



# Country Fact Sheet

## Lebanon

2019



Credit: IOM / 2014

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# I. Checklist for a Voluntary Return



Credit: IOM / Moubarak, 2018

## Before the Return

### The returnee should

- ✓ Ensure that they hold valid travel documents to return to Lebanon and if not, contact the Lebanese Embassy
- ✓ For children born abroad: obtain certified birth certificates, legalized by the Lebanese Embassy
- ✓ Education: have diplomas translated into English, certified by relevant authorities and legalized by the Lebanese Embassy
- ✓ Health: obtain medical reports from physicians, translated into English if possible
- ✓ Plan for onward transportation from Beirut airport to final destination in Lebanon
- ✓ Plan for (temporary) accommodation

## After the Return

### The returnee should

- ✓ Register with relevant authorities
- ✓ Contact IOM in case they are entitled to reintegration assistance
- ✓ Enroll in health insurance
- ✓ Contact services that assist with job search or vocational training
- ✓ When applicable, enroll children in schools

## II. Health Care

### I. General Information

Various insurance companies are available for private insurance. There is a National Social Security Fund (NSSF), which is restricted to national employees and their dependents.

For all health care providers, requirements are set on a case-by-case basis registration procedure:

- For a private insurance, returnees should approach the company itself;
- For the NSSF, the employer will take care of the registration;
- A returnee registered with the NSSF can pay for medication and will receive a refund (up to 100%) from the NSSF depending on the medication;
- In case of emergency admission, the hospital will handle the administrative process for approvals;
- Scheduled hospitalizations require prior approval and are dependent on the hospital's agreements with the Ministry of Health.

After being registered with the insurance company and the social security fund, the returnee will receive a card that will allow them to obtain the benefits of these schemes.

#### Documents for family registration:

Valid ID or passport for each family member; family registry proof; medical certificate for all family members.

#### Benefits:

- Emergency hospitalization
- Medicine

#### Costs:

Costs of insurance schemes vary according to the age of the applicants and the scheme they wish to enroll in.

### 2. Medical treatment and medication

#### Medical facilities and doctors:

Medical facilities are available throughout Lebanon with both private and public hospitals. A list of facilities can be found on p. 12.

Further information can also be found on the official website of the Ministry of Public Health: [www.moph.gov.lb](http://www.moph.gov.lb).

#### Procedure of admission:

Depending on the condition and the medical status of the patient, the following should be presented:

- Doctor's referral note
- Insurance card (if available)
- NSSF card (if available)

#### Availability and costs of medication:

Most medications are available in Lebanon. It is rarely reported that specific medications are not available. The costs are fixed by the Ministry of Public Health.

### Health Care System: Access for Returnees

#### Eligibility and requirements:

Everyone can access private insurance. Fees depend on the health status and the chosen scheme. The social security fund is restricted to national employees. The Ministry of Health is accessible for all Lebanese not covered by any scheme. Upon registration with the insurance company and the social security fund, the returnee will receive a card that will allow them to obtain the benefits of these schemes.

Palestinian Refugees in Lebanon are not eligible for the National Social Security Fund but can access private insurance.

#### Registration procedure:

Private companies have their nation-wide network of offices. Registration requirements vary between companies and can be found on their respective websites. Most companies will require a medical form to be filled by a physician and in some cases will require additional investigations (depends on the present medical conditions during registration).

#### Required documents:

Valid national ID or passport and medical certificate

# III. Labour Market and Employment

## I. General Information

The Lebanese population is estimated at 5.9 million people and has a highly-skilled labour force while job creation levels are low.

The labour market is further characterized by a large informal sector that engages many workers. Around 15% of the economically active population is employed in the public sector while the remaining are active in the private sector or are self-employed (30%).

The main sectors of the economy where jobs are in supply are:

- Agriculture sector
- Services sector
- Trade sector
- Industry sector

The crisis in Syria has had a significant impact on the Lebanese economy. Lower levels of trade with Syria, cut-off of trade routes through Syria, deterioration of consumer and business confidence and fewer foreign investments due to security concerns are some of the key factors. Unemployment rates are perceived to have increased as a consequence.

The minimum wage in Lebanon is USD 450/month (LBP 675,000).

## 2. Ways/assistance to find employment

Lebanon does not have a developed sector of job placement agencies and only few vacancies are advertised.

Jobs adverts can be found on websites or apps, as well as in newspapers, incl. the following:

- [www.daleelmadani.org](http://www.daleelmadani.org)
- <http://lb.waseet.net>
- [www.alwaseet.com](http://www.alwaseet.com)
- <https://olxliban.com>
- [www.bayt.com](http://www.bayt.com)
- [www.jobs.com.lb](http://www.jobs.com.lb)

## 3. Unemployment assistance

General information on public and/or private unemployment assistance:

The National Employment Office (NEO), which falls under the Ministry of Labour, offers guidance and training to job seekers, undertakes vocational training orientation, seeks to find job opportunities and aims to build the capacity of people with disabilities in order to increase their employability.

## 4. Further education and trainings

Public as well as private schools are available all over Lebanon, as well as language training centers. The best way to obtain registration details regarding fees is to contact the schools and training centers directly.

### Vocational Training Centres

There are several vocational training centres in Lebanon, incl. through private institutions such as “Dar Al Aytam” (see p.10), or the “Makzhoumi Foundation” (p. 9), and through the NEO.

## Unemployment Assistance: Access for Returnees

### Eligibility and requirements:

The Employment Bureau of the National Employment Office aims to match job seekers and employers. It is open to any Lebanese citizen.

### Registration procedure:

Applicants need to approach the Employment Bureau in person (address on p. 11) to fill out an application. They will be interviewed by an employment officer and receive a registration card. The Employment Bureau will contact applicants when a job opportunity becomes available that matches their competencies.

### Required documents:

Copy of ID; passport photo; CV

## IV. Housing

### I. General Information

An estimated 50% of the Lebanese population live in the greater Beirut area. Demand for affordable housing far exceeds supply, leading to people spending a disproportionate percentage of their income on housing, having long commutes and/or living in substandard conditions.

Lebanon faces a shortage of electricity leading to regular power outages. Consequently, people and businesses rely on generators to fill the gaps adding significantly to monthly costs (approx. LBPI 50,000/USD 100 a month).

It also faces chronic water shortages which are expected to increase further in the future due to growing demand and increasing droughts.

**Housing facilities for returnees / social housing**  
Lebanon does not have a social housing system. Temporary shelters are not commonly available to returnees. Short-term accommodation can be found through various websites or local adverts.

### 2. Ways/assistance to find accommodation

There is no public assistance to find accommodation. Flats, houses and apartments are advertised on street billboards, websites, and newspapers such as:

- [www.propertyfinder.com](http://www.propertyfinder.com)
- [www.alwaseet.com](http://www.alwaseet.com)
- <https://olxliban.com>

### 3. Social grants for housing

Social grants for housing are not available but the Public Corporation for Housing offers subsidized loans to buyers. Loans are available through banks.

Usually, the following documents are needed:

- Proof of employment and income
- National ID
- Housing loan application

### Housing: Access for Returnees / Vulnerable Groups

Shelters in Lebanon usually host refugees in danger with need of protection, as well as Lebanese citizens mostly vulnerable women and women who suffered from domestic violence or abuse, and stateless people.

There are no governmental shelters available in Lebanon.

**Housing/shelter opportunities for VoTs, victims of domestic violence, single mothers:**

There are several opportunities for housing/shelter for the above mentioned groups, supported by NGOs and religious organizations, such as:

- ABAAD
- KAFA
- Maryam and Martha Community
- Caritas Lebanon
- Mission De Vie

For contact details, see information under section VIII.

# V. Social Welfare

## I. General Information

Lebanon does not have a comprehensive social welfare system. The National Social Security Fund covers several areas including health care and a pension system but is available only to the private sector, certain types of government employees and the self-employed who subscribe to it.

Various religious and sectarian communities provide a range of social welfare services, incl. poverty relief, food or health services.

## 2. Pension System

A pension system is available through private sector or syndicate pension funds, or through the National Social Security Fund. Civil servants, the military and security services have their own public sector pension scheme.

### Costs:

Employee contributions differ depending on the scheme. For the public sector/military it is usually to pay 6% of the salary, while the NSSF requires a 8.5% employers' contribution.

### Benefits:

The NSSF pays a one-off lump sum upon retirement. Other schemes have different instalments.

## 3. Vulnerable Groups

### Palestine Refugees in Lebanon

Palestine Refugees in Lebanon (PRL) can access various services provided by UNRWA, including health care, educational services and social services, as long as they are registered with UNRWA.

### Unaccompanied Minors

For unaccompanied minors returning to Lebanon, a family tracing and/or assessment can be conducted prior to their return.

### Persons with disabilities

The Ministry of Social Affairs (MoSA) provides allowances to people with a disability, provided they meet MoSA's eligibility criteria.

### Others

Local NGO's throughout the country provide a range of services, either funded by international NGOs or the Lebanese government. They can be found in municipality offices throughout Lebanon.

## Social Welfare System: Access for Returnees

### Eligibility and requirements:

Access to the NSSF is limited to employees whose employers have contributed to the fund or self-employed who have voluntarily contributed. Non-employed are not eligible. Since many are employed in the informal sectors of the economy, they are not eligible for the existing schemes. Sectarian communities have their own criteria.

## Pension System: Access for Returnees

### Eligibility and requirements:

Various pension funds are available depending on the sector one is employed in. Pension schemes are not available to the unemployed, while they are limited to the self-employed based on contributions.

### Registration procedure:

Registration is done through the employer.

More information on the NSSF can be found at: <https://www.cnss.gov.lb/>



# VI. Educational System

## I. General Information

Education in Lebanon is provided by the public and private sector. Both sectors are administered by the Ministry of Education and Higher Education which has made schooling compulsory for children from the age of 6 to 14 (completion of Middle School).

Upon completion of Cycle 3 a Brevet is awarded, needed to enter Secondary School. Upon completion of Secondary School, the Baccalauréat Libanais, or Baccalauréat Technique is awarded, as an entry requirement for Higher Education.

Higher Education is provided by technical and vocational institutes, universities and colleges. Most are private except for the Lebanese University.

Educational Level		Age
Pre-school		0 – 3
Kindergarten		3 – 6
Primary Level		
Primary School	Cycle 1 (Grades 1, 2, 3)	6 – 9
	Cycle 2 (Grades 4, 5, 6)	9 – 12
Secondary Level		
Middle School	Cycle 3 (Grades 7, 8, 9)	12 – 15
Secondary School	Cycle 4 (Grades 10, 11, 12)	15 – 18
Higher Education		
College, University, Technical and Vocational Institutes, etc.		18 >

## 2. Cost, loans and stipends

- Tuition fees for public schools are limited to a registration fee;
- Tuition fees for private schools vary from 1,500,000 LBP to 15,000,000 LBP on yearly basis and are to be covered by parents;
- Some private schools offer financial aid or reduced fees.

### Access and requirements to stipends and/or loans for covering tuition

No financial aid is available for tuition fees for public schools. In the case of private schools, applications for financial aid (if available) should be made to the school directly.

## 3. Approval and verification of foreign diplomas

Diplomas obtained abroad should be verified by the Equivalence Committee of the Lebanese Ministry of Education and Higher Education. It is recommended to have diplomas or certificates legalized by the Embassy prior to return.

## Educational System: Access and Registration Procedure for Returnees

Returnees can be enrolled in any school in Lebanon, whether public or private. Palestine Refugees in Lebanon cannot access Lebanese public schools but have access to UNWRA schools or private education.

### Following documents need to be provided:

- Copy of passport and/or valid ID
- Official transcripts of grades for the last 3 years, certified by the Lebanese Embassy and the Ministry of Foreign Affairs
- Signed Certificate of Equivalence from the Ministry of Education and Higher Education
- Entrance exam for academic assessment for certain universities



## VII. Concrete Support for Returnees

### 1. Reintegration assistance programs

Reintegration assistance is available through IOM Lebanon upon referral from IOM offices in host countries and varies according to criteria agreed between IOM and the donor.

Reintegration support can consist of any or a combination of the following:

- Airport reception assistance
- Transportation assistance from the airport
- Counselling
- Cash assistance
- In-kind assistance, such as micro-business support, rental support or educational support
- Medical assistance

### 2. Financial and administrative support

As requirements for reintegration support are strict, IOM provides counselling sessions and guidance throughout the reintegration process to beneficiaries to ensure they obtain the documentation required to receive the financial assistance.

### 3. Support to start income generating activities

Although the banking sector is one of the pillars of the Lebanese economy, micro-credit financial services are not particularly developed.

However, loans are available through banks, private institutions and a number of non-profit organizations that offer micro-credit loans, financial and non-financial services for small and medium enterprises (SMEs), incl. the following:

- Makhzoumi Foundation  
<http://makhzoumi-foundation.org>
- Al Majmoua (targeting women in particular)  
[www.almajmoua.org](http://www.almajmoua.org)
- Economic and Social Fund for Development  
<http://www.esfd.cdr.gov.lb>
- Al Tamkeen  
<http://www.altamkeen.com>

More information can be found through the Ministry of Economy and Trade.



## VIII. Contact Information and Useful Links (1/4)

### International, Non-Governmental and Humanitarian Organizations

**IOM, International Organization for Migration**

Address: Adnan Hakim street, Jnah, Beirut

Tel.: +961 | 841 701

Email: [iombeirut@iom.int](mailto:iombeirut@iom.int)

Internet: [www.iom.int](http://www.iom.int)

**UNRWA, United Nations Relief and Works Agency**

(for Palestine Refugees in Lebanon)

Address: Bir Hassan, Ghobeiry, Beirut

Tel.: +961 | 840490

Internet: [www.unrwa.org](http://www.unrwa.org)

**ICRC, International Committee of the Red Cross**

Address: Sadat street, Hamra, Beirut

Tel.: +961 | 739297

Email:

Internet: [www.icrc.org](http://www.icrc.org)

**Lebanese Red Cross** (health, medical and youth services throughout Lebanon)

Address: Spears Street, Kantari, Beirut

Tel.: 01/ 372802- 3- 4- 5

Email: [pr.info@redcross.org.lb](mailto:pr.info@redcross.org.lb)

Internet: [www.redcross.org.lb](http://www.redcross.org.lb)

**Caritas Lebanon** (various community and social centers throughout Lebanon)

Dr. Youssef Hajjar Street

Address: Sin El Fil, Beirut

Tel.: +961 | 499767

Email: [info@caritas.org.lb](mailto:info@caritas.org.lb)

Internet: [www.caritas.org.lb](http://www.caritas.org.lb)

**Dar Al Aytam Al Islamiya** (Social Welfare Institutions throughout Lebanon, incl. orphanages and vocational training centers)

Address: Tariq Jdideh, Beirut

Tel.: +961 | 654654

Email: [marafel@daralaytam.org](mailto:marafel@daralaytam.org)

Internet: [www.daralaytam.org](http://www.daralaytam.org)

**Amel Association International** (Various development centers across Beirut, Bekaa and South Lebanon, incl. primary health care, educational, psycho-social and child protection services)

Address: Abu Chakra Street

Mousseitbeh, Beirut

Tel.: +961 | 317 293

Email: [info@amel.org](mailto:info@amel.org)

Internet: [www.amel.org](http://www.amel.org)

## VIII. Contact Information and Useful Links (2/4)

### Relevant local authorities (employment offices, health/pension insurances etc. )

**General Security Directorate**

Address: Mathaf, Beirut

Tel.: 1717

Internet: [www.general-security.gov.lb](http://www.general-security.gov.lb)

**Ministry of Foreign Affairs and Immigrants**

Address: Achrafieh, Beirut

Tel.: +961 333100

Internet: [www.mfa.gov.lb](http://www.mfa.gov.lb)

**Ministry of Public Health**

Address: Bir Hassan, Jnah, Beirut

Hotline: 1214 (24/7)

Email: [info@moph.gov.lb](mailto:info@moph.gov.lb)

Internet: [www.moph.gov.lb](http://www.moph.gov.lb)

**National Social Security Fund**

Address: Corniche Al Masraa, Beirut

Tel.: +961 705013

Email: [info@cnss.gov.lb](mailto:info@cnss.gov.lb)

Internet: [www.cnss.gov.lb](http://www.cnss.gov.lb)

**Ministry of Economy and Trade**

Address: Downtown, Beirut

Hotline: 1739

Email: [Info@economy.gov.lb](mailto:Info@economy.gov.lb)

Internet: [www.economy.gov.lb](http://www.economy.gov.lb)

### Services assisting with the search for jobs, housing, etc.

**National Employment Office**

Address: Melhem Khalaf Street

Adlieh, Beirut

Tel.: 01-616335/6

Internet: [www.neo.gov.lb](http://www.neo.gov.lb)

**National Employment Office**

Serail, Tripoli

Tel.: 06-447440

**National Employment Office**

Serail, Saida

Tel.: 07-727911



## VIII. Contact Information and Useful Links (3/4)

Medical Facilities	
<b>Hotel Dieu de France</b> Address: Bvd A. Naccache, Achrafieh, Beirut Tel.: +961 1 615300 Email: <a href="mailto:info@hdf.usj.edu.lb">info@hdf.usj.edu.lb</a> Internet: <a href="http://www.hdf.usj.edu.lb">www.hdf.usj.edu.lb</a>	<b>American University of Beirut Medical Center</b> Address: Cairo Street. Hamra, Beirut Tel.: +961 1 374374 Email: <a href="mailto:aubmc@aub.edu.lb">aubmc@aub.edu.lb</a> Internet: <a href="http://www.aubmc.org">www.aubmc.org</a>
<b>Clemenceau Medical Center</b> Address: Clemenceau Street Hamra, Beirut Tel.: +961-1-372888, hotline: 1240 Email: <a href="mailto:info@cmc.com.lb">info@cmc.com.lb</a> Internet: <a href="http://www.cmc.com.lb">www.cmc.com.lb</a>	<b>Al-Rassoul Al-Aazam Hospital</b> Address: Airport Road, Bourj Al Barajneh, Beirut Tel.: 01-456456 / 01-452700 Email: <a href="mailto:info@alrassoul.org">info@alrassoul.org</a> Internet: <a href="http://www.alrassoul.org">www.alrassoul.org</a>
<b>Ain Wazein Hospital</b> Address: Aley, Ain Wazein, Chouf, Mt. Lebanon Tel.: 05-509001-4 Email: <a href="mailto:AWH@awh.org.lb">AWH@awh.org.lb</a> Internet: <a href="http://www.awh.org.lb">www.awh.org.lb</a>	<b>Hopital Libanais Geitaoui</b> Address: Achrafieh, Beirut Tel.: +961-1-590000 Email: <a href="mailto:info@hopital-libanais.com">info@hopital-libanais.com</a> Internet: <a href="http://www.hopital-libanais.com/">http://www.hopital-libanais.com/</a>
<b>Nini hospital s.a.l</b> Address: El Maraad Street Achier El Daya, Tripoli Tel.: 06-431400 Internet: <a href="http://www.hopitalnini.com">www.hopitalnini.com</a>	<b>Islamic Hospital</b> Address: Azmy Street, Tripoli Tel.: 06-210186 / 06 205 875 Email: <a href="mailto:info@islamichospital.org">info@islamichospital.org</a> Internet: <a href="http://www.islamichospital.org">www.islamichospital.org</a>
<b>Hammoud Hospital University Medical Center</b> Dr. Ghassan Address: Hammoud Street Saida Tel.: +961 7-723111/888, 07-721687 Email: <a href="mailto:info@hammoudhospital.com">info@hammoudhospital.com</a> Internet: <a href="http://www.hammoudhospital.com">www.hammoudhospital.com</a>	<b>Jabal Amel Hospital</b> Jal al Baher, Tyre Tel.: 07-740343 / 07-740198 / 03-280580
<b>Rayak Hospital</b> Address: Rayak, Bekaa Tel.: 08-901300/1/2/3/4/5 Email: <a href="mailto:administration@rayakhospital.com">administration@rayakhospital.com</a> Internet: <a href="http://www.rayakhospital.com">www.rayakhospital.com</a>	<b>Tatari Hospital</b> Address: Beshara Al Khoury Street, Baalbeck, Bekaa Tel.: 08-370799 / 08-371903 / 03-833846 Email: xxx Internet: xxx

## VIII. Contact Information and Useful Links (4/4)

### Other Contacts (e.g. NGOs for women and children, microcredit-lending etc.)

<b>KAFA</b> <i>(women's rights and protection)</i> Address: 43 Badaro Street, Beydoun bldg Tel: +961-1-392220 24/7 Helpline: 03 018 019 Email: <a href="mailto:kafa@kafa.org.lb">kafa@kafa.org.lb</a> Internet: <a href="http://www.kafa.org.lb">www.kafa.org.lb</a>	<b>RDFL, Lebanese Democratic Women's Gathering</b> <i>(Has various centers across the country)</i> Address: Rayes and Hammoud Bldg, Nahas Street Zokak el Blat- Batrakieh, Beirut Tel: +961-1-370120 / +961 1-370189 Email: <a href="mailto:beirut@rdflwomen.org">beirut@rdflwomen.org</a> Internet: <a href="http://www.rdflwomen.org">www.rdflwomen.org</a>
<b>HELEM</b> <i>(protection for LGBTIQ)</i> Beirut Tel: +961 71 916147 Email: <a href="mailto:support@helem.net">support@helem.net</a> Internet: <a href="http://www.helem.net">www.helem.net</a>	<b>ABAAD</b> <i>(Recourse centre for gender equality)</i> Beirut Tel: +961 1 283 820 Email: <a href="mailto:abaad@abaadmena.org">abaad@abaadmena.org</a> Internet: <a href="http://www.abaadmena.org">www.abaadmena.org</a>
<b>Maryam and Martha Community</b> <i>(Supports women facing violence or loneliness)</i> Beirut Tel: +961 9 236 962 // +961 9 236 961 Email: <a href="mailto:cmmm@maryamandmartha.org">cmmm@maryamandmartha.org</a> Internet: <a href="http://www.maryamandmartha.org">www.maryamandmartha.org</a>	<b>Mission De Vie</b> <i>(Je suis venu pour qu'ils aient la vie en abundance (Jn 10/10))</i> Antelias Tel: +961 4 412 842 // +961 4 408 088 Email: <a href="mailto:secretariatgeneral@missiondevie.org">secretariatgeneral@missiondevie.org</a> Internet: <a href="http://www.missiondevie.org">www.missiondevie.org</a>