

Livelihood Strategies in Ras Beirut After 2019: Making Ends Meet in Times of Economic Disaster

# **Working Paper**

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# ABSTRACT

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This paper presents quantitative and qualitative findings on how individuals in Ras Beirut, Lebanon, are navigating the severe challenges stemming from the economic crisis and the dramatic devaluation of the Lebanese Lira since 2019. Amid skyrocketing inflation and critical disruptions to essential service provision, such as electricity and healthcare, residents faced unprecedented hardships exacerbated by informal capital controls imposed by commercial banks. Drawing on quantitative surveys, ethnographic essays, and interviews conducted between 2021 and 2022 in Ras Beirut, the study explores how people manoeuver the economic crisis by investigating the coping strategies employed by residents to make ends meet. The findings underscore the pervasive impact of the economic collapse on livelihoods, with high unemployment rates, diminished purchasing power, and inadequate social protections compounding the crisis.

The study further highlights that residents employ 3 major categories of coping strategies: I) lifestyle changes, II) increased reliance on networks, and III) increased reliance on institutions. It also emphasises that although these strategies are essential to maintaining the livelihoods of many, they have an immense physical, emotional, and social toll. Additionally, the paper sheds light on the experiences of disillusionment among the population and underscores the need for policy responses that consider livelihood accounts and prioritise inclusive economic recovery, social protections, and meaningful employment opportunities. By amplifying the voices and experiences of individuals affected by the crisis, this research contributes to evidence-based policymaking aimed at addressing the multifaceted challenges and fostering a just and sustainable recovery in Lebanon. Ultimately, the paper argues for a holistic approach to recovery that transcends economic metrics to prioritise the well-being and dignity of all members of society.

# INTRODUCTION

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This paper presents a new set of quantitative and qualitative findings about how people in Lebanon are trying to adapt to the dire economic conditions since the value of the Lebanese Lira first began to plunge in 2019. The central question that the paper asks is 'how do people make ends meet (if they manage to do so at all) at a time of such severe economic disaster?' The findings that we present are based on fieldwork in Ras Beirut – a relatively affluent yet very unequal area located in the northern part of Beirut. Our fieldwork included quantitative surveys carried out between April and July 2021 as part of the Leverhulme-funded project "Supporting Macroeconomic Stability and Prosperity in an Age of Mass Displacement", ethnographic essays based on house visits between April and September 2021 (previously published in Zaher, 2022a and Alawieh, 2022) and interviews carried out between March and November 2022 as part of the AHRC-MENASP-supported project "Livelihood Networks and Political Experience in Beirut, Lebanon" (see Appendix).

During the short period of quantitative data collection alone, the black-market exchange rate of the Lebanese Lira (officially pegged at 1,500 LL for 1 USD) went from 11,700 LL for 1 USD to 19,000 LL with a peak of 22,700 LL. This inflation, as drastic as it seemed at the time, would only be a small sign of things to come: the Lira rate would eventually exceed 100,000 LL to the dollar, peaking at 135,000 LL in March 2023, before reaching relative stability between 88,000 LL and 100,000 LL at the time of writing. The economic collapse was reflected in a number of significant disruptions to the supply and availability of basic goods and services - from shortages of medicine and fuel to long electricity cuts (sometimes up to 23 hours per day) and school closures resulting from teacher strikes. Basic goods and services were either unavailable at all or only available at extortionate prices beyond the reach of many people who could previously afford them. To add to people's difficulties, in the absence of government regulations, commercial banks imposed informal capital controls on bank deposits, preventing depositors from withdrawing large amounts of their savings from USD accounts, except in Lebanese Lira at a rate that was approximately one-third of the black-market rate (this would eventually become cynically referred to as the 'Lollar' rate, short for 'Lebanese Dollar' rate). The capital controls, and the inability of people to access their own money, would eventually spark a string of bank hold-ups in which members of the public would demand their savings at gunpoint, usually for the purposes of covering the cost of medical emergencies or other vital needs (Zaher, 2022b).

Within these challenging circumstances, the data presented in this paper was collected as part of two different PROCOL Lebanon research projects in which the authors took part. The first was a mixed-methods project on the economic context and its impact on economic decisionmaking for employers and workers in Ras Beirut in 2021. This research involved quantitative surveys of 689 non-employer residents and 309 employers (see Table 1). The survey asked a series of questions about livelihoods, job satisfaction for workers and recruitment preferences for employers, but the research also involved qualitative data collection in the form of interviews and ethnographic observations. The quantitative and qualitative aspects of the data collection were both carried out through a citizen social science methodology in which local researchers in Ras Beirut played a central role in survey design and testing, data collection, and writing up and dissemination of findings (for more details about our citizen social science approach, see

The "Lollar" is a term coined by Lebanese economist Dan Azzi.

Jallad & Mintchev, 2019; Jallad et al., 2021; Mintchev et al., 2022; for some of the ethnographic material on livelihoods that emerged from the research see Alawieh, 2022; Zaher, 2022a). The second project on which this paper draws was concerned with the various connections and intersections between the experiences of livelihoods on the one hand, and political identity, on the other; the data collected for this latter project in 2022 consisted of a series of interviews about how people relate to various political and non-political stakeholders, who they rely on when in need of basic resources, and what the relationship is between livelihood networks and political networks or communities.

Labour Force Status	Employment Status	Number of Individuals Surveyed	Number of individuals in/outside Labor Force	
Labour Force	Employed	351	544	
	Contributing Family Worker	7		
	Self-Employed	42		
	Unemployed	144		
Outside Labour Force	Housewives	65	145	
	Retired	42		
	In Studies or Training	35		
	Other	3		
Total surveyed non- employers	689			
Total surveyed employers	309			

Table 1: Surveyed Population in Ras Beirut, April-July 2021, Leverhulme-funded project "Supporting Macroeconomic Stability and Prosperity in an Age of Mass Displacement"

Before moving to the key findings about livelihood strategies and adaptations, it is useful to set the scene by presenting some headline survey findings about the Ras Beirut context in which our respondents lived and worked. According to our survey findings, 12.9 percent of workers living in Ras Beirut were unemployed at the time of data collection, and 28.2 percent of residents had significant difficulties covering household expenses. This means that many people's jobs did not pay enough to allow them to cover the basics including rent, water, food, gas, and electricity. In 2023, food and energy inflation in Lebanon was 11,300 percent and 4,400 percent respectively, compared to 2019 (UNOCHA, 2023). Likewise, electricity, water, and gas prices had increased by 595 percent (Majzoub et al., 2023). Although accustomed to paying a double electricity bill for government electricity (Électricité du Liban) and private generators, the fuel crisis has increased the strain on families in Lebanon, leading the average family to spend around 44 percent of its income on generator services (Majzoub et al., 2023). To cope with the financial strain of the crisis in light of the prevalent unemployment and low-waged jobs, 34.2 percent of residents reported that they had resorted to borrowing money, mainly from family

and friends, while 16.4 percent received remittances from relatives in Lebanon and abroad, according to our research.

The high unemployment rates and poor pay that Ras Beirut residents experienced at the time of the survey – and continue to experience today – can be attributed to the fact that salaries did not adjust proportionately to inflation rates. That is, businesses were grappling with economic collapse while incurring expenses that also skyrocketed during the crisis. As public electricity provision was limited to a few hours per day and the cost of private generators went up drastically, most businesses (78.3 percent) were forced to register with and depend on expensive private generator subscriptions. Small businesses were hit particularly hard by this, to the point where it has now become a common occurrence for small retail shops and other enterprises to operate without electricity for most hours of the day. This could be one possible explanation or contributing factor for the collected data documenting that 60.8 percent of salaries in Ras Beirut were between 1 and 2 million LL (equivalent to USD \$53 and \$106 respectively in July 2021, when \$1 equalled 19 000 LL).

The precarity and insecurity caused by growing unemployment, decline in income, and erosion of services were further exacerbated by the deficit in social protection measures. For example, 60.1 percent of residents reported that they do not have social security and 56.9 percent of residents said that they are not covered by healthcare insurance, putting them at risk of having to pay exorbitant health bills in case of medical emergencies, especially since the healthcare sector is almost fully privatised and many hospitals expect to be paid in dollars. Furthermore, the majority of residents (85.5 percent) said that they do not have a pension scheme – a finding that was not surprising, given that Lebanon's End-of-Service Indemnity scheme (EoSI) within the National Social Security Fund is, as one recent policy report describes it, "notoriously ineffective" (Zoughaib & Saghir, 2022). The scheme, the report continues, "is only available

	Percentage
National unemployment	11.4% (ILO, 2020)
Unemployment among workers in Ras Beirut	12.9%
Residents having significant difficulty covering household expenses	28.2%
Residents without social security	60.1%
Residents without healthcare insurance	56.9%
Residents without a pension scheme	85.5%
Residents borrowing money in 2021	34.2%
Workers who want to change jobs	51.0%
↓ Workers who want to change jobs for better salaries	72.3%

Table 2: Quantitative data gathered through "worker survey", Ras Beirut, April-July 2021, Leverhulme-funded project "Supporting Macroeconomic Stability and Prosperity in an Age of Mass Displacement" ( + signifies the figure is a sub-percentage of the finding in the cell above it)

Businesses with accumulated/ accrued payments	27.5%
↓ Businesses with accumulated payments that is rent (>3 months)	31.5%
Businesses with generator services	78.3%
Businesses that did not dismiss workers	69.4%
Businesses that do not plan on dismissing workers	92.8%
Owners considering selling businesses	22.8%
↓ Owners considering selling businesses for economic reasons	86.2%
↓ Owners considering selling businesses for insufficient profits	49.2%

Table 3: Quantitative data gathered through "employer survey", Ras Beirut, April-July 2021, Leverhulme-funded project "Supporting Macroeconomic Stability and Prosperity in an Age of Mass Displacement" (+ signifies the figure is a sub-percentage of the finding in the cell above it)

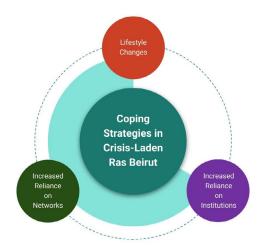


Figure 1: Categories of coping strategies in Ras Beirut

to those employed in the formal sector, thus excluding a major part of Lebanon's working population, and it adds strain on employers and employees alike" (Zoughaib & Saghir, 2022). To make matters worse, even those who did have a pension saw its value all but disappear as a result of the inflation, putting them at high risk of financial strain and poverty.

These findings about declining quality of life raise a series of important questions about how people are surviving the crisis, the strategies and practices they make use of to make ends meet, as well as the resources they draw on and the costs they face in their efforts to adapt. The accounts that we present in this paper suggest that there is a wide range of strategies that people use to adapt to economic pressures, and these fall broadly within three general categories: lifestyle changes, increased reliance on networks, and increased reliance on institutions. Each of these headline categories, as the data show, is internally diverse and heterogeneous – it consists of multiple practices that are selectively used depending on the circumstances and resources available to individuals, as well as their needs. This paper goes beyond discussing

privileges of fresh dollar income and refrains from addressing inherited advantages such as grandfathered old rents, which have become the last lines of defence for some.<sup>2</sup>

However, the answers to the questions about strategies for coping and adaptation should not be treated as the end point of research and analysis. There is a second set of crucial questions that have to be asked about the significance and value of understanding coping strategies: why does an account of such strategies matter? What do these strategies tell us about existing capacities as well as pressing needs that should be prioritised? How can they inform and contribute towards the new kinds of governance, resource redistribution, and recovery initiatives that need to take place? These are all policy questions that are concerned with the pathways through which research about changing livelihood experiences can lead to tangible social impact.

Research about the policy making process in Lebanon (El-Ghali & Baalbaki, 2017) suggests that although social policy is largely driven by the political interests of establishment parties rather than the social and economic interests of the public, there are still possibilities for evidencebased policy change for improved quality of life. MPs, ministers, civil servants, and civil society organisations, among others, form an ecology of policy actors with a range of interests and motives, as well as varying powers to enact change. Political polarisation, impasse, and clientelism may be widespread but they are not absolute, and they are constantly challenged either directly or indirectly both within and outside of parliament. The fact that the 2022 election marked the entry into parliament of thirteen MPs who are not from establishment parties is a strong indication that the system is not immune to transformation (Zaher, 2023). Research and evidence are a valuable resource in this context, albeit in the absence of a structured process for consulting and embedding them in policy proposals: 'Participants directly involved in the decision-making process in Lebanon reported that they consulted evidence and experts in the process of policy-making. However, there doesn't seem to be a pattern for the use of evidence in informing policy-making' (El-Ghali & Baalbaki, 2017: 18). Despite the lack of structure, research remains of fundamental importance for policy conversation even if the pace of policy change is slow, uncertain and fraught with obstacles; it is a basis for exploring new ideas about what works at the level of government policy, and also in the work of other stakeholders, such as municipalities, NGOs, and entrepreneurs.

One of the key points that we hope to convey with the narrative evidence we present in this paper is that policy conversations have to include the voices and experience of members of the public, rather than relying solely on specialist knowledge and expertise. The scale of Lebanon's crisis and the massive shrinking of the economy have made economic growth a government priority. Growth-driven recovery, however, can be limited in impact if it fails to be inclusive and able to address livelihood priorities. Technocratic macro-economic policy for aggregate GDP growth might be appropriate for some purposes, such as restoring Lebanon's international credit standing or stabilising the value of the currency (Gharib et al., 2023), but unless it is inclusive, it also poses risks of democratic deficit in which the gap between aggregate growth and lived reality for members of the public generates discontent and undermines trust

<sup>2</sup> Some low-income families benefit from grandfathered old rents or inherited living space, though they are often unable to pay for their maintenance and infrastructure. This is a precarious advantage, since building ownership can change and this could put residents at risk of eviction. As Yasmine, an octogenarian living in Ras Beirut mentioned "My husband didn't leave me any money to live with. I only have God. This building is all for my uncle, I married my cousin. We don't pay rent though, just water and electricity".

in governance (see Woodcraft et al., 2021). The accounts of livelihood strategies in this paper illustrate very clearly that livelihood struggles and disillusionment with political and economic elites go hand in hand – a point that we highlight in the conclusion. This connection, however, is not new, nor is it limited to periods of economic contraction; instead, it is a long-standing feature of a highly unequal Lebanese economy in which people do not see themselves as beneficiaries of economic policy. As Lydia Assouad (2023) shows in her work on inequality in Lebanon, the period of economic growth from 2005 to 2014 (the so-called 'economic miracle') was marked by extreme disparity and elite wealth capture which prevented the majority of residents from benefiting from the boom in any meaningful way. During this period, the top 1 percent of individuals received nearly 25 percent of the income while the top 10 percent received 55 percent. What is more, the bottom half of Lebanon's population received approximately 15 percent of the income, which was only slightly higher than the share of the top 0.1 percent (Assouad, 2023). Within this context of structural inequality, the policy discourse of growth has little to offer for most people and very limited capacity to inspire hopes for a better future. Economic growth without equality and inclusion is hollow, as is economic policy that disregards people's lived experiences and priorities. Connecting policy to the experiences and voices of members of the public is both ethically important for democratic governance and technically effective for identifying and addressing the most pressing issues that people are grappling with. Any policy for improved quality of life must take people's voices into account as essential for defining both the process and outcome of policy making (Moore & Mintchev, 2023).

But what do we learn from the data? There are multiple conclusions and lessons that can be drawn. For the purposes of this paper, we would like to emphasise one point in particular, which is that many of the coping strategies we observe in times of such severe crises are extremely costly, not just financially (insofar as people are spending a far greater proportion of their incomes on basic necessities), but also in terms of the time, energy, emotional labour, and social and physical costs involved in the process. Coping, in other words, is exhausting and time-consuming, and also degrading, demoralising, and mentally and physically damaging. It hampers people's ability to be functioning members of society and as such, it is not sustainable in the long run. To take a basic example, deficits in access to electricity, water, heat or food, have very well-known consequences on hygiene, nutrition, and physical and mental health (see Mintchev et al., 2019: 118), but so does the need to dedicate a full day just to search for essential medicines and the anger, frustration and disappointment that come with having one's savings locked by a capital control measure while the bills are piling up.

This last point has important implications for thinking about what a socially and economically just recovery might look like. If part of the injustice of the crisis is that the public has carried a burden of multiple costs – not just financially, but also in terms of time, emotional labour, and physical and mental health – then how can these costs be alleviated and recovered in a just and equitable manner? Our view is that if the costs of the crisis go beyond economic or financial costs, then the solutions should account for more than just financial factors and incorporate a wider notion of recovery that focuses on jobs with a living wage as well as basic services that recover people's agency to function both socially and economically as dignified members of society (see Moore, 2021; Moore & Boothroyd, 2023: 13; Moore et al., 2023). Economic recovery that is just, restorative, reparative, and sustainable in the long run must be a recovery that accounts for the social, emotional, and political factors that have added to the strain in the current crisis. Meaningful jobs with a living wage that give people autonomy and independence, reliable and affordable services, liveable public spaces that foster a sense of community, governance that inspires trust in public institutions, and a feeling of belonging and pride in the community that

one is a part of – these are only some examples of the provisions that can help recover from the current crisis and alleviate the strain that so many people experience in coping with the pressures of everyday life.

### I. LIFESTYLE CHANGES

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Lifestyle changes are modified daily practices that have allowed those living in crisis-laden Ras Beirut to manage financial difficulties. These changes encompass practices such as prioritising basic needs, reliance on alternative products, having multiple jobs and threatening to resort to violence.

#### 1.1 Prioritising Basic Needs (تقشف / Austerity)

The economic crisis and the ensuing pressure on livelihoods has forced many people to place greater attention on prioritising and securing basic needs. Food and medicine are now priorities and residents are giving up on other services to secure these basic needs. One woman expressed this sentiment as follows:

My children pitch in together. I told them not to send me a gift on Mother's Day but to give me money. I'd save them to buy my medications. (Yasmine<sup>3</sup>)

Residents have resorted to changing their diets to make them more affordable, using up pantry items and non-perishables, planting their own herbs, and replacing key dietary requirements with more satiating items:

[...] we scramble an egg if we were able to afford eggs, we have some jam from the good days so we put some on a piece of bread. (Bissan)

Those who don't eat meat and chicken don't get full, so they eat bread. (Bissan)

Yet, some have the choice to forgo buying bread to avoid queues that form at bakeries right before price-hikes. The price of food has skyrocketed, and consumers are trying to spend no more than is necessary for their immediate needs. Home-cooked meals are also prioritised over restaurants, and cravings are ignored or rationed:

I prefer not to get bread if I will be humiliated. [...] In the past, you used to get vegetables in kilos and you'd get many types, now you buy 'by piece'. A person cannot live lavishly now (ما فيه يدلّع حاله) [...]. Instead of going to a restaurant for dinner and not eating all week, I keep the money and bring meat and so on. [...] I crave cheese! I used to buy kashkaval and halloumi; now I only get one type, double cream. When my daughter came from Turkey, she brought us 2kgs of kashkaval because it's cheap there. We ration them and enjoy them. Those who want to continue their lives need to have a firm grip. (Governance Stakeholder)

Some households have given up on basic appliances such as refrigerators:

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Interviewee names have been pseudonymised throughout this paper to ensure confidentiality.

If I want to shower, I'll warm water in the pan, I don't care. I'll charge my phone in the shop. I just need electricity for water. I don't want a refrigerator... What is it for? It's not like there's food, it's without a purpose (صاير منظر). (Bissan)

Others have been forced to forego electricity at home altogether. As Sally, who owns a pharmacy in Hamra with her husband, Mahmoud, put it:

I know a lot of people who can't pay for electricity so they live without it. (Sally)

Rationing gas usage in cooking is also in practice, as the price of gas has also increased:

We make a zaatar sandwich or boil a potato but are scared to empty the gas tank. (Bissan)

#### 1.2 Cutting back on Luxury Spending

More privileged households have also had to adjust their spending. Many households can no longer afford in-house domestic workers, and so housewives have taken it upon themselves to add cleaning to their daily tasks. As Alawieh reports from housewife and unemployed engineer Nariman:

Mrs. Nariman mentioned that this is the first year that she does the house chores by herself after her domestic worker left the country due to the financial crisis and currency collapse. She stressed that none of her neighbours had renewed their contracts with their foreign domestic workers, not even her neighbour who formerly held a senior government position. (fieldnotes from interview with Nariman, Alawieh, 2022: 13)

For leisure, people now resort to free activities such as walking on the corniche. The more fortunate have substituted their yearly travels abroad to "local tourism":

We used to travel to a new country yearly with the kids, but now that's impossible ... Instead of travelling, we're trying to have 'touristic trips' from time to time in Lebanon. (Nahla)

#### **1.3 Reliance on Alternative Products and Brands**

A key coping strategy relies on families changing their consumption choices and quantities. A reliance on local or regional products in medicine, food, and water means that people have adapted to alternative brands or product names (بديل), often less expensive than "brand name" products. Sally and Mahmoud recognised this difference and associated the previous tendency of purchasing "known" brands as a kind of ostentatiousness that customers can no longer afford:

At first, the Lebanese were living high (مفزلك) and asked for brands, now they look for the cheapest, Lebanese care about looks. (Sally)

Buying medicine from the neighbouring markets of Syria and Turkey is also a strategy, but it

requires people to travel or know someone who is travelling there:

I take a Lasix pill at night, I've been taking one for 20 years. I bought it from Syria which was cheaper. My son-in-law sponsors (کافل) a Syrian to work with him here, so when he goes to Syria he buys it for me. (Yasmine)

One interviewee said that she also relied on a cheaper chemical alternative since fresh produce became expensive:

I could swear I haven't eaten taboule at home for 2 years. Tomatoes and lemons are expensive. I use citric acid (ملح الحامض) in my cooking now, nobody can buy lemons. (Bissan)

#### **1.4 Reliance on Multiple Jobs**

Another coping strategy is to seek several jobs based on one's skills, therefore diversifying sources of income, but also having a safety net in case one of the jobs is lost. As Zaher recollects in her fieldnotes with Diana, a Syrian housewife in her 20s :

She told me that after the restaurants reopened, her husband went back to his job but he was now also working in another temporary job... because the restaurant where he worked did not change his salary. (fieldnotes from interview with Diana, Zaher, 2022a: 12)

One employer, Wisam, also reported to Alawieh that he kept his shop open only to support his employees as a form of social solidarity:

He worked as a journalist in the morning and as a hairdresser in the evenings. [...] One reason for the economic sting he experienced was that his rent was in fresh dollars, whereas his clients paid him, of course, in Lebanese Lira. This had made the business very difficult to sustain, but the only reason that he hadn't closed it down yet was that he had two employees who desperately needed their jobs. The barber shop wasn't his only source of income, so the decline in revenue was not a catastrophic problem for him. (fieldnotes from interview with Wissam, Alawieh, 2022: 17)

# 1.5 Hoarding Practices

During the crisis, hoarding practices caused shortages in critical medication and staple products (Amnesty International, 2023). The shortage of medication was caused and continuously exacerbated by hoarding practices on both the household and business levels. On the household scale, people went around the country to secure as big a supply as possible for the specific medications that they needed in order to avoid running out:

It was widespread [knowledge] that there will be a medicine shortage in the country. The people who have family members at home that take permanent meds, if financially capable, hurried to hoard the needed meds without thinking that others might not have what they need. (Karen)

On the other hand, some businesses made profit from purchasing subsidised medicine and goods and selling them at the new rate once the price increased. This was the cause of the infamous gasoline queues in the summer of 2021:

Some people made money out of the crisis due to monopoly, where's the government? Instead of the government doing something about this, they let them be. (Governance Stakeholder)

Some food sellers also increased prices with no logical explanation and consumers were not protected from exorbitant price increases:

[The owner of a shop that I visit] priced the mortadella can at 88,000 LL when the dollar rate was 40,000. Yesterday I went to buy it, and it was at 120,000 LL. Why? Is the dollar at the 80,000 rate so that you doubled its price? It went down not up, but if you tell them that, they tell you: 'I bought it at a higher rate'. Okay, if it's so, keep it the same price. You don't want to lower the price, that's fine, but why increase it? Greed is destroying the world. (Bissan)

#### **1.6 Threatening Violence in Moments of Desperation**

Resorting to threats of violence is another coping strategy in the crisis. This has become particularly evident with the string of bank holdups in which depositors attempted to retrieve their own savings from the banks – something they could not do formally as a result of capital control measures (Zaher, 2022b). Most bank holdups were carried out in response to an urgent priority expense, such as the need to pay for the medical treatment of a relative. Given the widespread public disillusionment with the government, many people saw the holdups as justified measures in the context of unjust capital controls and failed governance. People felt helpless in bringing about systemic change and saw force and violence as the only means through which meaningful change could take place. One interviewee expressed this by claiming that the October uprisings were unsuccessful because of their non-violence:

In my opinion, a revolution is something else completely. It is reaching someone and having an agreement with them, if that does not work then we need violence. What they did was not violence, to me if I want to get my rights I know how to do that. (Majed)

# **II. INCREASED RELIANCE ON NETWORKS**

The reliance on others for aid is the most likely coping mechanism outside the household. In Ras Beirut, 44.2 percent of workers borrow money. Those who borrow money borrow it largely from friends and family (89.5 percent). As one interviewee explained,

If financially incapable, they hurried to take loans or debts [from people they know] to get the meds or started asking for the meds even though they might have it at home. (Karen)

#### 2.1 Reliance on Family

#### 14 **2.1.1** Family members in Lebanon

In Lebanon, because of the changing economic landscape resulting in the devaluation of the Lebanese Lira and depositors' money held up in banks, social disparities exist even within members of the same family. Aid from family comes in the form of cash assistance, food, medicine, and healthcare provision through mutual insurance, among other things.

My brother sends me some olives and quince, I eat 1-2 pieces once in a while. (Bissan)

On the floor below, a relative (بنت بنت حماي) lives. Yesterday she sent me 4 falafel pieces and a tomato. (Yasmine)

Some families are also part of Family Organizations that help those less fortunate within the larger surname-based network:

The head of the [family] association works most of his time to get money from [the well-off side of the family] and helps the less fortunate of the family whether with money, education, healthcare, meds, as much as he can. He'd be the first to help any [member of that family]. (Governance Stakeholder)

Family is the most trusted source of aid, although debts to them are sometimes so large that they are difficult to repay:

Yesterday my car broke down, there was a problem with the motor, we had someone come and fix it, they wanted 700\$ for it, I borrowed them from my other brother because I cannot do anything without a car. [...] Now I have no idea how to repay that. (Fuad)

An exchange of support in different forms is often the currency for this financial support:

I am insured through my daughter, so she gets me the meds. Her son is with me from 1pm and I get her daughter at 4pm. I help her and she helps me. If not for my daughter I can't live. She and her husband cook at the end of the week and get me food. She gets my meds and what is missing from home. I help her with her children. It's family and I have no one else. (Bissan)

# 2.1.2 Family Members Abroad (Remittances)

Family members abroad, if available, are often relied upon for livelihoods, as remittances are a major source of income in Lebanon. In 2022 Lebanon's Labour Force Survey found that 15 percent of households in the country were relying on remittances from non-residents, up from 10 percent in 2018-2019 (Diab, 2022). In Ras Beirut, 14.2 percent of residents received money from abroad in 2021. Since the crisis started in 2019, countless OMT money transfer offices have popped-up across Lebanon, and they often function as money exchange counters as well. The inflation and currency devaluation have meant that support is now more needed than before, but also that those abroad can send less money and still be able to provide significant assistance to their families: 15

In the past, people used to send money to their parents that amounted to 500-1000\$, now a 50-100\$ is enough for their parents to live, so it decreased, not increased, due to the situation. (Mahmoud)

People who receive remittances, earn money in dollars, or visit Lebanon as expats are perceived to be a new class of "well off" people, behaving and consuming differently than the rest of the country:

When you go to restaurants, they're full. If you go to eat with your family, the bill turns out to be 3-4 million [Lebanese Lira], what is this? This is the class that's receiving remittances. (Governance Stakeholder)

Family members abroad also have a role in securing medicine that is either unavailable or overpriced in Lebanon:

My wife needs a med called 1-alpha, for example. It is not present in Lebanon, my cousin in Turkey could not find it either. My sister in Germany has sent it to us twice now. (Fuad)

#### 2.2 Reliance on Friends, Neighbours, Acquaintances, and Clients

Friends, neighbours, and acquaintances are the second tier of aiders that people go to. Friends' generosity often adds a much-needed breather to one's day:

I used to pay for coffees for me and my friend from the neighbouring shop every day, but now I can't, he has to invite me most of the time. (Fuad)

I went to my friend to shower. But then what? I can't do it repeatedly (ما إلك عين). I finished the shower and cleaned the whole bathroom afterward. I felt like I was walking naked on the street because of how ashamed I felt. (Bissan)

Neighbours and landlords also contribute, especially in Ras Beirut, where socio-economic diversity exists within the same building.

When we got injured in the bombing [30 years ago], we didn't pay one franc. [...] [Before he died, our neighbour] didn't let us pay anything. I stayed for a year in the hospital and he told me: 'I won't let you leave unless your wound heals completely.' But [his son] doesn't know us like his father. [He] used to visit us every day and didn't let me pay anything. When my husband wanted a machine for his leg and canes also. (Yasmine)

Similarly, Haleeme, a Lebanese woman in her 50s who works as a janitor in a Ras Beirut building, remarked that her neighbours offered her cash assistance, while one neighbour in particular took care of her long-term medications (Alawieh, 2022).

Clients and acquaintances are also the source of fair exchanges in kind and information such as job opportunities:

For example, we know a pharmacist that provides us with the medication we need. Some of my friends could tell me and inform me about jobs and help me that way. (Noura)

Acquaintances also engage in charity when they see someone they know in need:

An individual might take pity on me and say I'm a good person and give me money (100, 200 [thousand], etc.), this happens, it could be compassion or charity. (Fuad)

#### 2.3 Reliance on Philanthropists

Philanthropy is donating for a cause, without necessarily personally knowing the beneficiaries of the donation. Donations from strangers spike up during religious celebrations. One Governance Stakeholder described how the donation process works:

Some people come to my office, and I offer help when I receive it. I don't always do, but I receive a lot during Ramadan, for example, so I distribute. I have a quota, and I start from the most vulnerable families. I cut the shares so that no one is overjoyed while others are not receiving anything. When I provide for someone, they call after a while to check if there's anything to give... What can I do? This is disturbing because sometimes you have a huge number of providers and then they disappear altogether. (Governance Stakeholder)

Once, I got money from Turkey, I distributed it. I gave [the philanthropist] a list of names, addresses, and phone numbers of the people who benefited from his help so that I am transparent and don't get into trouble in any way. I do this with everyone who gives help. (Governance Stakeholder)

Aid often comes in the form of a complex network of services, having to rely on multiple sources so as not to burden one source:

When my husband became weak and needed to have an oxygen machine, the hotel near us provided us with a cable too because the motor needed to be always on. Then, when he died, they took it back, but thanks to them. We rented the machine from someone as well. The other machine was given to us as philanthropy (حسنة). The world is never empty of good people. (Yasmine)

From the point of view of philanthropists, helping less fortunate people is perceived by them as a civic and human duty. Mona, a single mother and stay-at-home nurse, mentioned she helped strangers from a sense of duty and solidarity, although she, herself, struggled financially (Zaher, 2022a).

In contrast to lifestyle changes, coping strategies that rely on individuals and institutions widen the network of dependency beyond the immediate household and include a wide variety of groups and organisations such as governmental institutions, religious institutions, NGOs, family, friends, neighbours, acquaintances, philanthropists, and political parties. The privileges of knowing people and institutions in power play a big part in crisis survival:

People who have wide networks of connections, be they men or women, are more

likely to secure resources for their dependents. (Lama)

# **III. INCREASED RELIANCE ON INSTITUTIONS**

#### **3.1 Reliance on Governmental Institutions**

There is a reluctance to engage with governmental institutions, as they are considered to be unhelpful or unreliable:

In general, in Lebanon, people first go to their immediate families, their close circle, and then to the people they know and consider as friends, and then any other option... the last option is government. (Lara)

In our interviews the most sought governmental institutions are Primary Health Centers:

But, now the meds have stopped being accessible and we are going to an infirmary which is providing some medications, but there are two types that we can't find anywhere. It is helping us but we're trying to secure the other kinds of meds out of our own expenses. (Fuad)

I don't go to AUBMC anymore because it's expensive. I go to a doctor in AI-Makassed and I stopped going every month. I told my son that I'll go once a year because my diabetes doctor gave me a medication that I am still taking. I used to be able to pay the low cost but then I stopped going. (Yasmine)

#### **3.2 Reliance on Religious Institutions**

Religious institutions are known to help their members, and wider constituents of the community who are in financial need with food and services. Trust in religious institutions is often associated with trust in those who lead them:

I trust the mufti because I know him personally, I can't talk about others. Now the mufti started working well. He's getting help for the poor. (Governance Stakeholder)

People might seek help from religious organisations if they feel a sense of belonging to them, but also if they belong to them by birth, namely, because they were born into that community. However, constituents must be loyal and stay within the religion when it comes to marriage, or they face the risk of being shunned or rejected. Bissan's story illustrates how failure to follow the traditional expectations of marrying within one's own sect can lead to exclusion from the support structures offered by religious organisations:

I am Christian and my husband was Muslim. [...] As soon as [the aid worker in the Islamic organisation] read my name, she was like 'okay, you need to take religious classes'. She also told me that it's better that I wear the veil and that my daughter is obliged to do so. I told her 'no, thank you'; is it by force that you want me to know God? [...] I then went to the church because people said: 'You go to church every Sunday, let them help you.' I went and they told me to fill in a request and they'll get back to me. [They never got back]. I met someone from the council at the church and

they asked who my children were, so I told him: 'Sahar and Hassan' and he was like: 'Hassan?!' So I told him: 'Yes, Isn't Hassan, a beautiful name?' So he said: 'You need to go to the Muslims to help you.' (Bissan)

# 3.3 Reliance on NGOs

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The lack of trust in government and religious organisations has led many residents to resort to, and accept, the help of NGOs. Lebanon has been described, following the Haitian precedent, as a Republic of NGOs (Fawaz & Harb, 2020). Asked if he trusts NGOs, Mahmoud, a pharmacist, replied the following:

If they're non-profit, why not? It's their job to help in these situations anyway. It's the government's job to do all this, but the problem is that the people in the government seek profit (بيبغوا الربح). Stealing is their profession. Nobody is holding them accountable. (Sally)

Some view NGOs as having replaced the state and its functions entirely:

In terms of NGOs, I think a lot of them have replaced the state, sometimes not willingly, but due to the crisis. I think that to some extent they are providing needed services, for example, the rehabilitation of Beirut post-explosion was done wholly by the private and non-profit sectors. Even looking at solar energy projects in rural areas funded by iNGOs and other entities. Yes, they are providing what the state was not able to provide. (Maher)

Ras Beirut residents have received donations from NGOs in the form of food portions, and medicine. After filling out an NGO survey upon a volunteer's visit, Haleeme has received food boxes every two or three weeks, containing essential pantry staples such as "rice, sugar, lentils, pasta, milk, food cans, and even some fruits and vegetables" (Alawieh, 2022: 9). In the case of Ras Beirut, some residents receive aid from nearby universities:

The university used to help us, now they give me 300,000 LL per month. [...] Nobody gives me anything except the 300,000 LL. Thanks to them, they help a bit. (Yasmine)

But receiving aid from NGOs is not exempt from corrupt practices:

There is a girl that I know who works at an NGO; they help people but they also lead them to some places. For example, they give ration cards to the beneficiaries but they tell them to go buy stuff from her father's supermarket. The money they pay in dollars goes back to her father. (Bissan)

# **3.4 Reliance on Political Parties:**

Aid from Political Parties takes on a wide range of forms, including in-kind aid, monetary bribes, and clientelism (واسطة). What political parties receive in return is the loyalty of their beneficiaries, including in the form of voting during elections. Aid recipients are also encouraged to support parties in events and demonstrations (or through not demonstrating in new movements that criticise them). It is also customary for aid recipients to turn a blind eye to political behaviour of

the donour party that would otherwise be criticised:

They [political parties] provide services for votes, or for hiding and obscuring transactions. [...] [Politicians provide] a service (محاصف), sectarian, power-sharing (محاصف) role. To me, they do not have a political role, but they are very smart, smarter than us. Their role is well-known, they are dividing things as they want, for their own benefit. [...] Actually, they studied our psychology and sociology and are working in accordance with it. They leave us until we fall so that they can come and pick us up. Generally, politics is dirty, but it is not supposed to be like this. (Karen)

#### 3.4.1 Bribes in Electoral Campaigns

Bribing voters before elections has become common practice. Some families comply, as they need all the aid they can get. The following excerpt from an interview with Yasmine illustrates this point:

Yasmine: During the elections, [a candidate] gave me 500,000 LL. I need money, humans can't live without money.

Zaher: So did you vote for [that candidate] in this election?

Yasmine: Yes, for him and for another one.

Zaher: And you wanted to vote for [that second one] or did he give you something as well?

Yasmine: No, he gave me 500,000 LL as well. I used to vote for [a politician who didn't run this time]. I won't lie to you, I love [him]...As long as I need money, I need to go vote no matter how much money they gave me. If I vote or not, they'll make whoever they want win.

#### 3.4.2 In-Kind Aid

Many accept in-kind aid from political parties, although they do not always trust them to maintain this aid:

The party that is powerful in my area [in the Bekaa] visited multiple times, checked on me, asked if I wanted anything, and even brought me stuff to use and food to eat. So, I do have some trust in them because they help in the area and helped during COVID. On the other hand, assuming that a year ago a politician helped me, do you really think he will help me tomorrow? Of course, no! (Fuad)

When [one renown politician] saw the crisis, he passed by all the villages, and gave them fuel, flour, and so on. He is also smart (بندوق) [...] My wife's mother lives in [one of the villages] and she [doesn't belong to the prominent sect]. The people from the [party] passed by her house. When my wife told them that she was not in the Party, they told her: 'As long as you are in our area you're like anyone else and you receive help.' (Governance Stakeholder)

#### 3.4.3 Utilities Aid

In a country where the government is unable to provide a stable and reliable supply of water

and electricity, people resort to political parties to provide aid on an individual basis rather than on the national scale:

A couple of weeks ago we had a water stop in the area because a pipe was broken, we told everyone, and nothing happened. Then suddenly a politician himself went down and fixed it in front of some audience just to show that he did something. (Fuad)

[A local political party] provides me with electricity (ماذين شريط) and they don't charge me. [My son] has a small car and he uses it for delivery. If someone [from that political party] needs something, like documents or so they send him to pick them up and they pay him. (Yasmine)

With the collapsing banking sector and financial infrastructure, connections to political parties are useful for retrieving money held up in banks:

People with money in banks are going to their politicians/sect leaders to get their money. (Majed)

#### 3.4.4 Jobs

According to our survey, 75 percent of Ras Beirut residents believe that employment was frequently obtained through favouring or wasta (واسطة). This favouring usually happens through political networks in a practice called clientelism, where favours from political parties spawn unconditional loyalty. This was a recurrent theme in interviews, and is a widely known critique of Lebanon's political culture that people shared to express their disillusionment with the system:

Your years of experience and certificates have no value if you're not affiliated to a political party... Fresh graduates were assigned to positions that required years of experience simply because they were favoured for their political affiliation. (Nariman)

In my job, for example, the manager of the company has to do things, even if he is not convinced, just because he is under political pressures. There is also the visits and "showing face" بييض الوج that happens between people with positions (الكبار)... (Noura)

# 3.4.5 Social "Solidarity" and Conflict Resolution

Finally, political parties provide moral support to neighbourhoods, often through difficult times, as a show of solidarity and proof of care:

You see politicians visiting families in their areas when a death happens.[...] They do that so that people don't forget that they exist and so that they keep their votes for the coming elections. [...]. Some also bring their children with them to prepare them for the popularity needed so they can be the heir. (Fuad)

They also contribute to conflict resolution on an individual level

We see people reaching out to politicians for cash assistance, medicine, hospital

operations, and settling conflicts with the private generator in their neighbourhoods. (Maher)

# **CONCLUSION: EXPRESSIONS OF DISILLUSIONMENT**

The pressures that the economic crisis has put on people's livelihoods, and the strategies that it has forced them to adapt, have had deep consequences on experiences of citizenship and relationships to political stakeholders. Strategies can be underpinned either by solidarity or by power relations that aim to facilitate dependence. Where one ends and the other begins is not always clear and depends on the context, intentions and expectations of those involved. The severity of people's hardships was expressed in a number of themes about the mounting frustration with societal and political decline. Expressions of disillusionment laced people's stories about lives and livelihoods, and these show how the pressures to cope were understood as situated in a larger context of actors and institutions that were responsible for the decline. These expressions of disillusionment were highly critical, suggesting that the crisis and the people responsible for it had deprived people in Lebanon of their basic autonomy and dignity. Politicians, political networks, and political clientelism were mentioned particularly frequently as a culprit. This was not only because it was under the watch of established political elites that the crisis took place, but also because on the level of everyday experiences of sustaining a livelihood, the political cultures of wasta, clientelism and erosion of state services was wrought with injustices that made dignified living difficult, including promoting the impunity of political parties and swearing allegiance to them in exchange for their service provision. Take as examples the following claims:

[In reference to the proverb "Give a man a fish..."] Politicians here give the people a loaf of bread, not even a fish, so that when the person eats it and is hungry again, they need to go back and kneel in front of their doorsteps. This is humiliating, and the Lebanese are proud and don't live in humiliation. Although in a bit, some people will start kneeling and I am one of them. It appears that a time will come where I'll give up. I can't do it anymore. ... There's also clientelism. I was not promoted at my work, I lived all my life without telling my bosses anything about my colleagues or my employees or hooked up with (صاحب) anyone or anything like this. Another woman came and was there for only 4-5 years and was given a bigger salary than me who was there for 35 years. I didn't do what she did and can't do it even if I tried because I am not like this. (Bissan)

The problem here is that they have a tactic of making us submissive through our livelihoods (لقمة العيش); making us starve and needing a job through them although we have degrees and could reach anywhere with our own capabilities. They force you to enter something you don't believe in, but the person should benefit and then leave them when they reach whatever they need. (Sally)

This election, I told [a local politician] I'll work for him but I won't sell my vote to him. They wanted me to vote for them for money but I did not accept. I also told them that maybe some of my family would vote for them but I won't work on it. They are all one cartel. (Yasmine)

The people in power only give those who rely on them a small part of services so that they remain in need of them. (Noura)

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It's sad that even in these situations where we should be provided refuge by the government, we are getting them as a wasta and not as if we're normal citizens that are asking for a basic need. They do it for us but only through wasta. (Adam)

The government's inability to deliver decent livelihoods and good quality services has resulted in a surge of NGO-provided services and aid. However, NGOs were not trusted either, and participants in our research expressed suspicion about the possible hidden motives and agendas that NGO might have:

Of course there are good people (ما بتغلى, في أوادم) but it goes back to the people and organisations: where do they get their money from? What's their strategy? What are their goals? (Sally)

There are many NGOs that help in these situations. But as South in specific, there's a lot of distrust in NGOs and also politically speaking (as resistance) they are afraid that they could be Zionist-American (صهبو-اميريكية). But in Beirut many people rely on NGOs. (Adam)

If the government is not lagging, they [NGOs] wouldn't be present. When there's a problem in the family and it's solved inside the home, the stranger cannot interfere, so because they left gaps, the NGOs entered. I don't blame NGOs, I blame the origin that was the reason for them to come into the country. If you're doing your duty, they wouldn't enter, but they have their interests and they want to accomplish them. They benefit in some places, but there are gaps as well. (Bissan)

The disillusionment and suspicion expressed in these statements suggest that the coping strategies that people resorted to were not experienced as a means of generating resources for better quality of life, but rather as a burden that people were unjustly forced into. The fact that narratives of disillusionment targeted both politicians and NGOs is significant because it illustrates the pervasive nature of politics in everyday struggles for basic resources that ought to be provided by the state. Indeed, the weakening of institutions is a worldwide issue, highlighted by both global south and global north scholars (e.g. Kalia, 2022; Melios, 2020; Woodcraft et al., 2021).

In Lebanon's Ras Beirut, the critique of political parties and their culture of clientelism shows how internal politics is entangled in livelihoods; the critique of NGOs, in turn, demonstrates that international geopolitics also plays a role in livelihoods and service provision. The prevalence of these critiques, however, does not mean that political parties have completely lost the trust and support of their constituents. We know that despite all the disillusionment, establishment parties are still dominating the Lebanese political scene. The reasons for supporting and/or critiquing establishment political parties are multiple and complex, and it is not uncommon for people to lend their support to political leaders while being heavily critical of them at the same time. What is at stake here is not just the ability (or inability) of parties to deliver decent livelihood opportunities, but also long-standing anxieties about internal and external conflict, security, identity politics, and anxieties about political change (Zaher, 2023). We also know that NGOs are entrenched in Lebanon's economic organisation in virtue of the funding they bring into the country and the services they provide in the absence of state-led provisions. People make use of NGO services by force of circumstances, despite being suspicious or critical of them. Overall, people complained of their increased reliance on institutions because of their uncriticizable, unreliable and discriminatory service provision, as well as the promoting of impunity of the donor (whether in the loyalty or agenda-pushing that aid imposes on beneficiaries), and in general because it erodes the role of the state and causes conflict between beneficiaries. Accepting aid from institutions is seen as a surrender of moral values and dignity.

Since the data presented in this article was collected, the political landscape in Lebanon and the wider region has transformed quite radically as a result of Israel's war on Gaza and the international response to it. International support, particularly from western governments, for heavy Israeli bombing has renewed questions about the geopolitics of coloniality and what decolonial governance and sovereignty should look like in Lebanon and the region. At the time of writing, it is unclear what the consequences of this war would be for future livelihood strategies, economic recovery policy, and support for establishment political parties. Regardless of future trajectories, the pressures that we have outlined in this paper, and the concomitant coping strategies, will continue to persist unless they are directly addressed. Forms of political disillusionment are likely to continue as well, even if their expressions are eclipsed by other considerations such as the war in Gaza and its consequences. This will remain the case until the pressures on livelihoods and services are at least partially alleviated in a just way that offers people the livelihoods and services they need for an autonomous and dignified existence.

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# **Appendix: Summary of Interviewees**

			District of			
Pseudonym	Age	Gender	Origin	Employment	Date	Source
			South		March 25,	
Karen	20s	F	Lebanon	Employed	2022	
			North		March 17,	
Noura	20s	F	Lebanon	Employed	2022	
					May 25,	
Adam	20s	М	Nabatieh	Unemployed student	2022	
					June 16,	
Lara	50s	F	Beirut	Employed	2022	
					August 18,	
Majed	30s	М	Beirut	Business Owner	2022	
					August 10,	
Fuad	60s	М	Bekaa	Business Owner	2022	
Sally and	F(50s)				August 17,	
Mahmoud	M(60s)	F+M	NA	Business Owners	2022	
					September	
Jad	20s	М	Beirut	Employed	14, 2022	
					November	Interviews
Yasmine	80s	F	Beirut	Unemployed	15, 2022	conducted for the
					September	AHCR-MENASP
Maher	20s	М	Nabatieh	Employed	28, 2022	funded "Livelihood
	70					Networks and
Bissan	70s	F	NA	Self-employed	2022	Political Experience
Governance					- )	in Beirut, Lebanon"
Stakeholder	60s	М	Beirut	employee	2022	project
	50				June and	
Haleeme	50s	F	NA	Employed	August 2021	
Newine	40-	-			April and	
Nariman	40s	F	NA	Housewife	August 2021	
	20	-			May and	
Nahla	30s	F	NA	Employed	August 2021	
				Dusiness Our	June and	
Micam	204	N 4		Business Owner and	-	(Alowich 2022)
Wisam	20s	Μ	NA	Employed	2021	(Alawieh, 2022)
Lama	50	c	South	Employed	June and	
Lama	50s	F	Lebanon	Employed	August 2021	
Mona	70-	c	South	Solf amployed	June and	
Mona	70s	F	Lebanon	Self-employed	August 2021	
					May and	
Diana	20-	c.	Suria	Housewife	September 2021	(7abor 2022a)
Diana	20s	F	Syria	поиземне	2021	(Zaher, 2022a)

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