

Chapter 11

Diaspora Policies, Consular Services and Social Protection for Lebanese Citizens Abroad



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11.1 Introduction

This chapter aims to explain, firstly, the characteristics, infrastructure and key policies relating to the Lebanese diaspora; and secondly, an outline of the key social protection policies will be provided, specifically in the areas of unemployment, health care, pensions, family-related benefits and economic hardship by Lebanese authorities. Principally, the diaspora engagement policies reflect a concerted effort to increase investment, capital, tourism and other economic activities back into Lebanon. Until recently, Lebanon has also made efforts to engage politically with the diaspora. Repatriation and voting abroad were particularly important in terms of diaspora engagement as Lebanon underwent a national parliamentary election in May of 2018 with Lebanese nationals abroad having the right to vote for the first time in absentia. Yet, as Lebanon struggles to enact meaningful social protection policies for its own citizens at home, providing such social protection for Lebanese abroad has simply not been a priority for the government. The focus of diaspora engagement predominately in economic activities stems from the necessity of economic remittances, boosting tourism from visits to the homeland and creating businesses, trade and investment opportunities (Hourani 2007). Remittances not only constitute a significant portion of Lebanon's Gross Domestic Product (GDP), it also provides numerous citizens some semblance of a social safety net as well. Engagement with the diaspora politically will become more active in the future as the importance of the diasporic vote may not only impact the parliamentary election outcomes, but also disrupt the delicate sectarian balance of the political establishment.

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11.2 Diaspora Policy Infrastructure and Key Policies

A brief historical account of Lebanese emigration including a number of difficulties encountered with the diaspora will be summarised. Furthermore, infrastructure, central to the engagement with the diaspora, will be described along with key policies implemented by the government.

11.2.1 *The Lebanese Diaspora and Its Relations with the Homeland*

Accurate figures on the number of Lebanese emigrants and their characteristics are in large part fragmented and/or uncertain. Due mainly to historical controversies and political concerns over the true size of the Lebanese diasporic population, figures have differed drastically depending on how quantitative data is gathered, whether children and grandchildren of former migrants are considered and who may be collecting the data (MPC 2013).¹ Such concerns derive from the fragile political system which functions according to sectarian affiliation. Hence, demographic numbers of Lebanese, whether in Lebanon or abroad, have major political implications which can affect the country's sectarian balance and disrupt sect-based power-sharing arrangements. Nevertheless, De Bel-Air (2017) estimates that 885,000 Lebanese migrants, either first-generation or born in Lebanon, are residing abroad as of 2014. Of the 885,000 Lebanese migrants abroad: 41% reside in the Gulf States; 23% in North America; 21% in Europe (including Norway and Switzerland); and 16% in other countries including Australia and Brazil. Moreover, given the selectivity of many immigration countries, Lebanese emigrants are almost twice as educated as non-migrants with at least 25% maintaining tertiary education (De Bel-Air 2017; ETF 2017).

Historically, Lebanon has experienced waves of emigration for more than 150 years as a result of lopsided economic development, undemocratic communal politics and national and international conflicts (Tabar 2015). The first wave of emigration occurred in the mid to late nineteenth century with a small number of mainly Christians who were sent to Rome in order to return and serve as clergy. Also, with increasing integration of British and French capitalist markets, a number of Lebanese Christians emigrated to the main centres of trade between Europe and the Near East, including Egypt, Livorno, Marseille and Manchester. The second wave is marked by rapid population growth with an increasing number of educated and skilled persons. By the end of the late nineteenth century and with the collapse of the silk industry, the local population sought better economic opportunities abroad. By World War I, a third of the population (mostly Christian) had left mainly to North and South America, Australia, West Africa, Europe and New Zealand. Between 1945 and 1975

¹E.g. in 2009, the UN Lebanese national population estimates differed by almost 400,000 people.

constituted the third wave of emigration. Because of political instability and economic deterioration from the Arab-Israeli war in 1967 and also the demand of labour in the Gulf States, many Lebanese decided to emigrate. With the onset of the Lebanese Civil War (1975–1989), approximately 990,000 people left the country which accounted for 40% of the total population. This fourth wave of emigration led many Lebanese to flee primarily to Canada, Australia, the United States, France, Germany and the Gulf States (Tabar 2015). Since the 1990s, Lebanon has seen increased confrontations with Israel which resulted in the 2006 Israeli invasion, political instability, assassinations and civil strife. The Syrian civil war which began in 2011 has also put considerable strain on the Lebanese economy and infrastructure as well.

The long and complex history of emigration can help explain the rough estimation of 4–13 million Lebanese immigrants abroad. Furthermore, such numbers can become inflated due to the prevalence of urban myths, a natural desire to exaggerate the presence of the Lebanese diaspora and the difficulty of locating and disseminating accurate data (Muglia 2015; Joulin 2006). This brief historical account of Lebanese emigration can shed light on why there is a lack of meaningful engagement between state-diaspora relations. It is often the inability of the government to provide economic opportunities or protect its citizens from national/international conflicts. As emigration is often used as a means to flee conflict and find economic prosperity, the diaspora is often held up as the safeguard for many Lebanese at home. Economic investments, remittances, trade, etc. have been employed not only to provide a safety net, but also to stimulate the economy and for reconstruction and development efforts after conflict and war.

Presently, in most official capacities, Lebanese ministries and sub-ministries refer to Lebanese nationals abroad as such or as emigrants. However, the Minister of Foreign Affairs and Emigrants, Gebran Bassil, makes numerous references to Lebanese nationals, expatriates, co-ethnics or children of Lebanese parents as the “Lebanese Diaspora” as a means to stimulate engagement when encouraging investment or tourism in Lebanon. This is done, in particular, through the Ministry of Foreign Affairs and Emigrants’ engagement programme, the Lebanese Diaspora Energy.²

11.2.2 *Diaspora Infrastructure*

Lebanese diaspora infrastructure consists of consulate networks, government ministries and sub-ministries and consultative institutions which facilitate engagement with the diaspora. Within Lebanon’s top five destination countries, the consulate networks maintained are relatively sparse. The United States of America contains three consulates with three honorary consulates; Canada contains one consulate with one honorary consulate; Australia contains two consulates with two honorary consulates; Germany does not contain a consulate but does have one honorary

² See the Lebanese Diaspora Energy webpage at <http://www.lde-leb.com/index.php>

consulate; and France contains two consulates with zero honorary consulates.³ Furthermore, Lebanon does not support any mobile consular services to any of the top destination countries.

The primary Lebanese public institution and national authority relating to Lebanese nationals residing abroad is the Ministry of Foreign Affairs and Emigrants (MoFAE). Formerly the Ministry of Foreign Affairs, it was merged with the Ministry of Emigrants to create one entity.⁴ Under the auspices of the MoFAE, Lebanon has two main sub-ministries which maintain specific mandates in addressing the needs of Lebanese nationals abroad: the General Directorate of Emigrants (GDE) and the Directorate of Political and Consular Affairs (DPCA). The General Directorate of Emigrants is primarily tasked with outreach activities as a means to boost and develop the cultural and educational bonds with Lebanese nationals abroad. It further attempts to serve the needs by acknowledging the importance of the contributions made by them. Moreover, the GDE pushes for Lebanese nationals abroad to be considered as *de facto* investors and should be provided the proper securities and incentives for increased contributions to the home country (Zbeeb 2015).⁵ The Directorate of Political and Consular Affairs was established to provide the Lebanese nationals abroad assistance for important services including (but not limited to): renewal and authentication of official documents and passports; information on investment opportunities; registering and recording personal status related matters; and registration of voting abroad.⁶

The Economic and Social Council of Lebanon (CES) is a consultative body with its mission to develop inter-dialogue, cooperation and coordination within/among various social, economic and professional sectors and actors.⁷ The CES formulates relevant economic and social policies for the Lebanese government to implement if they so choose. Although the CES primarily functions within Lebanon and between numerous sectors, associations, syndicates and vocations, it also seeks cooperation and coordination with expatriate institutions through the mobilisation of international conferences reckoning that dialogue between the CES and Lebanese nationals or expatriates abroad can enhance/facilitate collaboration.⁸

The Lebanese Diaspora Energy (LDE) was established in 2014 by the MoFAE as a means to encourage engagement with the Lebanese diaspora and the home country in order to stimulate investment and tourism in Lebanon. The LDE's major

³See a complete list of Lebanese embassies and consulates at <http://www.lebanity.gov.lb/downloads/MF-List-Of-Embassies-EN-2016-08-17.pdf>. The MoFA does not maintain a comprehensive list of consulates.

⁴Law No. 247 of 2000 incorporated the Ministry of Emigrants and the Ministry of Foreign Affairs.

⁵The General Directorate's official website is emigrants.gov.lb. However, the website is not operational at this time.

⁶The Directorate of Political and Consular Affairs does not have an official website to provide information regarding its services or programmes.

⁷The Economic and Social Council of Lebanon (CES) was established by Law No. 533/096 in 1999.

⁸For more information on the Economic and Social Council of Lebanon's contributions see Nasnas 2016.

initiative is the organisation of annual international conferences at crucial locations where Lebanese nationals abroad are present.⁹

Since the passing of Lebanon's Parliamentary Election Law in 2008,¹⁰ Lebanese nationals abroad have the right to vote. Registering to vote was done online via an application from the MoFAE or at the nearest Lebanese consulate. Voting abroad took place at designated polling centres most often at the consulates themselves. The most recent election and first to include Lebanese nationals abroad occurred in May 2018. A total of 46,799 votes were cast abroad (UNDP 2018). Most notably, the Lebanese Forces political party, the Free Patriotic Movement and the Syrian Socialist National Party (SSNP)¹¹ offered the most developed infrastructure in place for voter engagement of Lebanese nationals abroad. This infrastructure consists primarily of dedicated diaspora engagement within their official website in the form of information and donation portals. The Lebanese Forces provided a mobile phone application which helped facilitate information regarding how to register and vote, to connect with other Lebanese Forces supporters and to obtain donations.¹² The Free Patriotic Movement also maintains online websites providing news and information for voting and investment. Notably, the Minister of Foreign Affairs and Emigrants, Gebran Bassil, has also been the leader of the Free Patriotic Movement since 2015. The SSNP also has a directorate of foreign affairs with the role to establish connections and networks between Syria and the diaspora.

11.2.3 Key Engagement Policies

Although there has been no transversal strategy in which authorities respond to the social protection needs of Lebanese nationals abroad, there has been a concerted effort by government officials to not only stimulate economic activities between Lebanon and the diaspora, but also repatriate Lebanese expatriates abroad.¹³ Since the drafting of the law that extends the Reacquisition of Lebanese Citizenship to the Descendants of Lebanese Emigrants in 2011 and passed by the Lebanese Parliament in 2015, significant effort has been focused on the acquisition of Lebanese citizenship to those who have either renounced their Lebanese citizenship or are

⁹ See LDE conference in Montreal <http://www.lde-leb.com/northamerica2018.php>

¹⁰ Parliamentary Election Law (No. 25 of 2008).

¹¹ The SSNP is an active and secular political party operating in Lebanon, Jordan, Iraq, Palestine and Syria which advocates for a *greater* Syrian state based on historical and cultural boundaries of the Syrian nation-state. The party originated as an anticolonial organisation in Beirut in 1932.

¹² For more information on the Lebanese Forces app, visit <http://lebanese-forces.info/app/>

¹³ See Lebanon's simplified citizenship programme; <http://www.foreign.gov.lb/Library/Assets/LEBANESE%20CITIZENSHIP%20PROGRAM.pdf>. Furthermore, see <http://www.lebanity.gov.lb/> whereby the MoFAE advocates the Lebanese diaspora to repatriate.

descendants of Lebanese emigrants.¹⁴ As discussed earlier, the enactment of the 2008 Parliamentary Elections Law which guaranteed the right of Lebanese nationals abroad to vote has placed a focus to encourage Lebanese descendants and nationals abroad to register for elections in their home country. As mentioned previously, Lebanon's first election after implementing the Parliamentary Elections Law witnessed a total of 82,965 registered voters abroad with 46,799 Lebanese nationals actually voting (UNDP 2018). Comparing these figures to an estimated 885,000 Lebanese nationals abroad (first-generation, born in Lebanon) in 2014 and a roughly 4–13 million people of Lebanese descent worldwide in the Lebanese diaspora, Lebanese officials and political entities are fully cognisant of the latent and vast political and economic capital that will require harnessing and, subsequently, contending over (De Bel-Air 2017; Al Kantar 2016; Joulin 2006).¹⁵ Therefore, boosting engagement with the Lebanese diaspora is of substantial importance particularly as overall remittances have been dropping over the last several years.¹⁶ One example of such engagement is clearly seen with the MoFAE's organisation of LDE international conferences at locations with sizeable diaspora populations. The Lebanese government's strategy with regards to the LDE conferences has involved appealing to the nostalgia between Lebanon and the diaspora for deeper engagement and consequently increased economic and political capital back into the home country.¹⁷

Lebanon has also taken legislative steps to ease legal restriction on foreign property ownership. The Foreign Acquisition of Property and Property Rights in Lebanon is one such legislation designed to encourage investments in Lebanon, particularly in the industry and tourism sectors.¹⁸ The law also lowers real estate registration fees for both Lebanese and foreign nationals (Zbeeb 2015). Encouraging Investment in Lebanon is another example of a law which provides a series of incentives for foreign investments in Lebanon.¹⁹ This law also established the Investment Development Authority of Lebanon (IDAL); a public agency entrusted to encourage and attract Lebanese nationals abroad to invest in Lebanon (ICMPD and IOM 2010; IDAL

¹⁴The acquisition of Lebanese citizenship follows the *jus sanguinis* principle, however, only paternally. For more information on the eligibility to reclaim Lebanese citizenship see http://globalcit.eu/wp-content/uploads/2011/12/Translation_Draft%20Law%20_Lebanon.pdf

¹⁵According to the World Bank, the population of Lebanon in 2016 was estimated at six million. Consequently, Lebanon has not had an official government census since 1932. This is because of the sensitivity of demographic figures in politics.

¹⁶Remittances as a percentage of GDP was estimated at 23.9% in 2008; the peak in the last 20 years. However, remittance levels as a percentage of GDP stands at 14.1% in 2016 (Adweh 2014; KNOWMAD 2017).

¹⁷"Keep that flame of love for Lebanon alive in your heart, while keeping your success in the diaspora." Quote from Minister of Foreign Affairs, Gebran Bassil, from the Lebanese Diaspora Energy. LDE conferences primarily involve gathering the diaspora's business elite abroad and fostering engagement.

¹⁸The Foreign Acquisition of Property and Property Rights Law No. 296 of 2001.

¹⁹Encouraging Investment in Lebanon Law No. 360 of 2001.

2001).²⁰ IDAL has been responsible for implementing investment incentives in the form of tax exemptions granted in the fields of technology, information, telecommunications/media, tourism, industry and agriculture. IDAL is also managing agency responsible for bilateral Promotion and Protection of Investments agreements between Lebanon and Canada, France and Germany (IDAL 2016a).²¹ These bilateral investment agreements are meant to create and maintain favourable investment conditions through contractual protection of such investments. Furthermore, the agreements are meant to provide fair and equitable treatment on a non-discriminatory basis and full protection and security of foreign investments in both countries (Zbeeb 2015). Lebanon also participates in bilateral agreements to avoid the double taxation and to also encourage the exchange of goods, technology and the inflows of capital (IDAL 2016b).²²

Partnered with the MoFAE and the UNDP, Live Lebanon is an initiative to provide an online platform for the Lebanese diaspora to contribute funds, investments or professional expertise for local development projects in the areas of health, environment and education in struggling communities. One example of Live Lebanon's activities involved the procuring of a power generator for the Bhamdoun Al Mhata village. The funds were generated by donations made from the Lebanese diaspora towards Live Lebanon's project initiatives. Utilisation of the term diaspora is prevalent as a means to emphasise the importance of assisting communities that are struggling in the homeland.

The Transfer of Knowledge through Expatriate Nationals (TOKTEN) is another relevant programme organised by the UNDP and executed through the Council for Development and Reconstruction (CDR).²³ Although CDR is not an agency that directly engages with Lebanese nationals abroad, it is involved with this particular project. TOKTEN's primary objective is to obtain the technical experience of Lebanese nationals abroad (or Lebanese descendants) in order to reinforce the national development efforts in Lebanon and transfer their skills and know-how.²⁴ TOKTEN encourages the return of Lebanese abroad for short-term consultancy assignments in the form of volunteerism (Tabar 2009).

The World Lebanese Cultural Union (WLCU), originally founded by the Lebanese government in 1960, is a civil organisation which maintains a

²⁰ Although IDAL does maintain a specific focus for attracting investment from Lebanese nationals abroad, it also encourages investment from non-Lebanese and local Lebanese nationals as well.

²¹ Among Canada, France and Germany who have signed investment protection agreements, Lebanon also maintains a bilateral investment agreement with 51 other countries. For a comprehensive list and description see IDAL's Investment Protection Agreements at investinlebanon.gov.lb

²² Countries that Lebanon signed an agreement with to avoid double taxation are: Algeria, Armenia, Bahrain, Belarus, Bulgaria, Cuba, Cyprus, Czech Republic, Egypt, France, Gabon, Iran, Italy, Jordan, Kuwait, Malaysia, Malta, Morocco, Pakistan, Poland, Qatar, Romania, Russia, Senegal, Sudan, Oman Sultanate, Syria, Tunisia, Turkey, U.A.E., Ukraine, Yemen.

²³ Established by government decree No. 5 of January 31, 1977, the Council for Development and Reconstruction (CDR) is a public authority unit established by the Lebanese government.

²⁴ One example of TOKTEN's consultancy assignments was the training of army officers on cyber defence. See TOKTEN article: <http://www.toktenlebanon.org/annoucement/more.php?id=22>

non-political, non-religious and non-profit position. Its primary goal is to strengthen ties, promote mutual friendships and understanding among the Lebanese diaspora (anyone of Lebanese decent abroad) and Lebanon. This is primarily achieved by establishing, promoting and enhancing understanding via encouraging and exchanging cultural, educational, social and tourist activities (Hourani 2007). Lebanon's Ministry of Tourism is also tasked with promoting Lebanon's cultural heritage at home and abroad. Although not mandated to specifically engage with Lebanese nationals abroad, the Ministry of Tourism does engage with them in the capacities of promoting return to the homeland for seasonal tourism and also to invest in tourism-related projects.

11.3 Diaspora Policies and Social Protection in Lebanon

Lebanese engagement with nationals abroad in the area of social protection can be summed up as almost entirely absent. Outside the basic services offered by consulates described below, Lebanese consulates provide assistance to nationals abroad in the case of arrest, detention, serious illness/accident, or in the case of death. Moreover, what engagement Lebanese authorities and institutions do have with nationals abroad consists almost exclusively of enticing, incentivising or rousing engagement for political and/or economic benefits of the home country. One attributable reason is that social protection in general is considered to be at a nascent stage in Lebanon. The social protection system is characterised by a multiplicity of social assistance and insurance programmes that more or less operate in an ad hoc manner in response to crises (Kukrety 2016).²⁵ Additionally, the approximate share of informally-employed persons in Lebanon is estimated at about half the Lebanese workforce, and so those within the informal labour market are outside of any meaningful social security coverage (Ajluni and Kawar 2015).²⁶ Roughly 40% to 50% of the Lebanese population are not enrolled in the National Social Security Fund,²⁷ and as a result, the most vulnerable populations (elderly, people with disabilities, the unemployed, foreign workers, women, farmers, etc.) are ignored from formal social protection systems (Abi Yaghi 2014). As a consequence, the major providers of social protection from severe poverty come from individual families, emigrant remittances, private/civil institutions, charities, non-governmental organisations, or religious/political organisations which, due to the absence of a centralised system of

²⁵ Lebanon is currently hosting an approximate 1.5 million Syrians as of October 2016 as a result of the fallout from the conflict in Syria (UN and GoL 2017).

²⁶ ILO figures are taken from both the Lebanese Central Administration of Statistics' (CAS) 2004 *Household Survey* and the 2009 *Multiple Indicators Cluster Survey* along with the World Bank's MILES report. Self-employed work with limited access to social security or health insurance coverage is also added to informally-employed persons.

²⁷ The National Social Security Fund (NSSF) is Lebanon's national social insurance system.

effective social protection, strengthen and deepen sectarian or partisan clientelist practices within the country (Cammatt 2014; Abi Yaghi 2014).

The Euro-Mediterranean Partnership Agreement (EMP) was signed by Lebanon in 2002 with the final draft coming into force in 2006. Although the EMP is primarily an economic and trade agreement, Article 65 of the agreement maintains social protection provisions to bolster and improve projects and programmes in the social protection field. However, the EMP signed with Lebanon does not contain provisions for the coordination of social protections between the EU and Lebanon as compared to the agreements signed with other states (i.e. Algeria, Morocco and Tunisia). Therefore, compared to EMP agreements with other countries, what social security provisions that are included are wholly absent from the EMP agreement with Lebanon (García de Cortázar Nebreda 2016).

Lebanon's bilateral agreements for the promotion and protection of investments do mention social services, however, they are included in the General and Specific Exceptions annex. As a result, social services (i.e. income security, social security, health and child care, etc.) are included as exceptions that will not be impacted by the bilateral agreement.²⁸

11.3.1 Unemployment

Lebanon does not maintain any official government policy, programmes or services to provide benefits or training for Lebanese nationals living abroad in the case of unemployment. This is not unreasonable given the fact that the Lebanese government does not provide such benefits to its citizens residing in Lebanon. More often, successive Lebanese governments have used migratory outflow as a tool to ease unemployment pressure and increase remittance flows back into the country (Hourani 2007).²⁹ Summarily, in terms of any significant protection for Lebanese nationals abroad, neither the Lebanese government nor consulates offer any protection nor assistance for host country unemployment services in the case of economic hardship or unemployment.

The Euro-Mediterranean Partnership Agreement that Lebanon is signatory to does address key issues regarding unemployment social protection in Article 65.³⁰ However, the EMP does not go beyond the arrangement of dialogue on core issues

²⁸ A complete list of social service exemptions found in the agreement are: public law enforcement; correctional services; income security or insurance; social security or insurance; social security or insurance; social welfare; public education; public training; health and child care.

²⁹ Unemployment is a prominent push factor for many highly educated Lebanese. Approximately 50% of Lebanese emigrants have at least secondary education and an estimated 25% with tertiary education resulting in a significant *brain drain* effect for Lebanon (ETF 2017).

³⁰ Article 65(2) The Parties shall engage in a dialogue on all aspects of mutual interest and particularly on social problems such as unemployment, rehabilitation of the less able-bodied, equal treatment for men and women, labour relations, vocational training, safety and health at work.

of social protection in the area of unemployment, and unlike EMP agreements with other countries (i.e. Morocco, Algeria, Tunisia), Lebanon's EMP agreement maintains no reciprocal commitments concerning economic or social cooperation (Ayadi and Gadi 2013). No mention of unemployment protection is stated in any of Lebanon's bilateral agreements on the promotion and protection of investments.

11.3.2 *Health Care*

The Lebanese health care system remains heavily fragmented primarily between and within public and private institutions with government entities acting as official regulators (WHO 2006). Although Lebanon maintains no relevant official policy whereby consulates provide healthcare or invalidity services, cash/in-kind benefits or coverage to Lebanese nationals abroad, certain public health care schemes do provide some form of health care coverage abroad. The Civil Servants Cooperative under the tutelage of the Council of Ministers does provide pre-admission health coverage abroad up to 90% for Lebanese government employees and their dependents abroad.³¹ Furthermore, the Lebanese Army retains its own public health services as well.³² It provides pre-admission health care coverage abroad up to \$10,000 for Lebanese employed in the army or security services and their families (Ammar et al. 2000; Ammar 2009).³³

Lebanese consulates or institutions do not provide assistance in accessing host country health coverage or benefits. However, consulates have been known to provide cash assistance to Lebanese nationals abroad in the case of serious health emergencies. Nevertheless, there is no formal policy for these cash benefits, and they are given only at the discretion of officials at consulates or embassies.

Lebanon has been struggling to establish a non-contributory health care protection scheme for all Lebanese citizens. In 2012, Ministry of Labour, Charbel Nahas, presented the Comprehensive Health Project. The primary aim of the project was to unify the differing health care protection schemes in the country and also provide comprehensive health care coverage to those with limited or no income. Unfortunately, the Comprehensive Health Project has yet to be implemented (Nasnas 2016).

³¹ Health care coverage under the Civil Servants Cooperation amounts to approximately 4.4% of the Lebanese population. However, an estimated 8–9% of the Lebanese may be eligible (Ammar et al. 2000; Ammar 2009).

³² The Army's health care scheme falls under the patronage of the Ministry of Defence whereas the Ministry of Interior is responsible for the Internal Security Forces, General Security Forces and State Security Forces. However, all army/military health schemes are financed by the Lebanese government and contain essentially the same coverage rules for care (Ammar 2009).

³³ Health care for the army or security services amount to approximately 9% of the Lebanese population. However, an estimated 11% may be eligible (Ammar et al. 2000; Ammar 2009).

Although Lebanon maintains a large number of private health insurance services, a considerable portion of the population is still unable to afford full medical coverage. Therefore, Lebanon's national social insurance system, the National Social Security Fund (NSSF) is the country's most important social protection insurance provider. It offers employees with health and maternity insurance, family and educational allowances and end-of-service indemnity to retirees. However, the NSSF does not cover any medical treatment outside of Lebanon. Additionally, those who are informally or self-employed and unemployed do receive basic essential health care from the Ministry of Public Health (MoPH).³⁴ This coverage too is not provided outside of Lebanon.

Article 65 of the Euro-Mediterranean Partnership Agreement which Lebanon has ratified stipulates a cooperation between parties to *improve social security and health insurance systems* and *improve the health care system through cooperation*. However, little meaningful reforms have been undertaken by Lebanon since the ratification of the EMP.

Medical tourism has fared well in Lebanon with the country being a top destination for medical tourists in the Middle East and North African (MENA) region. According to Hassan (2015), an estimated 10% of the tourists entering Lebanon identified medical treatment as their purpose of visit. As part of an effort to promote Lebanon as a health care tourism destination, the Eighth Conference on Medical Tourism was held in Beirut in 2013. The conference was a means to promote Lebanon as a key destination of medical tourism, health and beauty, along with promoting Lebanese tourism in general.

11.3.3 Pensions

Lebanese civil servants and those in the military are covered by generous public-sector pension schemes which are financed by a pay-as-you-go method with public employees contributing an equivalent of 6% of the wages in the public sector.^{35,36}

³⁴ The MoPH covers what would be considered as 'catastrophic' payments for households without health insurance. Approximately 43% of Lebanese citizens possess no health care insurance and are only able to rely on the MoPH in dire circumstances (WHO 2006).

³⁵ The pension scheme for public servants was established by the 1959 Public Servants System Legislature Decrees and the military follows a 1961 legislative decree. These pension schemes are considered unsustainable with expenditures on civil servant pensions at 1.2% GDP and spending on military pensions at 2% of GDP (Rached 2012). The pension scheme's replacement rate is often close to 100%. It does not enforce a minimum retirement age, so accrual rate is high with respect to the retirement age. Additionally, benefits can distort due to ad hoc and costly additional benefits like extra lump-sum payments for retirees who completed 40+ years of service. Variations in pension payments are also high as they are based on the last salary earned by retiree (Jarmuzek and Nakhle 2016).

³⁶ In the case of financial disparities or shortfalls in funds as a result of demographic shifts or an unsustainable benefit formula, the government is directly covered by the Treasury's general reve-

Lebanese nationals under the public-sector pension scheme are permitted to obtain their pension benefits while living abroad. Summarily, Lebanese nationals under the public-sector pension scheme must renew their pension benefits annually while abroad. This is done by completing and signing the “application from retiree” form which then must be brought to the nearest consulate for legalisation. Lebanese nationals abroad under this scheme must also provide proof of identification in the form of the Lebanese civil identification. Afterwards, the “application from retiree” form, along with their Family Registry Record and proof of their Lebanese residence must be sent to the Ministry of Finance. For a Lebanese national abroad as a *beneficiary* of the public pension, they are able to obtain pension benefits abroad.³⁷ The process is similar except the “application from a beneficiary” form must be legalised by the consulate along with either proof of divorce, death or mental illness; all documents must be sent to the Ministry of Finance (Ministry of Finance 2016).

The National Social Security Fund (NSSF) is an independent institution established in 1963 under the Ministry of Labour which provides services primarily to private-sector and contractual government employees. The NSSF’s retirement scheme involves a lump-sum cash benefit upon retirement.³⁸ All benefits are terminated after the lump-sum payment leaving many post-retirees with no pension or health coverage after retirement. For those Lebanese who retire from the informal sector, they will only have their savings to survive on. With the absence of public safety nets, many elderlies rely on income transfers from their children (Rached 2012).³⁹

Consulates are not directly involved in the acquisition of pension benefits for Lebanese abroad in the case of acquiring Lebanese benefits or host country benefits. However, consulates do provide legalisation of particular documents including life certificates.

11.3.4 *Family-Related Benefits*

Lebanon and Lebanese consulates do not maintain any official policy with regards to providing cash or in-kind benefits to assist families in birth or raising a child abroad. The National Social Security Fund (NSSF) does contain protection services

nues (i.e. taxpayers) (Nasnas 2016).

³⁷ Beneficiaries of Lebanese pensioners pertain to divorced, widowed or unmarried daughters, widowed wives, any son or daughter under the age of 18, or a son or daughter with mental disabilities.

³⁸ This lump-sum is equivalent to the accumulated contributions associated with past employers and one month of earning for each year of service with final employer (up to 20 years).

³⁹ According to PAPFAM data, 74.8% of elderly Lebanese derive their income from transfers from their children (Tohme et al. 2010).

in the field of maternity and family and educational allowances.⁴⁰ However, to be eligible for NSSF's services, a Lebanese national must be formally employed and residing in the country. Those working in the informal sector are also not entitled to NSSF's maternity and family benefits (Kukrety 2016).

Although Lebanese consulates do not provide protection services to Lebanese nationals abroad, they are responsible for a number of administrative procedures concerning families. Mainly, Lebanese families abroad must register *vital events* at the nearest consulate or embassy; this can be done either in person or by mail. These events normally include marriage, divorce, birth or death.⁴¹ Lebanese nationals are also able to obtain Lebanese birth certificates abroad through consulates. Primarily, parents must obtain the host country's birth certificate certified by the appropriate Ministry of the host country and provide it to the consulate. The consulate will then send the appropriate documents to Lebanon whereby the Lebanese birth certificate is sent back to be picked up at the receiving consulate.

Lebanon's bilateral agreements have maintained some provisions with regards to family protection. Article 65(1)(c) of the Euro-Mediterranean Partnership Agreement stipulates cooperation within projects and programmes with the aim of bolstering and developing Lebanon's family planning and mother and child protection programmes. In 2010, Lebanon also ratified the Agreement between Australia and the Republic of Lebanon regarding Cooperation on Protecting the Welfare of Children.⁴² In summation, the agreement establishes a structure between the governments of Lebanon and Australia to assist parents in either country to resolve disputes across international borders concerning their children. The agreement helps mediate and coordinate with the proper authorities of each country to: facilitate the transmission of information and documents related to applications; encourage dialogue between parents and assist in finding an amicable resolution to the issues in dispute; monitor and report on the progress of individual cases. International Social Service Australia (ISS) further provides international parent child abduction services including information, advice, emotional support, counselling for family members, mediation and assistance with reunification and returns.⁴³

⁴⁰ The NSSF provides maternity indemnity in cases where employers do not provide maternity leave. Family and educational allowances are provided in the case of an emergency for families faced with economic hardship normally due to medical emergencies/shocks. The allowances are provided as funds for school to ensure children remain in the educational system. There is a cap of five children per family whereby allowances will decrease (Kukrety 2016).

⁴¹ Registration of vital events oftentimes comes at no cost. Furthermore, for Lebanese nationals abroad, it is important to stay up-to-date with registration of vital events. They are particularly salient in the case of, for example, receiving pensions as a beneficiary or repatriation/acquisition of citizenship.

⁴² For the full agreement, see https://www.aph.gov.au/parliamentary_business/committees/house_of_representatives_committees?url=jsc/25november2009/treaties/lebanon_text.pdf

⁴³ For more information on ISS Australia's protection services in the case of parental disputes across international borders, see <https://www.ag.gov.au/FamiliesAndMarriage/Families/InternationalFamilyLaw/Pages/InternationalParentalChildAbduction.aspx>

11.3.5 *Economic Hardship*

Lebanon does not maintain policies which provide guaranteed minimum resources for Lebanese in economic hardship. As a consequence, Lebanon does not provide any such policies for nationals living abroad. However, there have been different interventions and safety nets implemented usually in response to particular crises, wars or emergency situations.⁴⁴ Yet, there has been no cohesive nor clear national policy/strategy to provide Lebanese relief or protection from poverty.

One such example of a “safety net” is the Emergency National Poverty Targeting Programme (ENPTP). ENPTP is a combination of social assistance and social services to the “extremely poor” Lebanese households in the form of medical bill payments, school fee waivers and food assistance. The programme was implemented as a response to the Syrian crisis in Lebanon. However, Lebanon would not be able to finance the programme if it were not for the assistance of international organisations like the World Bank, United Nations High Commissioner for Refugees (UNHCR) and NGOs to help implement the programme. As of June 2015, a total of 160,985 Lebanese households had applied to benefit from the programme. However, ENPTP services primarily target those vulnerable within Lebanon, and services are not exportable to Lebanese nationals living abroad (Kukrety 2016).

In terms of guaranteed minimum resources for economic hardship, neither Lebanese public institutions nor consulates abroad assist Lebanese with accessing host country benefits. In exceptional cases, consulates may provide cash benefits to Lebanese nationals abroad in dire situations, however, there is no formal policy and benefits are given by the consulates discretion only. It is only in the most extreme or dire cases that the most vulnerable are given any form of assistance and only through assistance from international organisations. It is most often the Lebanese diaspora and their remittances which provide any semblance of a “safety net” that Lebanese can rely on.⁴⁵

11.4 **Conclusions**

The principal effort of Lebanese authorities’ engagement with the diaspora involves increasing investment, capital, tourism and other economic flows back into the home country. As Lebanon moves from crisis to crisis due in large part to regional powers vying for influence, along with the country’s delicate confessional balance in parliament, the country struggles to implement meaningful long-term public

⁴⁴ Examples of emergency situations have been the 2006 Israeli invasion and recently the Syrian crisis which began in 2011.

⁴⁵ Remittances are mainly used by individuals and families for consumption and to raise their standard of living. According to Barendse et al. (2006), in a mini-survey conducted, researchers found that 56% of respondents used remittances for ‘daily expenses,’ 24% on school fees, 10% were used for investments and 5% for the building of a house.

social protection policies that benefit Lebanese universally. Although there has been no shortage of proposals for meaningful social protection programmes, more often, financial or political limitations have hindered implementation.⁴⁶ As current trajectories suggest, Lebanon will likely continue to engage with the diaspora predominantly to stimulate economic investment while overlooking fundamental social protection policy gaps for their citizens abroad.

Lebanon must also look beyond financial and economic gains when interacting with the international community. The overwhelming majority of bilateral and multilateral agreements that Lebanon has ratified are primarily focused on economic and investment benefits. Vital bilateral social security agreements or noteworthy provisions of social protection in existing agreements are virtually absent, particularly with Lebanon's top destination countries as well.

However, since the enactment of the 2008 Parliamentary Elections Law which guaranteed the right for Lebanese nationals abroad to vote and Lebanon's first election in 9 years occurring in 2018, the significance of the Lebanese diaspora may be entering a new stage. With roughly 5% of Lebanese nationals abroad casting a vote in the 2018 election, there does exist a latent yet considerable political potential within the diaspora. Furthermore, slated for the next election, Minister of Foreign Affairs and Emigrants, Gebran Bassil, stated that there will be six parliamentary seats assigned for the diaspora (Ministry of Information 2018).⁴⁷ As Tabar (2014) explains, by broadening the scope of participation through allotted diaspora seats in parliament, migrants may have the political opportunity to make independent political demands free from home-based political calculations and benefit more from the policies of the Lebanese government.

Acknowledgements This chapter is part of the project "Migration and Transnational Social Protection in (Post)Crisis Europe (MiTSOPro)" that has received funding from the European Research Council (ERC) under the European Union's Horizon 2020 research and innovation programme (Grant agreement No. 680014). In addition to this chapter, readers can find a series of indicators comparing national social protection and diaspora policies across 40 countries on the following website: <http://labos.ulg.ac.be/socialprotection/>.

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⁴⁶ In terms of financial limitations, the IMF concluded that public debt is estimated above 150% of GDP at the end of 2017.

⁴⁷ The six parliamentary seats for the diaspora were introduced in a new 2018 electoral law that has yet to be ratified by Cabinet decree.

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