaced from Syria, but lacked the capital. Both men and women indicated that they could earn a living if they had some limited start-up money. Given the possibility of returns to Syria, measures would need to be taken to ensure loan repayment on a short time-table.

# LIVELIHOODS ASSESSMENT SYRIAN REFUGEES IN LEBANON

Bekaa Valley & North Governorates, Lebanon  
October 2012

**Save the Children &  
International Rescue Committee**



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