

## COUNTRY FACT SHEET

### LEBANON

(2016)

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## I. INTRODUCTION

### 1. To do before the return

- Request documents from the German authorities that might be needed later on (All certificates/official documents should be brought from Germany)
- Get information concerning the arrival at the airport and the onward journey: Once arrived to BEY Airport, many Taxi drivers can be seen outside the arrivals hall and many private taxi companies can be called i.e. ALLO TAXI on 1213
- Check vaccinations (especially for children): no specific rules on vaccinations are in place
- Find a temporary accommodation

### 2. To do immediately after the return

- Register with relevant authorities: GSD (General Security Department: <http://www.general-security.gov.lb/ar>) by presenting your travel document (Passport/ Laissez Passer)
- Contact services assisting with the search for jobs and housing
- (re-)register for the health insurance and the pension insurance system
- Apply for social welfare
- Apply for child care, schools or other educational institutions

## II. HEALTH CARE

### 1. Health Care System

#### a. General information on the health care system

Although Lebanon has the best hospitals and physicians of the region, there are still big disparities between the public and the private sector. During the civil war in Lebanon, the role of the Government in health progressively declined. The private and NGO sectors became the main provider of health services. Today 90% of the hospital beds are in the private sector. Public health services are largely concentrated in the cities, although the government increasingly directs medical aid into rural areas.

The Lebanese health care system is composed of the National Social Security Fund (<http://doingbusinessinlebanon.com/en/default.asp?menuID=9&sub=17>) providing partial health coverage, a national medical insurance program and voluntary private insurance. Policies providing corporate group coverage are widely used by companies registered at the NSSF to supplement the benefits provided by the government's healthcare system. International private medical insurance is available for non-Lebanese living in Lebanon.

NSSF:

- Costs vary
- Provides maternity insurance, labor accident and occupational disease insurance, family benefits, and termination-of-service benefits
- National medical insurance:
  - Financed by the ministry of health
  - covers all Lebanese that hold the Lebanese citizenship for over ten years and that are, not covered by the national social security plan or by any kind of governmental insurance
  - compensates 90% of the hospital fee
  - patients make up the difference with cash
- The military and the general security force have their own insurance programs.

#### b. Access, especially for returnees

- Eligibility and requirements: All Lebanese nationals can have access to private

or public hospitals; the ministry of health also offers support to non-Lebanese, i.e. Palestinian Lebanese: UNRWA covers a partial cost of treatments of 85%.

- Registration procedure: For health insurance Lebanese and non-Lebanese returnees can register with all private insurance companies; they require a full medical checkup and medical history prior to get accepted and covered
- Required documents: ID, medical history certificate and full medical tests

c. **Benefits**

Health insurance covers in and out patients for in 85% and out 65%

d. **Costs**

The patient's financial participation depends on his total income and type of service needed

**2. Medical treatment and availability and costs**

a. **Medical facilities and doctors**

- government rehabilitated thirteen public hospitals, bringing the total number of hospitals in the country to twenty-four
- the country has over 165 hospitals
- only a few of these are public
- mental health services are privatized and therefore, most of them are not available to everyone, but only to payees
- Maternal Mortality Rate (86.3 per 100,000, 2004)
- Infant Mortality Rate (18.6 per 1000, 2004)
- highest rate of physicians per capita in the Middle East
- Access to health care is relatively high (95 percent)
- accessibility to health services and resources allocated to the health sector vary considerably, creating inequality among different social strata and regions in terms of availability of medical services
- surplus of medical doctors (ratio of 1/270 pop)
- uneven coverage of health service in Lebanon
- private sector hospitals account for 95% of health care, with an oversupply of services, while public health care is under-staffed and under-equipped
- differences are also observed in quality of service

b. **Procedure of admission**

Depending on the medical case, the patient should go to the ER or the normal admission desk; documents needed for admission are (patient's ID, admissioner's ID, medical certificate describing the case and a down payment to be used in case of any complication calculated depending on the admission reason)

c. **Availability and costs of medication**

- Ministry of Public Health and NGOs provide free vaccination
- Costs for medical care is among the highest in the region
- entire sector under the supervision of the Ministry of Public Health
- medicine mainly imported, some production units are established in the country

**III. LABOR MARKET AND EMPLOYMENT**

**1. Labor market situation**

a. **Labor force**

- The labour force is composed of 1,118,000 workers (1,602,000 unemployed) taking in consideration 15+ aged
  - 889,813 households living in Lebanon
  - 15.8% have an income varying between 450,000 – 750,000 LBP
  - 13.5% between 750,000 – 1,000,000 LBP
  - 3.2% have no income and 0.2% have an income of 8,000,000 LBP and more

- Economic activity rate according to sex and age:
    - 65.0% of both males and females are between 25 – 29 years
    - 63.5% are between 30 – 34 years
  - Economic activity rate according to educational attainment and sex:
    - 54.0% of both males and females have a university level
    - 49.5% an elementary level
- b. **Average income**
- The monthly average income is 900,000 LBP
  - The PPP is around 83.06 Billion USD
  - The labour code sets a minimum wage, and legislation provides for cost-of-living increases. The government has raised the minimum wage to 500,000 LBP. The cost of living increased sharply prior to, during, and after the civil war, mainly because of a substantial rise in the cost of rent, education, food, and petroleum products.
- c. **Unemployment rate**
- Unemployment rate according to sex:
- 9.2% for both males and females
  - 10.2% for females
  - 8.8% for males
  - 23.5% of both unemployed males and females have an undefined educational attainment
- d. **Distribution of employment according to sex, age, specific sector of work**
- Distribution of employed according to educational attainment and sex
    - 24.1% of both males and females have an elementary level
    - 23.6% a university level
  - Distribution of employed (aged 15 years and above) according to type of economic activity, sector and sex:
    - 58.0% of both males and females work in a private declared enterprise
    - 25.3% in a private (not declared enterprise)
    - 15.7% in public sector
  - Distribution of employed according to sex and age:
    - 15.6% of both males and females are between 25 - 29 years
    - 14.7% are between 30 - 34 years

## 2. Ways / assistance to find employment

- a. Useful links when searching for employment are:
- <http://www.expertiserecruitment.com/>
  - <http://www.bso.com.lb/>
  - <http://www.daleel-madani.org/>
- b. **MoD program**
- The program was established with the aim to generate employment with a special focus on the agricultural sector as a major source of livelihood:
- succeeded in completing 29 community based activities
  - rehabilitation of portable water networks, water springs, agricultural roads and socio-cultural premises especially playgrounds
  - rehabilitation of agricultural productive infrastructure
  - provide technical assistance to farmers and agricultural cooperatives (e.g. establishment of the Green Line Extension Service to service farmers
  - organization of 102 training courses on the various agricultural issues
  - completing agricultural community infrastructure projects
  - provision of equipment for 12 cooperatives
  - provision of agricultural equipment to 123 municipality
  - establishment of olive oil quality laboratory
  - implementation of the EU agricultural project, acts as a liaison with

- beneficiaries and NGO
- program provides technical assistance to the Ministry for the overall coordination and resource mobilization

### 3. Unemployment assistance

Non Available

## IV. HOUSING

### 1. Housing situation

#### a. Average rent, running costs/utilities

In response to the need for low-cost housing, the Popular Housing Law was enacted, providing for the rehabilitation of substandard housing. Taking into consideration the civil war, the number of refugees in Lebanon and the economic boom resulting in housing shortage, the current housing situation is struggling. The government, in an attempt to remedy the situation, set up a Housing Bank to make housing loans.

#### b. Demand and supply

Many apartments are available for rent both in the cities and country side

#### c. Housing facilities for returnees / social housing

No housing facilities / social housing available for returnees, but Palestinian Lebanese and Lebanese returnees can apply for loans after completing 3 years of working with a same employer

### 2. Ways / assistance to find accommodation

Various real estate companies can help finding accommodation and they can be found on the internet by searching for “real estate companies in Lebanon”

### 3. Social grants for housing

No social grants are available for housing in Lebanon (only long-term loans by banks)

## V. SOCIAL WELFARE

### 1. Social welfare system

#### a. General information on the welfare system

Lebanon is currently engaged in a process of physical and social reconstruction following a devastating civil war and the July 2006 war. The state was virtually paralyzed throughout the war, and the population turned to a multitude of confessional, religious and nongovernmental organizations for social services. This led to the creation of many competing and often conflicting systems of social welfare. The social reconstruction of Lebanon depends on the re-establishment of national institutions and policies guided by a new vision for a unified Lebanon.

#### b. Access, especially for returnees

The welfare system is accessible through NGO's and church-based communities

#### c. Benefits

Costs and services that are covered by social security are treatment and hospitalization costs

#### d. Costs

The beneficiary's financial participation is income-based

### 2. Pension

#### a. General information on the pension system

There is a social insurance system providing lump-sum benefits only, which is private

- Old-age benefit:

- lump sum possible at age 60
- compulsory at age 64 at any age after 20 years of employment; or if a woman marries and leaves employment during the first year of marriage; or

if disabled (with at least 20 years of employment); or on death (with at least 6 years of employment)

- Reduced pension:
    - paid at any age with between 5 and 19 years of employment if the insured is leaving employment permanently
    - retirement necessary
  - Disability benefit: loss of at least 50% of normal working capacity
  - Survivor benefit: insured was covered, or was previously covered, under the program trusteeship
  - Note: The military and the general security force have their own legislation, regarding this issue.
- b. **Access, especially for returnees**
- Eligibility/Requirements:
    - both men and women can receive benefits at any age with 20 years of contributions
    - Lebanon pays benefits as lump sum payments
    - employer and employee contribute to the financing of social security
    - employer generally contributing a higher amount
  - Registration procedure for social security/insurance: Returnees that hold a non-Lebanese nationality cannot benefit from the social security fund but can benefit from insurances
  - Required documents: copy of ID, medical history if available
- c. **Costs**  
Beneficiary's financial participation is income-based
- d. **Benefits**  
Full medical coverage

### 3. **Vulnerable Groups**

- a. **General information on vulnerable groups**  
For returning Lebanese nationals, usually single mothers, single fathers and sometimes families are viewed as vulnerable; their integration is through their family members and their access to social services is pretty much standard as described above; regarding non-Lebanese national it is the same but they cannot benefit from the social security fund as it is solely for Lebanese nationals
- b. **Assistance for vulnerable persons**  
Assistance for vulnerable persons is provided e.g. by UNRWA – CARITAS or local NGO's

## VI. EDUCATION

### 1. **Educational System**

- a. **General information on the system**
- 3,289 institutions: 85.5% schools, 13.3% vocational schools and 1.2% universities and higher education establishments
  - Students: 16.4% are in pre-schools cycle, 49.1% are in the elementary, 21.1% are in the intermediate and 13.4% are in the secondary
  - 35.6% are enrolled in public schools, 13.5% in private free schools, and 50.9% in private schools
  - 63.3% are French educated and 36.7% are English educated
  - well-developed system of education reaches all levels of the population
  - Literacy is among the highest in the Middle East
  - compulsory five-year primary school program

- followed either by a seven-year secondary program (leading to the official baccalaureate certificate) or by a four-year program of technical or vocational training
- b. **Course**  
 The compulsory five-year primary school program is followed either by a seven-year secondary program (leading to the official baccalaureate certificate) or by a four-year program of technical or vocational training. Major universities include the American University of Beirut, the Université Saint-Joseph (subsidized by the French government and administered by the Jesuit order), the Lebanese University (Université Libanaise), the Notre Dame University, the Beirut Arab University (an affiliate of the University of Alexandria).

Educational level	Age
Child care / nursery school	0-3
Kindergarten	3-6
Primary level	
e.g. elementary school, etc.	6-10
Secondary level	
e.g. middle school	10-15
e.g. high school, vocational training, etc.	15-18
Higher education	
e.g. college, university, professional school, etc.	From 18

**2. Access, especially for returnees**

Returnees can register their children in every school they wish by submitting their children's IDs along with past education records if children are older than 3 years

**3. Costs, loans and stipends**

a. **General information on tuition fees**

The tuition costs in public educational institutions are usually low, around 750,000 LBP per year

b. **Access and requirements to stipends and/or loans for covering tuition**

Returnees can apply for tuition support within the schools where they plan to register their children; the amounts and assistance varies from a schools to another, noting that they need to meets the vulnerability requirement)

**4. Approval and verification of foreign diploma**

Done by the Ministry of Education, the procedure for approval/verification of foreign diploma is always done by the Ministry of Education, required documents are the diploma along with the ID

**VII. CONCRETE SUPPORT FOR RETURNEES**

**1. Support to start income generating activities**

IOM provides reintegration assistance

**VIII. CONTACT INFORMATION AND USEFUL LINKS**

**1. International, Non-governmental, Humanitarian Organizations**

- The Council of Voluntary Associations
- Coordinating committees working in Palestinian communities

- Coordinating committees in Saida
- The National Council for Social Work
- The Lebanese Union for Child -Welfare
- The Lebanese NGO Forum

**2. Relevant local authorities, such as employment offices, health insurances, pension insurances, etc.**

- The Ministry of Displaced Persons  
Minister: Mrs. Alice Chabtini; General Director: Eng. Ahmad Mahmoud  
Phone: 009611366373, Fax: 009611366134/8 Email: mod@dm.net.lb  
Website: www.intranet.dm.net.lb/displaced
- Caritas Lebanon  
Head Office: Dr. Youssef Hajar Street, Sin El Fil-Kalaa BP: 165274  
Achrafieh – Beirut, 1100 2030 – Lebanon, or: BP: 55455 Sin El Fil –  
Lebanon; Fax: 01/494713; Phone: 01/499767-01/483305 01/502521  
E-Mail: executive@caritas.org.lb
- The Lebanese NGO Forum  
Clémenceau Street -Clémenceau 333 Bldg. -Second Floor  
Tel: (9611) 374040/374050, Fax: (9611) 374050 E-mail: Inf@Inf.org.lb  
P.O.box : 11-5520 Beirut -Lebanon.
- Maronite Outreach  
Maronite Outreach in Lebanon, 1546 East La Palma Avenue Anaheim,  
CA 92805, info@maroniteoutreach.org

**3. Medical Facilities, e.g. hospitals etc.**

- Hariri GVT Hospital
- Baabda GVT Hospital
- Hopital Du Sacre Coeur
- Khoury Hospital
- Talchiha Hospital
- Bellevue Hospital
- Hotel Dieu Hospital
- Al Salam Hospital
- Al Malla Hospital
- Al Nini Hospital