



Trabajo de Fin de Grado

From aiding to investing:
Strategic approaches to bridging the
humanitarian/development divide in the management of
the post-2020 Syrian Refugee Crisis in Lebanon

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ABSTRACT

The purpose of this paper is to explore the current context of Syrian refugees in Lebanon to find a model that serves their development on the long term. A model that strives to bridge the gap between relief and investment, so called humanitarian/development divide. The paper will look at four core aspects of the current model as well as their inherent fault lines that need urgent redesigning, which are labor and finance, housing, agency coordination and digital literacy and education. Using data gathered on the field, as well as online interviews and literature from secondary sources, the paper will speak about potential investment opportunities in each of the mentioned aspects: for instance, access to financial services, low-investment housing, cooperation with local agencies, blockchain models for transparency and efforts to bridge the digital divide.

Keywords: Syria, Lebanon, refugee crisis, migration, UNHC, microfinance, social investment, sustainable housing, blockchain, human development, Beirut Port Explosion, relief, economic development, labor rights, corruption, international cooperation, settlements, humanitarian, relief.

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Summary of abbreviations

UN: United Nations

UNHCR: United Nations High Committee for Refugees)

LEM: Lebanese Economic Monitor

WFP: World Food Program

NGO: Non-Governmental Organization

IO: International Organization

FSPs: Financial Service Providers

ICESCR: International Covenant for Economic Social and Cultural Rights

BPE: Beirut Port Explosion

HPG: Humanitarian Policy Group

CEO: Chief Executive Officer

1. Introduction

In every migration crisis, the question on how to draft the best policy of impact struggles underneath layers of contextual complexity. Drafting policy on the destiny of millions of people, and the impact they have and receive from a recipient society is extremely complicated. Finding a way to accommodate all interests and all measures of safety and dignity is almost impossible.

NGOs¹, social start-ups, IOs² and the academia have long gathered some of the world's most brilliant minds to tackle some of the refugee-related issues at hand. Technology develops and unfolds at warp-speed and there is enough literature and case studies to make sure errors are never repeated again. Now, that being the case, why are countries still struggling so much to incorporate refugees into their systems? If we have the means to give refugees more efficient relief, why are refugees today still disenfranchised, insecure and poor?

The answers are very complex and change through time and place. But if there is one thing for certain is that a lot of the ground-breaking solutions we have to tackle these issues fail to trickle down past the inefficiencies of local and political and economic institutions. Especially everywhere populism and identity politics soar high.

Experts are forced to work on appeasement policies that soothe short term problems under a hopeful conviction that refugees are not *there* to stay. Relief, another term for these policies, only works for the sole purpose it's intended to work, bridging people in distress towards the end of a crisis (Betts & Collier, 2017) But as the end shore of the crisis keeps drifting further globally, relief-oriented policies are proving to be too fragile and susceptible to political change.

Lebanon is perhaps the most visual example of this. A country of around 6.6M people with a population of refugees that has reached up to 1.5 M (UN Habitat, 2014), in its worst years. Precisely, in Lebanon's short history, more time has passed in a state of migration crisis than not.

¹ Non-Gubernamental Organizations

² International Organization

Migration crises have had a profound impact in Lebanon's fragile power-sharing system, where cohabitation between Sunni and Shia Muslims, Druze and Christians has only been ensured by economic growth, sectarian governance and agreed-upon demographic balances. Demographic balance is so critical for Lebanon that incorporating an influx of 1.5 million mostly Sunni Syrian refugees into society was never something that would be achieved without opposition.

In any case, Lebanon today has enormous potential, but also faces colossal challenges. And crossing the 10-year anniversary of the Syrian war, with no end in sight, it is imperative to refocus the ways in which refugee crises are handled, away from relief and into investment and development.

This paper is the summit of 6 months of field research, while studying politics and working in and Child Protection NGO that works with Syrian Refugees in Lebanon, in addition to my experience having worked for UNHCR in the summer of 2017. The findings presented are set to conform the standard and limitations of a final degree project, which admittedly limits the depth and complexity this issue deserves. It must be noted however, that this analysis aims at laying the grounds for future academic work.

The purpose of this paper is to put together relevant parts of the available literature on the matter, along with field research gathered in Lebanon between the months of July and March 2020-2021. On one hand, we'll look at what experts have said on the matter. From general scholars that study overall migration or poverty, to academics specialized in Lebanon. We will draw from secondary sources such as studies, statistics and reports carried out by think tanks, universities, NGOs and IOs, to then combine it with primary sources such as interviews with refugees in the Lebanese cities of Beirut and Tripoli and the Baalbek region, interviews with staff of IOs and NGOs, and the founders of pioneering start-ups related to the matter.

All of this will be done with the purpose of drawing a 4-point framework to find strategic points to invest, around which, efficient projects can be built to achieve long term, self-sufficient, sustainable and scalable measures that can set the foundations of new migration paradigm.

2. Background: The many crises of Lebanon

Beyond debating around who is to blame for Lebanon's multi-faceted crises, if there is one consensual aspect of Lebanon's development model is that it has been at best unsustainable and at worst, reckless and corrupt. Today Lebanon faces a threefold crisis gradually cementing into long term catastrophe: an economic crisis, a pandemic and a massive explosion in the port of its capital Beirut.

2.1 The economic catastrophe

On the one hand, the economic crisis has depleted monetary reserves, skyrocketed inflation and devastated the average citizen's prospects to savings, employments and access to basic imports, through corrosive monetary *haircuts*, prompting a rapid brain drain.

The report drafted by the World Bank's LEM³, accurately named "The Deliberate Depression" (World Bank Group, 2020), puts together data from different indicators that show a very gloomy scenario. Here are some of the main takeaways:

In 2020, Lebanon's GDP contracted 19.2%, after two years of 1.9% and a 6.7% respective decline. The only real contributor to the GDP are net exports, with private and government consumption affecting negatively to the overall input. The GDP per capita as of 2020 is 7,583.69 USD.

For reference, when compared to other global crises, Lebanon also outperforms on the negative side with a GDP contraction deeper and a debt-to-GDP percentage (the latter having reached up to 200%) higher than the crises of Thailand'97, Malaysia'97, Indonesia'97, Greece' 09 and Argentina'01 among others. Lebanon's fiscal balance (-10% of its GDP) is second only to the data seen in the crises of Ireland'08 and Thailand'97. Public debt has consistently been one of the highest in the world, but in 2020 it left the current account balance to almost -25% of the GDP.

A lot of the damage caused by the crisis is that Lebanon was not particularly underdeveloped, especially in terms of human development. In 2020, despite the crisis, Lebanon kept a 0.744

³ Lebanese Economic Monitor

HDI score, considered by the UNDP as being high. Indicators such as safety, literacy and gender equality have remained steadily high. But income inequality remains a huge problem for a country with a dwindling middle class. 24.8% of all wealth remains concentrated within the richest 1%, a number only comparable with the wealth concentrated in the lowest 40%, where only 20% of the wealth is concentrated.

Lebanon has long depended on its financial industry, with global investors seeing the country as a gateway into the Middle East. But advancements in peace treaties with Israel, its neighbor to the south, and the war in Syria, its biggest economic partner, have sidelined its financial industry leaving Lebanese businessmen scrambling to find new local industries, or taking their money abroad.

The Lebanese Lira has depreciated from a symbolic 1USD-1,500LL to an official 1USD-3,500LL (technically used for bank withdrawals and card payments, although both are heavily limited) and a black-market rate (actual rate used on a daily basis) of 1USD-10,000LL. A depreciation of 666.67%, paired with decimated reserves and a crippling gross foreign exchange position in the central bank, have put much needed subsidies for basic items at risk.

Also, both encouraged and encouraging the economic crisis, Lebanon has struggled to grapple with the CoVid-19 pandemic which has overcrowded hospitals and undermined the entire healthcare system. Access to vaccines has been endangered by a group of members of parliament that centralized the input of vaccines and decided to vaccinate their staff and families first, infuriating the World Bank on whom they so desperately depend.

if these crises hadn't already crippled any potential recovery on the short term, coupled with the massive explosion in the port of Beirut they plunged the country deeper into chaos. The explosion, considered the biggest non-nuclear explosion ever recorded, leveled great parts of downtown Beirut, leaving dozens dead and thousands injured. It damaged some of Beirut's most powerful economic hubs, paralyzed its commercial areas and crippled essential infrastructure (The port, the grain reserves and Electricité du Liban building, responsible for the management of its electric grid).

Not only was the explosion (caused by a negligent port management) detrimental for the civil psyche, eroding an already feeble trust for government, it demoralized the population, slowed

down (if not turned backwards) the development of the country and worsened the economic crisis. (Kettaneh, 2021)

The outlooks on poverty remain high and with no end in sight. Vulnerable people in Lebanon are heavily dependent on NGOs and government assistance (46% of main income sources) and remittances from abroad (11%). Wages, that make up for 58% of the average main cash income hardly keeps up with soaring prices of basic goods, especially exported ones. Basic access to food has been a challenge due to high prices and lack of money. Unemployment reached a staggering 46% in August 2020. (Cheaito & Al-Hajj, 2020)

Accountability for these crises runs low in a country already paralyzed by a sectarian power-sharing system, which makes government slow and inefficient. The crisis has unfolded at a time of massive citizen mobilization that call to end sectarianism, considered by some as the cause of all troubles. Many in Lebanon, especially its fleeing youth, demand drastic changes to Lebanon's political system, calling for a secularization of politics and an abolition of the current regime.

But these demands have had very few actual results, other than the rise of independent student-led parties challenging established sectarian parties at a university level. With no near, or easy end in sight, Lebanon's crises can only be resolved by a painful set of measures ranging from fiscal reforms and judiciary transparency to economic incentives to emerging industries and fostering entrepreneurship.

This crisis has unfolded at the peak of a decade troubled by a devastating humanitarian crisis in neighboring Syria. The fall of Syria, an economic giant which used to be Lebanon's biggest economic partner has left a lot of the infrastructure useless and a lot of the foreign investment gone. On top of that, the war in Syria has forced the displacement of some 1.5 Million refugees, most of which were already in a vulnerable situation, into Lebanon. A number that at its peak made up for an increase of almost a third of the population of Lebanon. (UNHCR, UNICEF, WFT and Inter Agency Coordination, 2020)

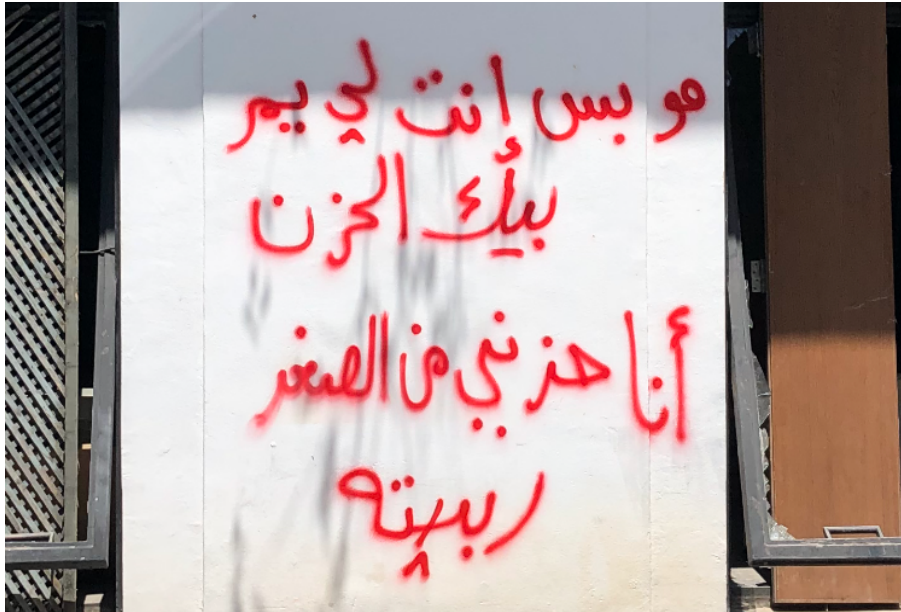


Figure 1 Writing in a wall in Gouraud Street, Beirut, that appeared two days after the BPE.. Reads, in Syrian dialect: "You are not the only one who that overcome by sadness, I have been harvesting sorrow since I was little". Source: Eduardo de La Chica

The geopolitical complexities of the war in Syria have had a profound impact in the politization of refugee in Lebanon, and have left international organizations struggling to delineate sustainable, long term plans. But the Syrian refugee crisis is not the first crisis Lebanon has suffered in the past decades, and the reasons why they might be reluctant to rapidly incorporate refugees into society are deeply rooted in Lebanese society.

2.2 The Syrian Brother: Lebanon's big political standoff

Throughout the analysis, one notices that the main challenge to invest in refugees in Lebanon don't stem exclusively from the side of the international community or aid agencies. The main challenge for any long-term refugee plans is Lebanon's own political paralysis and fragile power sharing system.

There are two very relevant aspects about the political background of Lebanon that serve illustrate a lot of the contextual complexities development-oriented model of relief for refugees. First, Lebanese attitudes towards refugees, and second Lebanese attitudes towards Syria.

On the first aspect, Lebanese attitudes towards refugees, we find a painful history of conflict related to neighboring wars and force migration into Lebanon. In fact, refugees have been at

the center of Lebanese politics since the first Arab-Israeli war, when more than 1.5M refugees entered Lebanon, splitting society into a growing half of Muslims enraged by the acts of Israel, and a dwindling half of Christians worried about the effect a massive influx of Muslim would have to their grip of power.

For the most conservative Christians, as well as its traditional elites, Syrian and Palestinian refugees generally translate into more poverty, more potential for ethnic conflict, more demands for political concessions and worst of all, socialism. The best organized Palestinian and Syrian factions in Lebanon have generally aligned with hardcore Arab socialist movements, directly clashing with the ultra-capitalist tradition of Maronite Christians. (Trablousi, 2004)



Figure 2 Obituary of a member of the Syrian Social Party. Hamra street, Beirut. Source, Eduardo de La Chica

In the case of Syria specifically, many Lebanese citizens (not only nor all Christians) hold heavy grudges against Syria, their role in the civil war and their decades of occupation of more than half of its territory. Although much of Lebanon's economic boom has happened partly thanks to Syria, many people cannot let go of the fact that until very recently (2006), Syrian occupation of Lebanon made interference, forced disappearance, assassinations, espionage, corruption and arbitrary detention a daily thing. (Al Jazeera, 2015)

What I found while researching for this project was that near the Syrian border, in Sunni strongholds like Tripoli, Syrians are seen as Arab brothers, while in the cosmopolitan dwellings of Maronite Christians, refugees are generally looked upon and discriminated against. Many of the latter, who were more open to speak to me than Muslims, comfortably told me that Syrians were "backwards", "dirty", "liars" and that they were inviting conflict and terrorism into Lebanon.

In fact, when the BPE⁴ happened, many people who saw me with a camera, advised me that Syrians were making the most out of the situation, saying they had lost everything when in reality they didn't have anything to begin with.



Figure 3 Syrian Man asking for food and money in Gouraud Street, Beirut. Two days after the BPE. Source, Eduardo de la Chica

Comments against Syrians were accentuated by the end of August, when the International Court of Justice ruled that the Shiite militia Hezbollah had collaborated with Syria's Bashar al Assad to assassinate Lebanon's celebrated PM Rafiq Hariri in 2006, an attack that caused massive destruction in Beirut, several deaths and injuries and mobilized the population against Syria almost to the point of conflict, in what is known as the Cedar Revolution. (Guerin, 2005)

Although this division has been less notable since the downfall of Syria into the civil war, Lebanese party system is divided, constitutionally, by religion and electorally by attitudes towards Syria:

On one side, the March 8th alliance, which gathers different parties (including the Shia militia Hezbollah) that have traditionally been allies to Syria. On the other the March 14th Alliance,

⁴ Beirut Port Explosion

which is made up of the parties that have traditionally been antagonistic towards Syrian influence in Lebanon. (Al Jazeera, 2015)

So, despite the fact that some Christians fear for their demographic wellbeing, a source for paralysis towards refugee regulation has come from the party system's implicit inclination towards Syria, whereby incorporating millions of refugees (naturally mostly inclined with the anti-Assad movement) has very dangerous implication for half of the Lebanese parties.

In summary, Lebanese attitudes towards Syrians are not casual nor coincidental, and it is very important to keep in mind that first and foremost, the most important factor that influences the fate of Syrian refugees in Lebanon is Lebanon's own political attitudes towards refuge, religion and Syria.

3. Rethinking Refuge: New migration paradigms for new migration realities

The most fundamental claim that gives substance to the rationale of this study is the fact that the way refugee crises are tackled needs to change thoroughly. This of course, seems evident for almost anyone who is even slightly familiar with any refugee crisis, let alone for experts on the field, and a lot of the answers to the most pressing questions are easier said than done.

That being said, the purpose of this study is not necessarily to provide groundbreaking, never-before-seen information that could tackle all these issues all at once. Rather, to put together information gathered from field research, contrasted with authoritative sources to see the foundations of a potential development model for refugees.

At a more basic level, before getting into specific development information, it is important to frame, first and foremost, the reasons why helping refugees is important, and why communicating these reasons properly is essential to draw funds and donations, without which the rest is completely chimerical.

3.1 Practical aid: how helping *them* is helping *us*

Generally speaking, perhaps the most natural response to why helping refugees matter would be because it is the *right thing*. Indeed, understanding solidarity as the basic cohesive factor for any healthy society, the responsibility of the *haves* towards the *have-nots* vulnerable are almost a given.

Especially in the global village, where images, testimonies, narratives and of course, money aids and goods travel so fast across the globe, the struggle of those in Syria may hit just as close to home for someone in France or Australia as the struggles of their own neighbors.

Besides, some may even feel a sense of responsibility, socially and even historically speaking with the people on specific areas of the world. Especially in the age of revisionism, where a lot of light has been shed on how the historical wealth of a few has translated into the current misery of a lot of former colonial subjects.

Now, just upon looking at the political rhetoric regarding refugees, a lot of people in the developed world do not find enough motivation to help simply based on ethical arguments, especially if it involves historical revisionism or national blame-bearing. It would be too idealistic to expect that wealthier countries could mobilize taxes and revenues from the civil society to help refugees only in the basis of what is *right*. Especially in a time so infamous for political self-orientation where nationalistic movements have grown substantially in some places at the expense of refugees, Islam and radicalization. (New York Times, 2017)

It is imperative to keep in mind (and to normalize reminding) that there are also very practical reasons why developed countries should do their best to foster development of refugees beyond borders. Even if potential donors and taxpayers don't necessarily want to heed the ethical call. This is very specifically true to the case of Lebanon.

For starters, the complete collapse of Lebanon arguably one of the Middle East's last buffer zones, home to some of the Middle East's largest non-state actors (Sude, 2016), for war and disaster would have immediate catastrophic consequences for global security. The first 10 years of the war in Syria, the rise of ISIS and the constant migration flow has made this argument evident.

On the opposite side, efficient social investment can make less developed countries and communities much less dependent on foreign funds and revenue. 86% of UNHCR funds are made up from international and EU contributions (UNHCR b, 2020), and it makes up an amount of money countries could very well repurpose. Besides, a booming economy anywhere in the world means plenty of investment opportunities as well as the chance to build new, more efficient and more sustainable industries.

Hence, beyond the common principle that ethics and solidarity is the cohesive fuel of a healthy society, a more simplistic and practical approach to it would give enough reasons why making sure Lebanon doesn't become *the new Syria* is extremely important for global security and humanitarian well-being, and that efficiently investing in development can make countries less dependent on foreign funds.

3.2 First step onwards: Rethinking, redesigning and reimagining refuge.

One of the most problematic aspects of refugee relief models has been a miscalculation on what refugees are, how they behave and most specifically what they need. Truth be told, it is not easy to be very thorough on these aspects when facing national and international political limitations. In other words, the social economy sector is not the only actor in charge of defining refuge, nor does it have full sovereignty to draft the most efficient plans.

However, the dependance on private donation has given excessive platform to victimizing narratives, that attempt to offer an emotional approach to refugees to touch on the soft spot of wealthy, charitable viewers. (Herbert, 2013)

There have been very thorough studies on the effects of certain generalizing labels, stories and narratives used by the media on the general attitude towards immigration and refuge. As Saviano (2015) eloquently pointed out, the twofold consequence of these narratives has been, first by a general numbing of the population towards refugees that has normalized their struggles and hindered any real possibility to have a tempered, pragmatic conversation on the matter; second, a generalization of the image of the refugee as a monolithic human phenomenon, which are far too often the burden of the host community and are completely lost without the charity of their neighbors.

This doesn't make refugees any less victims of their circumstances. And of course, they are by definition very dependent on the charity of their neighbors. But there needs to be a reckoning on the fact that refugees need to adapt, and once they adapt they are just as capable and willing as anyone else. It is not refugees that are transitory, it's their adaptation.

In essence, for the benefit of themselves, there needs to be a distinction between the way refugees are approached in donor communication and the way they are framed in academic and policy-oriented analyses.

Another aspect of refugees that has been grossly misunderstood is the assumptions of transientness. In an article by Ninnette Kelley, former director of UNHCR, she acknowledged that the main lesson to be learnt from the Syrian migration crisis was that it is a mistake to make assumptions on the length of stay of refugees in a host country. (Kelley, 2015)

In fact, despite the fact that the official UN policy states that refugees are in a short-term state of displacement, more than half of all world refugees are in a protracted state of refuge, meaning that they stay much longer than previously planned and have no outlooks of returning anytime soon. (UNHCR a, 2019)

Besides, a growing number of refugees have no choice but to make efforts to integrate into their host societies. And as long as they manage to work irregularly, or live beyond the monitoring of authorities, they may eventually find no motivation to go back to their countries and start over once again.

Protracted displacement puts national official migration policy in jeopardy. Mainly because in countries like Lebanon, as will be examined later on, there is an overt inclination towards plans that, at best, may allow refugees subsist and survive, not necessarily move forward in the social scale.

But most international organizations have been warning against short term plans and policies. UNHCR has funded and promoted projects and literature supporting alternative models for refugee inclusion. But the transition towards this self-reliance has given place to a dual philosophy in relief and assistance: the so-called Humanitarian/development divide.

3.3 Bridging the humanitarian/development divide

To be clear, the divide doesn't put two schools of thought at opposite ends, it is simply a divide on the effectiveness of certain policies. Humanitarian aid is of paramount importance: access to health and food, clean water, sanitation and basic security are, as they should be, the main priorities to manage refugee crisis. But the point being discussed here is how static or prolonged these humanitarian efforts should strive to be.

The humanitarian/development divide is a textbook example on the archetypical proverb of "give a someone fish and they eat for a day, teach them how to fish and they will eat for a lifetime". Of course, things are not as simple as that in reality. But as donations dwindle, many argue whether aid agencies can do much more to strategically provide tools of sustenance to refugees rather than just focusing on relief. (UNHCR b, 2020)

By far, the biggest challenge to reaching these policies comes not from a lack of engineering solutions but the difficulties of implementing in a way that is not conflictive within government frameworks and local social dynamics. Difficulties which, in Lebanon, are neither few nor irrelevant.

To do that, new development models can be drafted to, on one hand, foster the development and self-reliance of refugees in a way that is not abruptly intrusive with the local society, and on the other, make the benefits of investing in refugees tangible for the greater host economy.

For this purpose, a 2015 report, the UK's Humanitarian Policy Group (Crawford, Cosgrave, Haysom, & Walicki, 2015) drafted a four-point typology to measure the potential for self-reliance of refugees in host countries:

- First, ensuring the capacities and assets of the displaced. Their housing situation, their access to property and their infrastructural capabilities would all be relevant to this metric.

- Second, ensuring an environment for external intervention where donors and agencies can properly assess and provide funds to refugees in a way that is transparent, effective and coordinated.
- Third a much-needed legal framework and protection environment. National governments must ensure carry out their obligations in what relates to providing services to refugees and preventing discrimination and harm.
- Fourth, access to private sectors and markets. This means that refugees should be able to interact with the greater economic framework of a country, not be completely isolated from it as is the case far too often. Access to the private sector and to financial services is key to making refugees self-dependent.

These four points are perhaps the most valuable metrics to ensure refugee self-reliance, but its implementation in developing countries requires a lot of other different assessments, mainly contextual, social and political ones. Besides, another big lesson learned from the refugee crisis in Lebanon as argued by Herbert (2015), is to assess refugees needs contextually and separately, not in a one-size-fits all manner.

Especially in countries where the local population is not necessarily less vulnerable than refugees, and where hostilities towards them soar high (Reuters, 2017). In Lebanon, it has been a common debate whether or not refugees should have access to subsidized goods and services, or whether international agencies should help Lebanese vulnerable citizens just as much as refugees. Such debates are very common on TV debates and social media platforms.

In Lebanon, aid agencies must tread lightly in the concessions they make to refugees. For example, cash-based humanitarian systems have met a lot of resistance from Lebanese nationals who are not eligible for these funds, yet desperately in need of them (Kelly, 2017). But again, these concessions would be less needed had it not been for the reluctance of the government to pass regularization legislation to enable refugees to work, or give them basic provisions of land and housing, both of which would be an alternative to cash donations.

In essence, all of these analyses need to be made in a case-specific basis, and constantly revised to meet contextual circumstances. Finding a common ground between local coexistence, human rights, humanitarian law and Lebanese political dynamics has been excruciatingly difficult for international organizations.

And this incapability of action has left the most vulnerable refugees stuck in a limbo, far too often crippled by idleness, without formal access to education and training and with virtually no possibilities of moving far above the poverty line.

The following section will start to break down the central four points of this analysis, inspired by the aforementioned literature by the Humanitarian policy group, as well as the data gathered in field visits and interview.

4. Strategic approaches to bridge the humanitarian-development divide in the management of Syrian migration in Lebanon.

After having introduced the rationale behind this study, the case for bridging the humanitarian development divide, and the contextual factors that may set harsh limits on the capabilities of IOs and private entities to see these plans through. I will start breaking down a four-point proposal to start working within limits (perhaps, hopefully bending a few of them) to foster the development of Syrian refugees in Lebanon and give them tools to be more self-reliant.

As introduced, there will be four thematic areas up to analysis: First in what relates to regulation and financial inclusion; second, to housing; third, agency transparency and cooperation and fourth human development and education.

4.1 The big barrier: regularization, refugee economics and corruption

Lebanese elites have been largely impermeable to the data regarding the possibilities of Syrian refugees to boost Lebanese industries. And not for the lack of it. The cases of refugees revitalizing industries are numerous worldwide. In the cases of Angola, and Uganda, refugees have shown a very positive impact on their economies, challenging previous assumptions that refugees were a burden or economically homogenous (Betts et al. 2011)

In the words of Kelly, “Emerging research from protracted refugee situations demonstrates that refugees make important contributions to local economies as consumers producers employment creators and FSPs⁵ of diverse human capital. In fact, the majority of self-settled refugees in protected situations have their own strategies and priorities for achieving self-reliance and building livelihoods – they exploit available opportunities and use their transitional networks to ensure their livelihoods and contribute to their host economies” (Kelly, 2016).

Upfront, the main barrier facing refugees in Lebanon is the well documented regulatory barrier. Lebanese leadership at all levels has proved to be very openly reluctant to incorporate refugees into a regulated work force. In fact, anyone who declares themselves a refugee under UNHCR, has to sign a pledge not to work in Lebanon. A pledge that is hardly ever fulfilled.

Regulatory barriers in Lebanon, as is the case in neighboring Jordan, comes as a blow in the face for international law. Particularly, the right to labor is explicitly and adamantly protected under 1951 Refugee Convention and the 1968 protocol, which to this date is the most comprehensive standard for the treatment of refugees in history. Lebanon however, proportionately the world’s biggest home for refugees is neither a signatory for the convention nor the protocol.

Nonetheless, Lebanon is a signatory of the International Covenant on Economic, Social, and Cultural Rights (ICESCR)⁶. Article 6 ensures the right to work and the obligation of states to enforce it. In article 7, the covenant goes on to expand the obligation of the state to enforce specific labor safety and dignity standards.

But the enforcement of the covenant falls within the scope of the greater debate on whether developing countries can be asked to enforce such measures with the same accountability as developed countries. Indeed, the informal economy makes up a significant part of its economy. Hence, a reservation for developing countries is protected under article 2 (3), whereby states “may the determine the extent to which they may guarantee these rights for non-nationals”. But in any case, the covenant has specific obligations for signatories to provide specific plans and

⁵ Financial service providers

⁶ (ICESCR. International Covenant on Economic, Social and Cultural Rights)

make audited use of international funds to make sure the rights are expanded to everyone in the territory in a timely manner. The covenant, however, lacks enough enforcing power to see these obligations through. (IECSR)

As a Rescue International report explains, it wasn't until very recently that the covenant developed a protocol to provide mechanisms for individuals, groups and third parties can file complaints against a state for violations of the covenant. But poor dissemination of these mechanisms, and the lack of awareness of the covenant overall, severely cripples its efficacy and its enforceability (Rescue International Comitee, 2015).

The ways in which labor restrictions for refugees are defended politically come as no surprise given how massively job demand increased with the refugee influx, endangering an already frail job market with high unemployment. In short, it seems clearly impossible to incorporate a massive work force into a contracted labor market.

But 10 years into the crisis, the lack regulations have raised many eyebrows, as the situation has become extremely beneficial for certain landlords, businessmen, contractors and members of the state and local government and hierarchy. While refugees remain undocumented, labor is cheaper, profits go undeclared, and any costs related to work and safety standards almost down to zero.

On the ground, it is not difficult to notice how counter-productive, regulatory measures for refugees in Lebanon are. The fact that receiving refugee benefits is tied to a pledge not to work (officially) has driven refugees into the informal sector *en masse*. Many refugees I spoke to were openly terrified of my inquiries, fearing speaking too much could cost them their job and their status.

It would be a mistake however to assume all refugees see themselves as victims. Most refugees in Lebanon are the most aware of the fact that they have the most to lose if the irregular economy is in some way restricted or audited. Especially as their outlook of returning to their home countries complicates.

It goes to show that economic informality is one of the biggest *arch-frenemies* of economic development. In Lebanon, the informal economy translates at times into exploitation, forced

labor, child labor and hazardous labor practices, but full unemployment translates as straight-out starvation.

furthermore, it would be a generalization to claim that all refugees are exploited or work under hazardous conditions, or even that refugees are the only ones in Lebanon who work informal jobs. I got the chance to meet several self-employed refugees who had nothing bad to say about their jobs, one even told me that “the only thing we care about is financial security, being *happy* with a job is a European thing”.

In any case, the crisis in Lebanon is so profound that social services are severely crippled for Lebanese nationals as well. As introduced earlier, a growing number of Lebanese nationals are also in a state of deep vulnerability and, for many, being subject to the fate of their state is a much worse outlook than being subject to displacement programs by international organizations. Unemployment benefits in Lebanon are not accessible for most people and the overall welfare system is still subject to internal party and sectarian dynamics.

On a different note, in an interview with the CEO of a major supermarket chain in Lebanon, who is struggling to secure the inflow of goods, he told me that if the crisis, Covid-19, inflation and the BPE had taught the country a lesson, it was that it could not survive if it depended so much on foreign exports. He claimed that Lebanon only had two significant manufacturing companies, one for health products and another one for foods and drinks.

He admitted that creating local industries and becoming self-reliant required a lot of time and human capital, as well as enforceability of the scarce environmental protections in Lebanon and tackling the huge water, electricity and communications infrastructure problem it has.

But the case of Lebanon is not that of a saturated industry, with no capabilities for an increase in job supply. Lebanon is a case of an inefficient exploitation of resources (very valuable ones) and an extreme reliance on exports.

Working refugees, who are willy-nilly among the most industrious echelons of Lebanese society, concentrate a massive amount of human capital, physical capability and technical know-how. In other words, Lebanon could use an efficient, better regulated workforce of Syrian refugees.

The Lebanese government has infamously ignored the economic theories and expert advice supporting this case for a decade now, but the country is reaching such a critical point, that it might be the ripening moment to launch a coordinated effort (UN aid agencies along with development agencies like the IMF and the World Bank) to exert some pressure on them, maybe even conditioning to further aid and development.

4.1.1 The big picture: access to Financial Services.

Aside from the efforts to achieve greater regularization, a key access point for the greater international community is normalizing the big taboo of refugee access to financial services. Because financial services always require some sort of interest, loan repayment and incurring debt for the most vulnerable, the whole topic is subject to constant ethical debates.

But some of the world's leading scholars are actually arguing against the alleged ethics of restricting financial access for refugees. In fact, demystifying financial services for refugees is a seminal aspect of any potential for development.

Nobel Prize laureates Banerjee and Duflo argued in their study "Poor Economics" (Duflo & Banerjee, 2011) in favor of providing financial services to the poorest people. They acknowledged the murky areas related to loan defaults and the loan sharks of the irregular economies. But they provided very optimistic data on the outlooks on providing loans and grants to the most vulnerable.

Of course, given the economic situation in Lebanon and the impossibility to do international payments and so on, it would be limited to the national financial industry. But even still, small local funds should be encouraged to provide financial services for refugees.

Especially because a lot of refugees work informal street vending and services such as car-washing and shoe cleaning. Jobs like these are very susceptible to small improvements with great returns. For instance, just like Banerjee and Duflo mention, the cost of improving the cart or the cleaning supply of a street vendor is extremely low, while the revenue and the services given with these improvements could easily double or triple. (Duflo & Banerjee, 2011)

However, financial service providers are not easily motivated to provide risky loans to refugees and finding guarantors can prove to be extremely hard. A solution for this has been mixed-nationality credit groups, where Lebanese nationals and refugees can share the benefits of the loans and eventually, as they prosper, acquire better credit scores and manage to find better financial opportunities.



Figure 4 UNHCR registration family papers and UNHCR visa to receive funds. Edited to remove sensitive data. Source Eduardo de La Chica

This needs very persistent work with local communities who far too often shy away from collaborating with Syria refugees. And because the situation in Lebanon is so dire, we might be facing a ripening moment to boost this cooperation.

Furthermore, despite how crunched established FSPs are in Lebanon today, they may find liquidity opportunities in the offering of saving services to younger refugees, who are much more dynamic and far too often lack any sort of financial service. This would require a very optimistic outlook on the crisis ahead, but on the long term, providing these services to the youth could prove to be extremely profitable.

The biggest deterrent for FSPs to provide loans in Lebanon is managing risk, particularly the infamous flight risk, which is when refugees “get the money and run”.

These fears are perfectly sensible, since refugees face low levels of legal accountability. However, every experiment that has been done to date with micro-credits for refugees has proven these fears wrong overwhelmingly. The cases of flight by loan recipients in the Majmoua Palestinian Camp experiment showed a flight rate of 0.11%, an amount similar to that of the Lebanese counterparts. (Social Performance Taskforce, 2015)

Such low flight rate was not coincidental. In fact, the whole program was built on the grassroots, with very sophisticated frameworks of identification, cooperation and coordination between agencies and the local community. To achieve this, FSPs need to have closer contact with their beneficiaries. A closeness that would be unthinkable in standards financial services at a bigger scale.

Another issue is to avoid institutions at this stage. Here, separating relief from investment needs to be clear-cut. Aid agencies should not subsidize risks or collaterals to serve the interests of refugees because they could alter the market and hinder the whole process of business modeling. Besides, there is a chance they would be less willing to repay loans if UNHCR was their financier. (Kelly, 2016)

Small amounts and short repay-deadlines are the ideal starting point for the provision of financial services for refugees. To minimize risks, FSPs need to be thoroughly due diligent: they should assess the expected stay of refugees in the country and their character and psychological profile, enforce tangible asset credits and work together with solidarity organizations to build more traceable networks of refugees to find and use such information.

4.2 Efficient housing for a sustainable life

Generally speaking, most countries are entitled to draw out the general lines of their housing policies for refugees. In Lebanon particularly, the idea of refugee camps raises a red flag at every level of the legislature and the electorate. Not without reason, since Palestinian refugee camps in Lebanon have been at the epicenter of civil strifes, international wars, radicalization and spikes on petty crimes. (Trablousi, 2004)

Since the first Arab-Israeli war in 1948, Lebanon has hosted a growing number of Palestinian refugee camps. Although the reasons of the civil war are complicated and heavily contested, there is consensus around the role of Palestinian camps in the spillover of the Israeli conflict in Lebanon, prompting an invasion of the southern half and a currently paralyzed state of war. (Hudson, 1978)

Refugee camps in Lebanon were created fairly quickly, without much planning and with the outlook of serving a short-term purpose. And when the war started, became a symbol for the anti-western, anti-Zionist resistance of the Palestinians. At times they hosted the leadership of the Palestinian Liberation Organization. Other times they were the target for some of the most gruesome massacres the middle east has seen in its modern history (Trablousi, 2004). Both Lebanese Christians and Palestinians remember vividly the gruesome massacres directed at one another, and it still fuels the imagination of a lot of the popular culture⁷.

Camps were a central part of the Lebanese Civil War, at times headquarters for regional operations, other times the target of horrible massacres. And today, they remain such a conflictive issue that no body of government has managed to make effective changes or restrictions to them, engulfing them in a spiral of underdevelopment, where several generations are still impeded to work, leave the camps, travel throughout the territory or have political participation.

Learning from the mistakes of the past, and simply not being able to face a spillover of the Syrian conflict in Lebanese territory, the government effectively rejected the idea of creating refugee camps, forcing refugees to relocate more sparsely and agencies to draw out decentralized relief strategies.

Hence, refugees in Lebanon are neither offered any state-sponsored aid to their housing, nor facilitated a territory to settle. Land leasing to refugees has been delegated to individuals and private entities, who rent apartments, shared housing or other irregular housing units to refugees. (UN Habitat, 2014)

⁷ Well documented by the award-winning film, *The Insult* (2018), by Ziad Zoueiri

According to UNHCR 73% of Syrian refugees rent in residential buildings of rural housing, and 9% live in non-residential structures like garages, workshops and farm buildings. The remaining estimated 18% of refugees live in makeshift tents on spontaneously set up settlements (UNHCR, UNICEF, WFT and Inter Agency Coordination, 2020).

Already before the BPE⁸ more than half of refugees were in dangerous, substandard or overcrowded living conditions. But the destruction of neighboring areas of the port have made this number much higher and so far unclear. A lot of the neighboring areas of the port of Beirut were home to some of the poorest sections of Lebanese and Syrian refugee society, it is yet unclear the full extent of the impact it has in the living infrastructure of refugees.

But the inaccessibility to the housing market in Lebanon predates the Syrian refugee crisis. In a country crippled by corruption and paralytic legislation, property has always been subject to reckless speculation.

But the essential point to be discussed here needs a division between rural and urban refugees, something that has been acknowledged by experts on the field (Herbert, 2013). This is because the housing struggles for urban refugees, especially after the BPE are hardly different to those of Lebanese citizens, and fixing these issues is more related to their access to finance, work and funds and also with direct cooperation with the national government and with local NGOs.

Aside from the prohibition of formal camps, the Lebanese government has made no big policy decision in the last 10 years regarding refugee housing. Refugees on informal settlements generally resort to the private sector to rent land or to have water, electricity and waste disposal. But in any case, most of the management of refugees in rural areas has been absorbed local governments and municipalities, which in turn has bred its own share of opportunities for grassroots dynamics to flourish.

The key opening for investment here is the role of the local authorities and municipalities. In many cases, local municipalities have been asked to incorporate and ensure the safety and the sanitation of refugees within their territory. In the case of Al Sahel, a municipality of around 4,500 Lebanese citizens that received over 13,000 Syrian refugees, a municipality Union was

⁸ (Beirut Port Explosion)

took it upon itself to smooth out the process of incorporation (UN Habitat, 2014). They used agricultural contracts as an incentive for landowners to provide flat rent rates to refugees, speeded up the construction permits and drafted out plans to meet demands for basic needs.

The role of mediator agents at this level is essential. On one hand we have local authorities and NGOs, and on the other, refugee community leaders.

4.2.1 Boosting local cooperation: the role of the Shawish



Figure 5 The Shawish and his wife. Baalback. Source: Eduardo de La Chica

Contrary to common belief, settlements, the naturally less formal version of a camp, are very sophisticated in their leadership and management. Some had very intricate crowdfunding programs for their most vulnerable settlers, others had internal economies where certain services were provided in return for money or goods. And all of them had a leader, generally an older male, who was in charge of the general management of the camp.

The Shawish , as these elders are called, are generally the people in charge of renting the land, collecting rent money, negotiating with local authorities and finding labor opportunities for the rest of the settlement. In many cases, the Shawish is the one responsible for attracting specific refugees to specific areas. In one particular settlement in the south, all 49 tents are rented by members of the extended family of the Shawish.

Settlements generally host the poorest refugees. A growing number, due to rising rents in urban areas. But they have a window of opportunity many camps don't have. For starters, institutional neglect has naturalized a system of self-governance among them that hasn't yet had the chance to become as reckless and abandoned as the Palestinian camps. Besides, the mid-size of settlements, as well as their family ties, make it harder for the Shawish to be blatantly corrupt, certainly not with the opulence of Lebanese leaders.

Settlements are inherently community oriented, which means that half of the work for agencies is done. Now channeling and boosting this community orientation and trickling down human development from the Shawish down below faces some systemic limitations

One of the Shawish I had the privilege of interviewing told me that we couldn't talk about settlements in just one way because everyone was facing its own set of issues. Issues which were not being properly addressed by aid agencies.

The Shawish gather some of the best intel in regard to refugee living and refugee needs. For this reason, effective communication channels must be ensured between local authorities, all the different Shawish and the greater humanitarian field, especially startups and donors. Within the limits of national and international regulation and always with the consensus of IOs, the focus of investment should be local actors and the relations formed among them.

4.2.2 Housing and health: the case for investing in more efficient housing.



Figure 6 Settlement in Baalback. Source: Eduardo de La Chica

In what relates to housing specifically, the projects to provide affordable makeshift housing units are not few.

Initially, no such solution will ever be cheaper than a tent. Although a case could be made on how underfunding housing eventually leads to the incurring of greater energy related costs. With the help of private donors however, and if directed to the vulnerable Lebanese population as well, local authorities could easily assume and partly finance them, returning great benefits for the community and making refugees less dependent on aid.

In fact, many companies like IKEA are making these types of housing a central part of their corporate social responsibility, which could pave the way for many other to come, especially as the demand for such housing increases due to climate disasters. (Peters, 2015)

It would seem like creating such places would go against the official policy of “refugees must return to where they come from”, but the purpose of these housing units is that they are easily

assembled and easily taken down. They are not meant to be permanent housing units, but they will serve refugees in the middle to long term.

The three main priorities in building better settlements are resource efficiency, weather isolation and security. A proper management of these settlements has the potential to lay the foundations for extremely cheap, development-oriented sustainable housing.

Reaching sustainability and livability is apparently too big of an investment. But as the Shawish argues, the living conditions of the camp are the main causes for health issues, rows with neighbors and what keeps them away from their otherwise busy, money earning time. And the money they receive, is far too often spent inefficiently on unsustainable resources.

4.2.3 Assessing Urban Shelter: the importance of cooperation and communication channels

A general lesson learnt from the current refugee model is about the importance of addressing urban refugees with the exclusivity and relevance they deserve.

Needless to say, after the BPE, the focus has been switched back to providing infrastructural security for urban refugees. While it is true that the city of Beirut has receive massive help and millions of working hands to restore and repair entire city neighborhoods, upgrades on the state of urban housing infrastructure is a task that won't stop being necessary anytime soon.

But refugees in cities are challenging for international agencies in a way that rural refugees aren't. Mainly because they tend to be less concentrated and more integrated with the greater Lebanese society. So, the first step to improve housing conditions and overall livability, is to build greater networks of refugee action and cooperation between urban refugees and agencies.

As detailed earlier, rural refugees had found ways to crowdfund and ensure work and business opportunities for one another. This is easy in settlements because a lot of the settlers are family and obviously, because they live together. But urban refugees need better communication channels to be able to cooperate better.

Also, international aid agencies, especially the project-oriented ones attached to embassies that fund local NGOs, should take it upon themselves to foster integration of refugees in the landscape of Lebanese grassroots organizations.



Figure 7 Muhammad, Syrian refugee in the Qarantina neighborhood who was "happy to survive and be able to work" near his destroyed home after the BPE. Source Eduardo de La Chica

Luckily enough, as the need for aid and relief has increased due to the crisis and the explosion, refugees have benefited from the several organizations that are arising. These organizations, because they are not government agencies, have unchecked policies to include refugees in their aid provisions and their services, and generally, they do. Nonetheless, these inclusions should be incentivized by specific projects and targeted donations.

4.3 Building trust: transparency and coordination

Some years ago, while working as a salesman for UNHCR, I was heavily dismayed about what I perceived was a very common attitude among potential donors: distrust. A lot of the people I spoke with were heavily critical towards donating to refugees, to big IOs and, sometimes specifically to UNHCR.

As it turns out, distrust towards big actors in the social economy sector is very widespread among potential donors and even recipients. Among the things I heard from social entrepreneurs, potential donors in the street, staff of the local NGOs staff and some urban

refugees were that UNHCR was “too big to be efficient”, “too bureaucratic” and sometimes even “a corrupt mafia”. Some told me stories about how UNHCR officials used donated funds to travel in business class and stay at the most expensive hotels.

The truth is that surrounding donations and relief, there seems to be an aura of corruption that is very hard to prove and even harder to get rid of. Even Ban Ki Moon addressed this issue when he was the secretary general, saying that 30% of aid is lost to corruption (Ban Ki Moon, cited by Ravelo, 2012). But no official statements or evidence has ever been given to provide substance to it. In fact, when consulting high ranking UN officials in Lebanon for this project, all allegations of corruption were denied and rejected.

In a country with so little accountability, it is hard to not believe everything one hears, especially because Lebanese politics, even on their most transparent side, are so surreal that they sound like conspiracy theories as they are (especially after having witnessed the biggest non-nuclear explosion in history due to alleged negligence). But the fact of the matter is that according to many refugees, the money destined for them, doesn't always reach them the way it should.

Some spoke of agency inefficiency, others, government corruption and others were straight out mugged and robbed by Lebanese locals, sometimes even to fund some of the local parties and militias. As expected, none of my respondents expanded on the latter claim.

Crippling funds translates into closing clinics and stopping aid for hundreds of refugees in Lebanon (UNHCR b, 2020), and this cutting down on this funding puts already vulnerable refugees in a worse situation.

To be clear, in what relates to public opinion towards aid agencies, there are two separate problems to mention. Corruption and inefficiency, although closely related, are entirely different issues in this particular case. On one hand there is the problem that the money that should be used by and for refugees ends up in the wrong hands; on the other, there is the problem that the lack of agency (internal and external) coordination hinders efficient investment in refugees.

Bridging the donor closer to the beneficiary, (in other words, allowing them to access impact reports and so on) is ultimately a communicative effort. But tackling corruption and inefficiency requires much more technical power than that.

4.3.2 Tokenization and monitoring in the era of blockchain

To solve the issue of transparency, donor satisfaction and donor visibility, many blockchain startups have been leading the way towards achieving these goals. For instance, Spain-based start-up **ComGo**, allows donor to track their funds from the moment they donate to the moment it arrives to the beneficiary (be it an individual, a local organizational or a specific project)

Blockchain technology, in nutshell, is a decentralized ledger technology, meaning that is a shared registry of data between many nodes. Any addition to the registry is approved by all nodes through different consensus mechanisms. So, in the case of a donation, the edger would keep track of the funds as they travel their way from the donor to the ultimately destination, and in some instances beyond.

The important aspect to keep in mind is that blockchain technology is being used to provide transparent and traceable registries of data with which is almost impossible to tamper. The potential for this technology is massive and in the case of Syrian refugees specifically, from monitoring, screening and registration, to aid tracking and property.

Blockchain is very efficient in optimizing a tokenized aid system. Tokenized systems, as opposed to cash-based systems, give refugee voucher-style funds, that are redeemable with specific goods and services. This has been largely a bad idea since it fails to cover the real needs of refugees (i.e., giving bread tokens indiscriminately proved to be a failure) (Kelley, 2015)

But Blockchain allow for cash and good to be tokenized, protecting the data and integrity of the end-user. Systems like these have been implemented in Jordanian refugee camps with great success, where a combination of blockchain and biometric data is making relief much more efficient. (Juskalian, 2018)

The WFP (World Food Program) has championed the use of blockchain in the relief sector. In their initial report they argued the following:

“In some contexts, financial service providers are either insufficient or unreliable. In others, refugees face restrictions in opening bank accounts. That’s why in January 2017, WFP initiated a proof-of-concept project in Sindh province, Pakistan, to test the capabilities of using blockchain for authenticating and registering beneficiary transactions. The blockchain technology behind the project allowed direct, secure, and fast transactions between participants and WFP—without requiring a financial intermediary like a bank to connect the two parties.” (World Food Program et al., 2021)

Implementing blockchain and biometric technology requires very thorough ethical frameworks and protections. Simply because they would gather the personal data of refugees with a fidelity neither the government nor the agencies have.

Besides, the fact that information in a blockchain is immutable, poses a great risk for refugees vulnerable to persecution and in political danger. But gradual, less intrusive experiments with blockchain, could on one hand prevent corruption and achieve efficiency and on the other remove any claims of corruption towards international aid agencies.

That is of course, provided these agencies had the motivation prevent this corruption.

4.4 Narrowing the digital divide: More channels, more development

The ultimate goal for much of the local and international community to build entrepreneurial, self-sustainable communities of refugees, that can build non-intrusive solutions to improve their lives and contribute to the local welfare. Communities that manage to integrate without losing their cultural essence, still managing to innovate and boost development anywhere they may be.

This is by no means an unreachable goal, but most agree that there needs to be major corrections in the way aid is given, projects are drafted, and priorities are set. The specifics of it however are up to debate.

Already the very beginning, this study underwent a major recalculation. Inspired by the optimistic results of the blockchain experience in Jordanian refugee camps, I set out to investigate whether something similar could be done in settlements. I didn't get the answers I hoped for, but in not getting these answers, I found much more valuable information.

On a personal note, I remember specifically the case of Baalback, perhaps the most vulnerable region in Lebanon for refugees. I asked refugees about their cash-based programs, the technology infrastructure they had, and other questions related to the management of the settlements. Everyone I spoke to was very knowledgeable about the local labor demand, the hustle for electricity and sanitation and about what they needed to do to get UNHCR funds, but they were really only superficially aware of the reasoning behind the cash-based policies or the purpose of the international organizations working along them.



Figure 8 Abdelaziz, sitting near his son, showing UNHCR paperwork. Edited to hide private data. Baalback settlement. Source: Eduardo de La Chica

In previous conversations I had with workers and policy experts working in the field, they would far too often tell me I was being overly idealistic in hoping to include the most vulnerable refugees into the decision-making process for policy drafting. They would tell me that they were worlds away from being able to draft solutions for themselves. And as I came to learn in the settlement, that was true.

Technological training is not a matter of whether refugees are educated or not on the latest biometric, blockchain solutions developed by an MIT lab. Instead, it needs to focus on the most basic foundations of rural financing, investing and protecting against hacking.

When asked for a picture, Abd el Aziz (pictured above), showed me the fullest extent of his private data, from his residency papers, to the CVV code on his UNHCR sponsored card, expecting me to take pictures of it. I often think of how many people with nefarious intentions could have profited from the innocent mistakes of Abdelaziz.

The example of Abdelaziz, which does not necessarily depict the general reality of the refugee community in Baalback, made me think about a greater issue present in underdeveloped communities worldwide: the digital divide

The world after the pandemic is hardly analogical anymore, there is no education, no entrepreneurship and no true equality without access to technology and technological education. Of course, in a settlement struggling to meet its electricity demand, a cyber space has no place, but it is a critical starting point for IOs and social start-ups to start investing in refugees.

This idea is not new, many startups like Solidarytech and international foundations have already started repurposing technology for refugees and asylum seekers worldwide. And given how affordable basic technology is becoming and how much of it is available and unused in the developed world, aiming to ramp up the technological supply for refugees seems easier than it's ever been.

From this point on, the dynamic between knowledge and technology, where both feed and are fed from each other would be created. If children and adults had access to online bootcamps and distance learning, then we could start talking about implementing better technological frameworks and seeing more participation from refugees on its implementation.

For adults, the most pressing issue is getting up to date with financial technology. Especially with all that relates to sending and receiving funds and small-scale investments and payments.

Younger generations should also understand the basics of the market and the purpose and nature of financial services.

The idea is to eventually find a space to include refugees in (and put them at the center of) decision making. And although financial education is essential for this purpose, it would be counterproductive to underestimate the importance of smoothing the harsh social structures of the most underdeveloped Syrian communities. To expand on this last section, it's essential to remind of the importance of human development programs, especially for women and children.

4.4.1 No development without human development.



Figure 9 Lebanese social worker in a workshop about women's rights and economic independence. Baalback, Lebanon. Source: Eduardo de la Chica

Addressing the structural unpreparedness of many of the refugees in Baalback (as well as many other regions of Lebanon) forces one to venture down an uncomfortable spiral of harsh truths. It shatters away the idealistic efforts to put refugees at the core of decision making.

It makes it clear that simply funding the established patriarchal hierarchies within camps, without demanding or investing on specific returns on increasing female literacy rates, registration of newly born babies, schooling of children and respect for the minimum working

age and decreasing rates of forced married little girls, will only evolve into bigger problems along the line.

So, it would be impossible to speak about any sort of self-reliance and development without speaking about human development.

Fortunately, however, this is I believe the aspect in which local NGOs have achieved the most development. Many organizations in Lebanon tackle refugee human development collaterally through specific programs of women emancipation, children's rights, mental health.

Through local NGOs many children have acquired means to benefit from distance learning, musicology programs and collaborative activities like sports and manual projects to build cohesion and boost their psychological potential.

Poorly advertising the importance of investing in children has forced it to become almost a TV commercial cliché, but just like investing in refugees, it has some very practical outcomes that are worth considering. Far too often, the potential for conflict spillover, the perdurance of patriarchal systems and the lack of technological skills is almost inevitable among older refugees, who carry the psychological burden of a tragic life.

Children however, who of course are not exempt from the traditions and the predispositions of their families, are the representation of a long-term plan. Incorporating Syrian children into the learning frameworks of the greater Lebanese society is the silver bullet to achieve long term development between refugees.

In the case of children education, the decisive factor to bridge the humanitarian/development divide is to invest in their psychological development. In other words, giving children tools to manage stress and trauma, enforcing legal measures against sexual abuse and exploitation, and protecting the against neglect and abandonment.

Fortunately for the field, children are apolitical. Children protection is perhaps where all religions and ideologies coincide. And, in the case of Lebanon, this consensus is a golden opportunity to boost action and set the foundations of entrepreneurial, capable and social refugees.

5. Conclusion

I arrived in Lebanon in a fragile situation, only to see it crumbling deeper down some days after, in the worst humanitarian crisis I hope to ever have to witness. My predisposition towards refugees had been shaped by years of International Relations studies, online and media propaganda, movies and documentaries explaining “*the situation of refugees*”, and in all honesty, I had grown numb towards it, thinking it was too complicated and overstudied.

But my perception changed after the explosion and subsequently after having worked in the social sector for the following 6 months. First and foremost, my preconceived notion of refuge as a monolithic phenomenon fell apart quickly, which made me heavily critical to mainstream refugee narratives, which invites the greater public to see refugees as the inevitable victim.

There is no denying in the fact that refugees are indeed victims of their circumstances, and that, as I have explained throughout my paper, they face monumental challenges. But I am simply not willing to accept their victimhood as the static, eternal burden we are so used to giving them.

In this case, it was extremely important to split and divide the information and communication efforts given from aid agencies to the greater public to obtain donations, and the effort of experts and economists who are working non-stop to make donations less necessary.

On the latter side, I found not only groundbreaking solutions, proposals and technology but also huge potential for implementing them and a massive responsibility to do so.

Bridging the development/humanitarian divide is a process, a painful one at times. But I grew thoroughly convinced that the Lebanese people had a great shot to succeed, but far too often were overlooking a significant share of their population, with working hands and working attitudes that could be essential to kickstart their much-needed industries, foster their overall development and most importantly, set an example of a sustainable, self-reliant model of aid for refugees.

This last part is important because Lebanon has earned national misery and international notoriety because of its record of refugee crises. Efforts which have heavily maimed the potential progress of the Palestinian people, forged states within states, crippled any potential for peace, and invited conflict and radicalization to Lebanon.

This paper is coming to a conclusion around the 10-year anniversary of the start of the Syrian war. Ten years where, while it is true that millions of people have been saved and brought to safety thanks to the combined efforts of international and national agencies, many refugees, for many different reasons have been rooted in a state of deep poverty, lack of protection, idleness and dependency.

There are four points to the model I have proposed to counter this dependency of refugees towards international agencies and aid programs. Four points that have been inspired by a report by the Overseas Development Agency explained at the beginning of the analysis. With all, here is a summary of the brief four-point proposal to establish a development-based model of relief, and gradually stray away from humanitarian aid

First and foremost, because agencies and private entities are not completely free to carry out their actions as they wish, there should be a coordinated effort between agencies that help refugees and agencies that help the greater Lebanese society to ensure that refugees have access to labor protection.

I argued that the main reason why this is the most pressing, yet the most difficult part is because irregular work, which is so widespread in Lebanon, is very profitable on the short term and is boosting corruption and forced labor. The most realist approach would be gradual plans to channel foreign direct investment and include refugees in the workforce

Also, researching and finding alternative ways to achieve financial inclusion for refugees are not only possible but extremely beneficial for both refugees and financial service providers.

The second point has to do with efficient housing in. The potential for investing in better, more sustainable housing has a direct, tangible impact in the potential for refugees to be less dependent, on energy, municipal services, health services and weather conditions.

For this purpose, refugees should be given access to materials and technical training to make their settlements more hospitable, recycle their waste, make more efficient use of electricity and water and implement strategic urban plans to create common spaces to foster the cohabitation and the livability of these spaces

In what relates to urban refugees, I argued that the approach towards them should be done on one hand to coordinate networks and channels of cooperation between them and coordinating agencies and local NGOs to achieve their inclusion.

The third point is achieving more transparency, better information dissemination and better coordination between agencies. After 10 years, many agencies are facing severe calls for accountability and increasingly damaging reputational risks, proof of which is the dwindling access to donations they face.

To lessen this problem, I mentioned some solutions that have the potential to acquire efficiency and transparency. Blockchain registries technologies are paving the way for clearer reports, standardized processes and smoother donor accountability in other countries such as Jordan. There is plenty of room for encouragement to implement these technologies in Lebanon, always drafting thorough ethical backgrounds and limitations.

Finally, the fourth point is to make the best out of the Covid-19 related normalization of distance learning and digital dependency and make the best out the given solutions to repurpose and recycle computers and other devices and use donate them to the most vulnerable areas of Lebanon, refugees and Lebanese people included.

This would be done with the purpose of providing, on one hand, technical training to become more skilled towards the market and third financial skills to become less dependent and know how to manage money efficiently and, on the other, higher literacy and human development rates.

In this aspect, it is very important to note that the best investment for long-term development is in all that relates to child education and protection, since this fields is less susceptible to political and ideological limitations.

A gradual approach to these four points would create an ideal environment, beneficial for refugees and Lebanese alike, and would not force agencies and policy makers to speculate on the term of stay of refugees, since these solutions are not intrusive and equally useful for any other potential crisis in the future. Even if refugees were to suddenly return to their post-war homes, they would have acquired skills and attitudes extremely essential for rebuilding Syria as well, leaving Lebanon with a sturdy framework of growth and industrialization, making it more competitive, less dependent and effectively less susceptible to massive crises.

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Appendix: Pictures from the field



1. Volunteer handing out food in a poor area of Beirut after the Beirut Port Explosion. Qarantina, Beirut. Eduardo de La Chica



2. Men unloading casquets near a church in Gemmayze, Beirut. Eduardo de La Chica. 2020



3. Syrian refugees receiving aid in Qarantina, Beirut. Eduardo de La Chica. 2020



3. Syrian refugees receiving aid in Qarantina, Beirut. Eduardo de La Chica



4. Firefighters working to rescue a person under the rubble a month after the explosion, with the help of a Chilean Rescue Team. Gemmayze, Beirut. Eduardo de La Chica. 2020



5. Civil society organization at the site of the Beirut Port explosion, Port of Beirut. Eduardo de La Chica. 2020



6. Rachelle, a social worker, leading a workshop with refugee mothers on techniques to cope with stress. Sabtieh, Beirut. Eduardo de La Chica 2020



7. Rachelle drawing a steaming pressure pot, representing stress and pressure, in a workshop with refugee mothers. Sabtieh, Beirut. Eduardo de La Chica. 2020



8. Syrian Boy receiving school supply. Beirut. Eduardo de La Chica. 2020



8. Speaking with a Lebanese-Borzyrian girl in Baalback. Eduardo de La Chica. 2020



9. Lebanese-born Syrian girl at a talk on human rights and abuse. Baalback. Eduardo de La Chica. 2020



10. Abd El Aziz, a neighbor in a refugee settlement. Currently unable to work due to a worsening ankle sprain. Baalback. Eduardo de la Chica. 2020



11. Lebanese-born Syrian children. Baalback. Eduardo de La Chica. 2020



12. Clothes outside a tent in a refugee settlement. Baalback. Eduardo de La Chica. 2020



13. Refugee Settlement. Baalback. 2020. Eduardo de La Chica



14. Inside a tent in a settlement. Baalback. Eduardo de La Chica. 2020



15. Life in a refugee settlement. Baalback. Eduardo de La Chica. 2020



16. *The youngest child in the settlement. Baalback. Eduardo de La Chica. 2020*