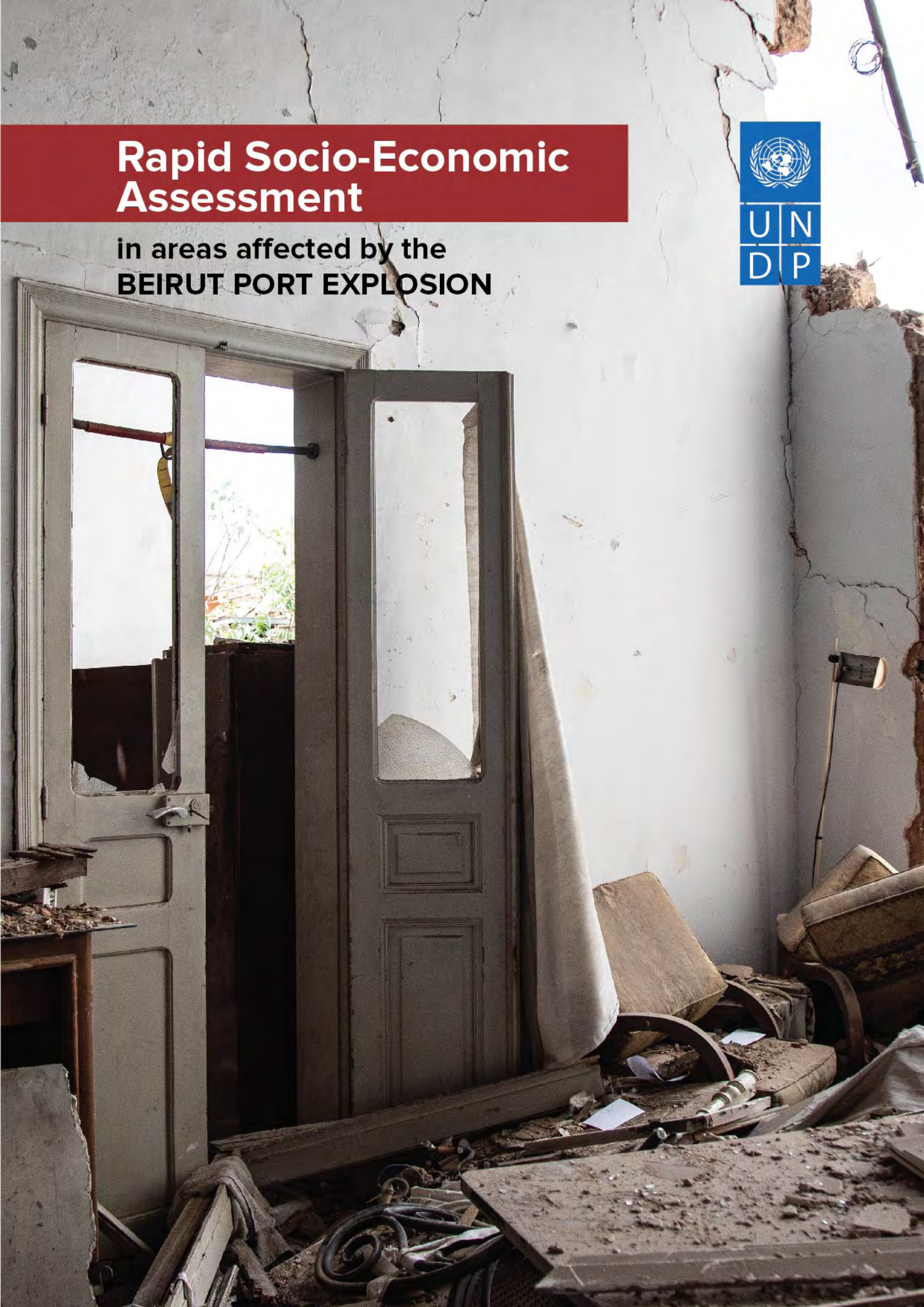


Rapid Socio-Economic Assessment

in areas affected by the
BEIRUT PORT EXPLOSION



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Executive Summary

This rapid assessment examines the socio-economic impact of the August 4 Beirut Port explosion on the areas affected, through the use of the grounded theory approach. Over a period of three days, 12 research associates conducted in a natural setting a total of 118 semi-structured interviews with households, employers, self-employed persons, salary earners, mayors, as well as representatives of municipalities, professional orders, and civil society organizations. This research approach paves the way for a “people-centred recovery” and a “participatory recovery” that fully address peoples’ needs.

The assessment of the impact of the Beirut explosion remains unsound without estimating the adverse implications of the political, economic, and health crises on the lives of the whole population. It is eminently sensible to start the rapid assessment by clearly pointing out the structural dysfunction of the political system and the durable poverty and inequality resulting from a failed economic system, as this strongly determines both the short and medium-term needs of the victims and the capacity of the State to support them.

DWELLINGS AND HOUSEHOLDS

Refugees and migrant workers living in severely damaged areas have become homeless. Refugees are sleeping on the street, as their homes are uninhabitable and no other shelters are available to relocate to temporarily or permanently. They tend to be excluded from damage assessment and relief assistance.

Residents’ injuries have sometimes led to a job loss. This “double loss” conflates several layers of hardship. While people are generally grappling with a severe economic crisis, healthcare expenses to treat injuries constitute a burden heavier than usual, on top of difficult living conditions. The problem is exacerbated when those injured victims are additionally penalized with job loss due to their temporary incapacity to work, and their recovery from this double loss seems unmanageable.

Jobless residents whose housing sustains severe damage are at risk of poverty.

Some residents who have lost their homes, had also lost their jobs prior to the explosion due to the economic meltdown, or they have lost their jobs and source of income after the explosion. Consequently, these people are facing high levels of hardship.

People already grappling with a stifling economic crisis are unable to cover the cost of restoration but are also unwilling to leave their homes. There is a consensus among affected residents that the economic crisis, illegal capital controls, hidden haircuts, and skyrocketing inflation render the restoration process extremely difficult and nearly impossible. With the despair of receiving eventual State assistance, many are alarmed at the upcoming rain and cold weather. Taking loans from friends and family or selling assets remain the first-hand solution for reconstruction in light of the uncertainty about insurance coverage stalling urgent reconstruction.

Tenants fear eviction which will drastically alter the social fabric of the affected areas. There is a high risk that tenants benefitting from controlled rent will be evicted: landlords are halting restoration works, which forces tenants to relocate at a time when they are unable to cope with unfavourable housing conditions. The relocation of residents and businesses from the areas surrounding the port will pose a serious threat to the recovery process.

Inhabitants tend to suffer from post-traumatic stress disorder. Most interviews were marked by cries and tears whereby participants expressed their fears, bitterness, anger, and sadness for losing people, homes, belongings, and so many memories.

The needs of residents across the surveyed areas include: direct cash assistance dedicated to restoring homes, replacing destroyed appliances, and making homes safe and liveable again before winter, support in evacuation and relocation, alternative shelters or rent support, chronic disease drugs and medical assistance, schooling assistance, job opportunities, and psychosocial support for adults and children in particular.

BUSINESSES, EMPLOYERS AND SELF-EMPLOYED PERSONS

Self-employed residents whose workplace is severely damaged have lost their livelihoods and can no longer support their households. This category of the workforce and dependents lack any social protection as they operate in the informal sector.

Employers who had already been facing serious economic challenges are now grappling with additional loss of income and over indebtedness. Most businesses are forced to shut down due to physical destruction, while most small business have no businesses insurance. Even undamaged businesses are reluctant to reopen because their neighbourhood is entirely destroyed. Other businesses mentioned that the traumatic experience during the explosion and its aftermath will deter clients from coming back to the area.

Loss of equipment and supplies. Even if the building is not totally damaged, the loss of equipment prevents businesses from reopening immediately following the explosion. Most business owners have lost their equipment: restaurants lost their kitchen equipment and furniture, small markets lost their supplies and fixtures, and pharmacies lost some of their stock of medication.

Businesses tend to lay off their staff to cut down on costs. Several interviewed businesses across the damaged areas reported that they had laid off their staff after the explosion as they were incapable of paying salaries.

Business owners face fear of eviction. Similarly to households, the relationships between landlords and business owners are under strain. The tug-of-war between the two parties is halting the reparation process and is exacerbating the threat of eviction. Although some business owners are considering relocation, this threatens to indefinitely alter the socio-economic landscape of the affected areas.

The needs of self-employed persons and employers include: cash assistance to revive businesses as the most urgent need, financial support to replace inventory and equipment, and strategic business plans that offer long-term support to businesses.

SALARIED EMPLOYEES

There is a predominant fear of permanent job loss with unpaid end-of-service indemnities. The explosion has pushed additional workers into already staggering unemployment. The loss of jobs and income is a direct consequence of the explosion, hence the uncertainty of the future of businesses in the area. Workers rely solely on their salaries for income, and with unemployment they find themselves nearing poverty and deprivation in the near future. Informal workers fear job loss without receiving any indemnities from their employers while formal workers are aware that their end-of-service indemnities have lost 80% of their value. When formal workers lose their jobs they also lose their NSSF healthcare coverage unless they join the optional NSSF program during the first three months of unemployment. In general, the NSSF is grappling with staggering State-owed arrears and is facing bankruptcy in case subsidies on medication are lifted.

Salaries are withheld until further notice and the future is uncertain especially for migrant workers and refugees. A large proportion of workers will not receive salaries until further notice, knowing that most of them had already been suffering from salary cuts due to the economic and health crises.

Discrimination against migrant workers and refugees is noticeable. This group, which tends to be the most vulnerable at the legal, economic, social, and sometimes linguistic levels, is experiencing greater deprivation, vulnerability and exclusion from ad hoc assistance as a result of the explosion.

The needs of affected salary earners include: salary adjustment, new job opportunities; and specialized training.

PERCEPTION OF CURRENT ASSISTANCE

There is a predominant distrust of the State capability and intention to handle the repairs and reconstruction in a just manner. There is also distrust of the NGOization of the response owing to the issues of corruption and lack of accountability.

Host communities are witnessing rising tension among residents, in addition to discrimination against non-Lebanese. Host communities have expressed their frustration with the absence of State support while they see continuous assistance from UN agencies and CSOs funnelled to Syrian refugees. However, the latter and migrant workers seem to be exempted from food parcels on the ground of their nationality. Many of them have also mentioned that they are overlooked in the process of clearing the rubble and fixing houses.

Heroic volunteering efforts are devoted to clearing the area and making limited and temporary repairs such as installing plastic windows. Several associations and professional orders and syndicates are providing damage assessment and reconstruction plans and have pledged reconstruction support. On the other hand, there is a saturation of food assistance. CSOs and the Lebanese Army are mostly helping in providing and distributing food parcels. Many suppliers have also shown support to their affected clients by suggesting the replacement of damaged goods, or by distributing supplies on a long-term loan basis with preferential pricing.

THE WAY FORWARD

The recovery process ought to be an opportunity to address structural dysfunction and durable inequalities rather than providing short-term relief. Short of seizing this opportunity to strengthen socio-economic justice, we might witness the increased reliance on services provided by sectarian organizations, thereby weakening even further the ties between citizens and the State and conversely maintaining through targeted schemes the pervasiveness of traditional sectarian patron-client relationships. The recovery should rest on a participatory approach and be neighbourhood-centered rather than being a blanket recovery that overlooks the specificities and uniqueness of different neighbourhoods and areas.

Objective, approach, and methods

This rapid assessment examines the socio-economic impact of the August 4 Beirut Port explosion on the areas affected.

The assessment uses the grounded theory approach whereby “theory” or “results” are derived from qualitative data collected from purposefully selected households, business owners, wage/salary earners and key informants. The adoption of this approach is based on a conviction that this socio-economic impact and needs assessment must draw on an interpretivist perspective that puts to the fore the norms, values, culture, perception, needs, priorities, and the meaning of the explosion and its impact as voiced by people affected by the Beirut explosion, with the least possible intervention by researchers on the ground, unlike the case with structured schedules.

Between August 14 and 16, 12 research associates conducted in a natural setting a total of 118 semi-structured interviews with households, employers, self-employed persons, wage/salary earners, mayors, as well as representatives of municipalities, professional orders, and civil society organizations (Annex 1). Interviews were conducted in six areas, namely Gemmayzeh, Mar Mikhael, Achrafieh, Bourj Hammoud, Karantina, and Beirut Central District, using snowball sampling and collected data pertaining to the socio-economic impact of the explosion as well as the immediate and medium-term needs of respondents. Analysis and reporting are driven by narrative and thematic approaches. Thematic analysis is one of the most common approaches to qualitative data analysis, whereas narrative analysis is mainly concerned with how people “make sense” i.e. it emphasizes the storied nature of human recounting of lives and events.

This research approach paves the way for a “people-centred recovery” and a “participatory recovery” that fully address peoples’ needs. Such an assessment is a key component of any successful recovery plan that should first and foremost be steered by the socio-economic impact on

areas affected by the explosion and their needs.

The first section of the report sets the tone for the assessment with a mandatory portrayal of the backdrop of the explosion with respect to the political, economic, and health crises that initially delineate the impact of the explosion and the recovery capacity of residents and businesses in the affected areas. The second section outlines the needs of households, business owners, and wage/salary earners. The third section charts the currently available support, and finally the fourth and last section provides key guidelines for a people-centred recovery framework.

1. Backcloth to the Beirut explosion: structural dysfunction and durable inequalities

The assessment of the impact of the Beirut explosion remains unsound without estimating the adverse implications of the political, economic, and health crises on the lives of the whole population. It is eminently sensible to start the rapid assessment by clearly pointing out the structural dysfunction of the political system and the durable poverty and inequality resulting from a failed economic system, as this strongly determines both the short and medium-term needs of the victims and the capacity of the State to support them.

Since the end of the civil war, Lebanon has witnessed many internal and external political shocks, including the contradictory implementation of the Taef Agreement, the recurrent Israeli attacks (1993, 1996, 2006) on Lebanon in general and on the south in particular, the assassination of former Prime Minister Rafic Hariri in 2005 as well as the subsequent assassinations, thus inciting a latent civil war in the country. The outbreak of the Syrian conflict in 2011 has caused inflows of refugees into Lebanon and negatively impacted the economy due to the closure of trade routes, in addition to the sharp decrease in foreign direct investment flows, export of services and to some extent the flow of remittances.

Furthermore, the confessional and sectarian political system in Lebanon has always hindered the move towards sustainable and equitable socio-economic development. For instance, the need for confessional representation implies that public hiring is based on sectarian affiliation rather than merit and competence, and investment is governed by sectarian patronage rather than relevance. Therefore, the public sector is incompetent and slow to act. Moreover, the sectarian distribution of public positions has promoted the proliferation of clientelist networks of political leaders and public

sector employees, thus benefiting their sectarian community rather than the country as a whole. Due to this political instability, along with the macroeconomic policies pursued after 1993 which were mainly rentier-oriented, Lebanon has failed to achieve sustainable socio-economic progress, as demonstrated by its various socio-economic indicators.

Political Crisis

Decades of socio-economic injustice were a driving factor behind social unrest. Thousands of Lebanese citizens took to the streets on October 17, 2019 after the cabinet approved a new tax imposing a USD 0.20 daily fee on free internet-based WhatsApp calls. While the largest protests took place in Beirut where thousands gathered in Riad al-Solh and Martyr Squares, protesters also gathered for the first time in other major cities like Tripoli, Saida, Tyre, and Baalbeck. In a survey conducted during the first ten days of the October Uprising¹, more than 87% of responses indicated that economic reasons were behind the participation of interviewed protestors. Corruption was the second most cited response (61%), followed by the taxation system in place (59%)². In October 2019, Prime Minister Saad Hariri resigned and a new cabinet was formed in February 2020 to resign in August following the Beirut Port explosion.

Economic Crisis

Drawing upon a longstanding decline in foreign reserves, the October popular dissent was accompanied with a bank closure for 14 days triggering a currency crisis and uncontrolled bank run, followed by an unofficial capital control and a hidden haircut on deposits mainly through the forced “liralisation” of deposits in foreign currencies which represent around three quarters of total deposits. In March 2020,

the State decided, for the first time, to default on a USD 1.2 billion Eurobond debt. In June 2020, protests, halted by the outbreak of COVID-19, slowly resurfaced against the government inertia, while the Lebanese pound plummeted to a record low after it had lost 80% of its value, causing the prices of basic staples to soar. The year-over-year price increase for July 2020 - July 2019 reached a record high of 91%³. The World Bank estimated that 50% of the population were trapped in poverty in spring 2020.

The social cost of the economic crisis is high, especially that Lebanon’s social protection system is particularly underdeveloped and underfinanced, in addition to suffering from multiple structural flaws. Lebanon has a hybrid system of social protection, torn between a liberal economic system that did not establish adequate modern forms of social protection and ad-hoc interventions. This hybrid system is not rooted in any particular developmental logic and has resulted in an inefficient and ineffective system that leaves a significant part of the population largely unprotected, were it not for a few narrow and uncoordinated publicly provided social services. Formal social protection mechanisms are fragmented into several uncoordinated and ill-structured systems leading to inefficiency and inequity. Excluded from the social protection mechanisms are unemployment insurance, disability insurance and employment injury insurance.

Health Crisis

In parallel to both the political and economic crises, Lebanon’s confrontation with containing the outbreak of COVID-19 forced a gradual move toward a national lockdown starting March 13, causing many people to lose their daily income. In addition to its impact on an already ill-structured social protection policy and a starved healthcare system, the “self-imposed lockdown” added strain on vulnerable groups and those at higher risks of falling below the poverty line. Along with the bearing of illegal capital control, salary cuts, and layoffs, the lockdown deeply threatens the livelihoods of informal workers, daily wage earners, salaried employees, self-employed workers, and their dependents.

Today, 44% of the residents do not benefit from any form of healthcare or social protection system (CAS, 2019). The inability of the national government to provide social protection is a breach of the social contract between a country and its citizens. The repercussions of this failure are tremendous at the individual, community, and national levels. This kind of situation leads to increased reliance on services provided by sectarian organizations, thereby weakening even further the ties between citizens and the State and conversely maintaining through targeted schemes the pervasiveness of traditional sectarian patron-client relationships.

It is against this backdrop of increasing inflation and decreasing purchasing power, exacerbated poverty and inequality, rampant unemployment, additional strain on starved social protection systems and basic services, popular discontent and social unrest, and most importantly a pervasive distrust of the State, that the socio-economic needs of the areas affected by the August 4 Beirut Port explosion are presently assessed.

1- Structured interviews conducted with a sample of 1,183 protesters targeted at various protest sites across Lebanon on October 19 - 31.

2- Bou Khater and Majed 2020: 17.

3- Consultation and Research Institute, 2020



2. Primary damage snapshot







2.1.Damaged and destroyed buildings and infrastructure

The explosion of the Beirut Port on August 4, 2020 pulverised and levelled much of the port and neighbouring areas. More than 180 people lost their lives, and thousands of people were injured. The explosion wrecked several residential districts within a 5 km radius leaving more than 300,000 people displaced.

In a preliminary assessment, the explosion affected areas located within a 5 km radius from the port, causing damage in the heavily populated areas of Medawar, Mar Mikhael, Geitawi, Roum, Hikmeh, Mar Nicolas, Gemmayzeh, Rmeil, Achrafieh, Mar Mitr, Furn al-Hayek, Bachourah, and Zoukak al-Blat, as well as Beirut Central District. These districts include around hundreds of historic heritage buildings dating back to the 19th century and the first decade of the 20th century⁴.

According the preliminary estimate made by the Order of Engineers and Architects - Beirut, the number of damaged buildings is as follows:

Preliminary estimate of the Order of Engineers and Architects - Beirut

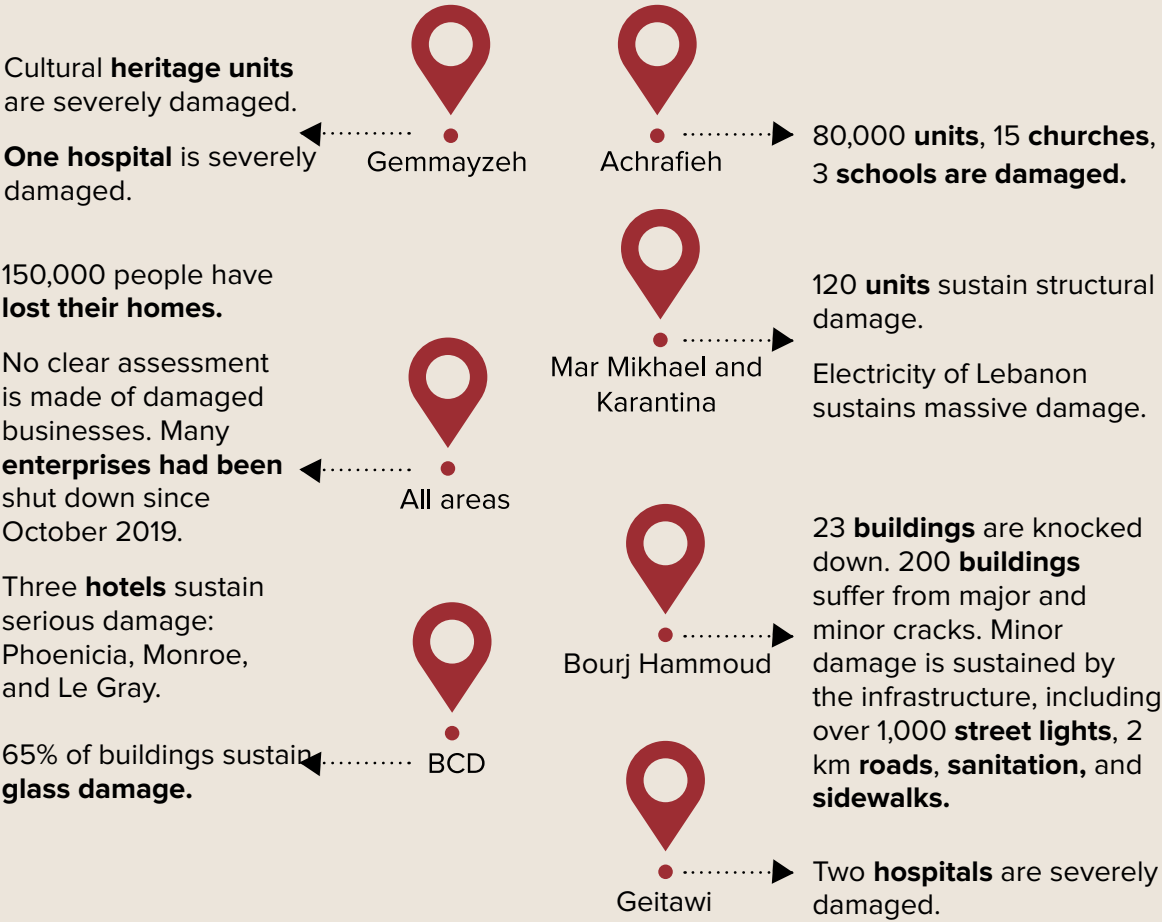
	Number of destroyed buildings	30-40
	Major collapse of structural walls and roofs of houses making them uninhabitable	800-900
	Partial demolition of houses making them uninhabitable	2300-2500
	Serious damage	15,000-18,000
	Typical glass pressure failure	15,000-18,000
	Total number of affected buildings	39,000-40,000
Estimated number of affected housing units		200,000

Source: Lebanese Federation of Engineers and Architects, Preliminary Report on the Damage Caused by the Beirut Port Explosion on August 4, 2020”, August 8, 2020.

According to stakeholder interviews conducted across surveyed areas ten days after the explosion, a very preliminary assessment made by some mayors and stakeholders revealed the following:

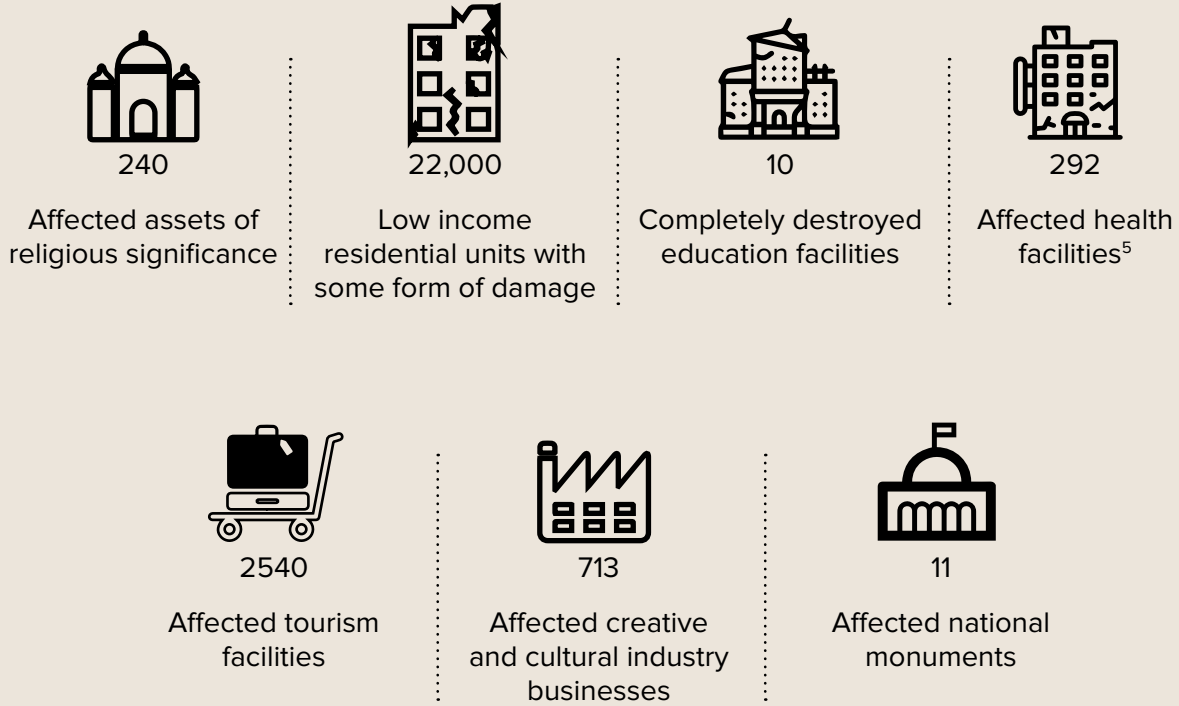
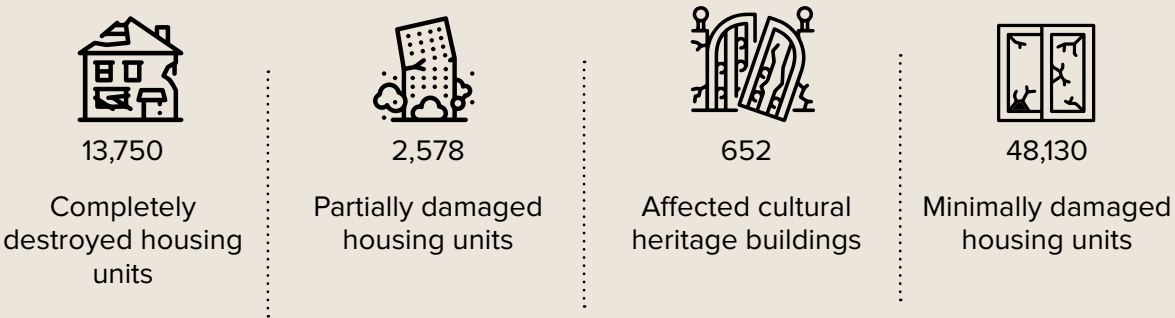
⁴- Lebanese Federation of Engineers and Architects, “Preliminary Report on the Damage Caused by the Beirut Port Explosion on August 4, 2020”, August 8, 2020.

PRELIMINARY ASSESSMENT OF KEY INFORMANTS



The Beirut Rapid Damage and Needs Assessment (RDNA) — August 2020 estimates physical damage at USD 3.8-4.6 billion, with housing and culture sectors most severely affected while losses in economic flows are estimated at US\$ 2.9-3.5 billion, with housing being the most hit followed by transport and culture.

Physical Damage Assessment



Source: The World Bank. 2020. The Beirut Rapid Damage and Needs Assessment (RDNA) — August 2020

5- Including public and private hospital buildings, primary healthcare centers (PHCCs) and dispensaries, private clinics, pharmacies, and stand-alone laboratories/radiology centers.

3. Socio-economic impact of the Beirut explosion on neighbouring areas and resulting needs

While the assessment of building damage is urgent, the following sections look into the impact of the explosion on the lives and livelihoods of Beirut residents. They comprise a rapid socio-economic assessment of the impact of the explosion on households and their dwellings, business owners and their livelihoods, and on the workforce.

3.1. Affected households

A simple walk in the neighbourhoods of Achrafieh, Gemmayzeh, Mar Mikhael, Geitawi, and all the way to Karantina and Bourj Hammoud, reveals to what extent damage and devastation are blunt and palpable. Helplessness is written all over the faces of those trying to gather forces to take away the rubble and launch the recovery of the city.

3.1.1. Impact on resident households

The majority of residents were either personally injured or had a family member injured, which sometimes resulted in job loss. *“My parents were seriously injured. The whole house was destroyed. They are both above 80. They were soaked in blood. Still, they don’t want to leave their home. Their memories are there.”* (A Mar Mikhael resident).

Some residents injured in their homes in Achrafieh, were unable to work and consequently lost their jobs and income. This “double loss” conflates several layers of hardship. While people are generally grappling with a severe economic crisis, healthcare expenses to treat injuries constitute a burden heavier than usual, on top of difficult living conditions. The problem is exacerbated when those injured victims are additionally penalized with job loss. In the context of underlying social grievances, their recovery from injuries and job loss seems unmanageable.

Karantina is one of the closest areas to the explosion site, and as a result many people in the neighborhood were physically affected. According to the mayor, almost everyone who was in the area at the time of the explosion was injured in some way. A large number of residents were hospitalized after sustaining serious injuries. The mayor mentioned injuries ranging from cuts, bruises, broken bones, to head and limb injuries that required surgery.

In a Karantina dwelling sheltering several Syrian households of around 20 members, including three toddlers and two pregnant women, every single member of these households was injured and sustained cuts and bruises. One of the pregnant women had a broken rib when a wall fell on her. The injuries of members and the pregnant woman in particular were difficult to attend to for the obvious reasons of initial deprivation.

Vulnerable groups such as refugees and migrant workers living in severely damaged areas have become homeless. Large numbers of refugees in Karantina are sleeping on the street, as their homes are uninhabitable and no other shelters are available to relocate to temporarily or permanently. One family reported that their house is uninhabitable, and as they do not have any other home to relocate to, they were sleeping on couches and mattresses on the street in front of their demolished homes until they were able to relocate. This family is made up of Syrian workers who used to work on a daily basis at the port, but they have been laid off since the COVID-19 outbreak. There are rising concerns among the Karantina residents pertaining to the reconstruction of the port and its eventual enlargement at the expense of residential areas (in light of the existing master plans). Reconstruction plans may indeed affect the future functionality of all the surrounding areas.

The cost of restoration is too much of a burden due to the pre-existing economic

crisis and residents are unwilling to leave. There is a consensus among affected residents that the economic crisis, illegal capital controls, hidden haircuts, and skyrocketing inflation render the restoration process extremely difficult and nearly impossible. Restoration is estimated between USD 10,000 and 25,000 according to some interviewees. Restoration works are mostly unaffordable as payments are expected to be made in foreign currency or at the unofficial exchange rate of LBP 7,500.

In most surveyed areas, mainly Mar Mikhael, Gemmayzeh, and Achrafieh, some residents simply have nowhere else to go. Some people in Achrafieh slept in front of their houses since they refused to leave and wanted to protect them from burglary. Others are unwilling to burden friends and family with a long stay. The majority of Geitawi residents seem to be elderly and insist on staying in their houses despite the severe damage.

In Gemmayzeh and Geitawi damage is heavier than in other areas such as Achrafieh or Bourj Hammoud. A lot of houses in Gemmayzeh are traditional and tend to be more severely damaged, therefore their restoration is more difficult and costly in comparison to new ones. The restoration of these houses requires special architectural support for heritage protection purposes. In such cases, repairs require a lengthy process due to cumbersome bureaucratic procedures pertaining to cultural heritage classification.

According to one of Karantina’s mayors, the area is one of, if not, the most damaged areas in Beirut. There is complete destruction in the area in that almost every house is affected in some way. The impact becomes more severe the closer one gets to the port, whereas in the vicinity of the Forum de Beyrouth the damage is less severe than areas closer to the sea and the port, such as Medawar. Damage includes broken walls, ceilings, broken window glass, broken doors, broken window shutters, electrical wires, plumbing/water pipes, TV satellites. Karantina residents reported that they are unable to pay for damage reparation and are waiting for some kind of aid for reconstruction. The large scale of destruction in the area will impose staggering costs most likely to be covered by CSOs or donors, as the municipality and

government have not shown any interest in providing aid for reconstruction while the inhabitants of the area, who tend to be vulnerable, are unable to cover the costs.

The explosion affected Bourj Hammoud or what is known as Al-Arid Street whereas the area that is closer to the explosion site sustains minor damage limited to glass and aluminium. The street contains old buildings constructed without reinforced concrete and without soil studies. These units were built illegally in the early 1980s with bricks only and no concrete columns to support the roof which is the most damaged floor. It is estimated that about 200 buildings suffer from major and minor cracks that need more inspection and might need to be completely demolished. Twenty-three other buildings collapsed right after the explosion without causing any major human injuries. The population affected by the damage consists mostly of low-income groups including Lebanese, mainly Armenians, in addition to Syrian, Palestinian and Iraqi refugees and foreign migrant workers from Africa and Asia. The municipality feels helpless regarding those residing in the 200 structurally damaged buildings. While no long-term solutions can now be offered to those people, there is a strong need for relocation plans.

With the despair of receiving eventual State assistance, many are alarmed at the upcoming rain and cold weather. Residents have expressed their serious concerns about lacklustre aid and assistance. Residents are weary that, in the upcoming fall season, the absence of aid or even the slow access to any assistance for repair and reconstruction will significantly deteriorate their already complicated living conditions. Many residents visited in Achrafieh are presently living in homes without doors and windows. Others are living in homes without a roof or under a partially damaged roof.

Taking loans from friends and family or selling assets remain the first-hand solution for reconstruction. The entrenched fear of the winter season is shared by all the participants whose houses are impacted, which has pushed a lot of residents to reassemble their shattered homes either at their own expense or by receiving loans or assistance from family members and friends. However, it is clear that they cannot

afford to pay all the reconstruction costs, and hope to receive immediate help in this regard. “We started to fix a few crucial things in the house, but the damage is so big that we will not be able to do it on our own. We need support, and we need it now.” (A Mar Mikhael resident). In Bourj Hammoud, most interviewed residents are jobless or underemployed. They mostly rely on savings, in addition to selling assets such as jewellery and borrowing money from moneylenders. Many of them rely on remittances sent by family members.

Residents are facing electricity and water shortages. Basic services such as electricity and water are not always being delivered. Some buildings still have no access to public electricity and rely on generator supply, with additional costs incurred at a time they are in dire need of money.

In Karantina for instance, all residents reported that the electricity was cut off for a week, then it returned with the usual three-hour cut offs. Participants also reported that water was available, but some houses had some issues with non-continuous supply, signalling a possible damage to water networks/water tanks. Wi-Fi connection was also unavailable for over a week after the explosion, but it returned to normal with the electricity supply.

Lost home appliances and cars exacerbate vulnerability. People also lost household and personal goods in the explosion across surveyed areas. The destroyed items include furniture and appliances such as couches, bed frames, bedding, fridges, stoves/ovens, washing machines, water tanks. These needs are common across all households, but some are more urgent than others, based on how severe the damage is. In Karantina, participants reported the loss of laptops and cell phones burned by the hot air, clothes, and passports/ID papers, among other things. Residents’ lost papers and clothes remain under the rubble as houses are completely destroyed and inaccessible.

Many participants in Mar Mikhael and Geitawi highlighted that they lost kitchen appliances, electronic equipment and valuable furniture. Some of the interviewees mentioned that the lack of functioning

appliances to cook and wash their clothes makes them even more vulnerable and dependent on relief aid or family support.

Against the backdrop of the economic and financial crises, tenants fear eviction which will drastically alter the social fabric of affected areas: Leave or pay to stay.

The relocation of residents and businesses from the areas surrounding the port will pose a serious threat to the recovery process. In fact, Mar Mikhael, Gemmayzeh, and Geitawi had been facing a long-running battle with ravaging financial capital. These neighbourhood had already been witnessing the migration of their residents due to aggressive property speculation. The Beirut Urban Lab’s survey of Beirut in 2018 “counted more than 250 empty lots – many the location of demolished buildings - and another 120 fully evacuated buildings, sold to developers who were waiting for the appropriate moment to bring them down. At least 350 demolition permits had also been filed within the same district over the past 15 years.”

There is a concentration of long-term tenants in Gemmayzeh, Mar Michael, Medawar, Rmeil, and especially in Karantina, as well as in the areas immediately surrounding the port. These tenants have considerable fears about their future chances of remaining in their houses. Tenants feel “alone” in their distress: will landlords finally force them out of their homes? Most buildings are old, dating back to the pre-1960s, and made up of only 2 to 3 floors, among which dozens of historic heritage buildings in need of substantial sums for their restoration and reconstruction. These areas are subject to a huge wave of building destruction and homelessness, in the absence of a formal plan for short-term delocation and relocation.

In Karantina, the majority of the interviewed residents live in rent-controlled apartments. A large number of Karantina residents are migrant workers or refugees who usually work at the port. Most of them rent apartments/houses in the area of Karantina, as it is cheaper than other areas and in close proximity to their work. According to the mayor, many building owners are attempting to push out these residents whose rent is based on the old rent law, by refusing to repair the damage.

In this context, there is a rising tension between landlords and tenants regarding both old and new rental schemes. Some landlords are unwilling to pay for the reconstruction of the apartments, leaving the tenants with two options: “leave or pay to stay” although the current rent law of 2014 forces both owner and tenant to share the cost of damage and external maintenance. The issue of old or controlled rent brings an added layer of complexity: are landlords using the latter option to finally force out the tenants with old rent contracts? Nevertheless, some landlords seem also incapable of financing the reconstruction by themselves, given the economic situation in the country and the restrictions on banking withdrawals. In the case of the new rent contracts, some tenants who continue to pay their rent in LBP at the official rate despite the fact that national currency has lost 80% of its value, are also pressured by the landlord “to leave or pay to stay”.

Some tenants in Achrafieh are planning to pay for the reconstruction of their rented dwellings, while others have temporarily moved to their summer houses in the mountains or are living with relatives or friends waiting to reach a solution with the landlord.

Temporary relocation while waiting for the completion of restoration is not affordable for a lengthy period. As their traditional Lebanese house was destroyed, a family of four had to temporarily relocate to a new house, but rent seemed unaffordable in Beirut and they had to move further away from the centre. They cannot afford to pay the monthly USD 750 rent for a very long time, knowing that the repair of a traditional house is a lengthy and expensive process.

House owners do not want to sell their properties but are also unable to repair the damage. Prior to the Beirut explosion, property regulations, zoning regulations and revised building laws were marred with unrestricted incentives for those who seek to make profit by wiping out what are deemed non-profitable neighbourhoods. Expectedly, landlords who are already facing an economic and financial crisis, especially with the impact

of the devaluation of the Lebanese currency, will be pushed into selling their property at discounted prices to developers who have their eyes on Beirut districts. In other words, and as noted by a renowned urban planner “the blast would have just precipitated what was already in place.”⁶

Some owners in Achrafieh and Gemmayzeh fear being bought up. In the words of one owner, “We do not want to sell our house but we cannot afford to reconstruct it either. All that I have is not sufficient to fix my house. We are afraid of the worst.” An interviewed woman who has sustained broken arms in her damaged house in Achrafieh, expressed her anger and sadness by saying, “I lost everything. I worked in a bank and I have just received my end-of-service indemnities. It was time for me to rest. Now all my money and retirement savings will not be enough to rebuild my house.” Some Gemmayzeh residents related rumours of people wanting to buy the destroyed houses, but no one offered to buy their houses as we interviewed them. One can read on banners hanged on a lot of houses in the area the phrase “Property not for sale”.

“It is important for them to fix their houses in order to be able to stay in them,” said the mayor of Mar Mikhael. “The social fabric will be impacted as it seems the elderly population will stay, but the younger population and new residents will probably leave,” highlighted the mayor. She warned of a potential loss of the social fabric and the architectural heritage in Mar Mikhael given: (a) possible waves of migration if no rapid reconstruction occurs; (b) the inclination of owners and landlords to sell their property because of the shortage of dollars and the deteriorating economic conditions. The role of the State and the stakeholders involved in reconstruction is crucial in maintaining the spirit of Mar Mikhael.

Uncertainty about insurance coverage is stalling urgent reconstruction. The response of insurance companies remains ambiguous regarding assessment, coverage, and payment methods: What will be covered? Is anything going to be covered? How will the money be paid?

6 Mona Fawaz, “A People-Centered Recovery”, Beirut Urban Lab, August 15, 2020. Available online: <http://beiruturbanlab.com/en/Details/661/a-people-centered-recovery>



THE PLIGHT OF INSURANCE COMPANIES

The Association of Insurance Companies in Lebanon (ACAL) is estimating the percentage of damage covered by insurance contracts at around 5% to 10% of the total amount of damage. Beirut Governor Marwan Abboud estimated damage at around USD 3 to 5 billion, which means that the cost to be covered by insurance companies (and reinsurance companies) ranges between a minimum of USD 150 million and a maximum of USD 500 million, i.e. an estimated average cost of USD 300-350 million.

A few Lebanese insurance companies have the financial capability (with their reinsurers) to pay their parts of this amount, taking into consideration that most local insurance companies are small and heavily indebted to their reinsurers because of the banking and monetary crisis in Lebanon (capital control effects and the devaluation of the Lebanese Lira). While some of the companies' revenues are effectively in LBP, their payments to reinsurers are made in USD and amount to hundreds of millions. So, most of these companies are in a state of de-facto undeclared bankruptcy.

Out of the 62 local insurance companies operating in Lebanon, 40% have a working capital of less than half a million USD. This fact shows consequently the vulnerability of the insurance sector in dealing with the huge damage caused by the port explosion.

One of the major problems which will be raised in the near future has to do with the value of the LBP on the basis of which the compensations will be priced. In fact, a significant proportion of the owners of insurance policies paid the cost of their contracts in Lebanese liras usually priced at LBP 1,500 per USD. The question raised now is: At what LBP price will the damage compensations be paid to the owners of the insurance policies? At LBP 1,500 or at LBP 3,900? Or at a new price to be agreed upon?

Another impediment to recovery has to do with the ability of the beneficiaries to withdraw from the bank the needed amount in order to repair damage once the company pays the compensation through bank transfers, knowing that most providers of goods and services insist to be paid in

cash, either in LBP market value or in USD?

Insurance companies will not take any initiative with respect to compensation before a clear-cut outcome is officially announced by the government of Lebanon concerning the investigation of the causes of the port explosion. Two scenarios are expected in this regard:

- The explosion is politically motivated or results from warfare, in which case no responsibility for compensation of any kind of damage can be placed on insurance companies.
- The explosion is caused by factors related to corruption and/or administrative inefficiency and incompetence, in which case companies should bear their responsibilities.

It should be known that in the second case, the compensations will be mainly covered under the death and health category. However, all other kinds of insurance services covering house, furniture, equipment, car, shop, stock of goods, among others will be strictly determined on the basis of the individual contract's conditions with respect to the beneficiaries. In such cases, insurance companies will make every effort to involve the Lebanese government and the port insurer in covering at least a part of the costs.

There is a strong conviction in the sector that higher insurance fees will apply after the port explosion.

Affected residents who also lost their jobs or income are at risk of poverty. Some residents who have lost their homes, had already lost their jobs prior to the explosion due to the economic meltdown, or they also lost their jobs and source of income after the explosion which had destroyed their place of work. These people are facing high levels of hardship as they have no funds to allocate for repairs especially that most of them have not been paid for months or have faced salary cuts. Even those who have savings cannot have access to them for being unlawfully blocked by banks since autumn 2019, hence their reliance on family members and friends.

Inhabitants tend to suffer from post-traumatic stress disorder. Most interviews were marked by cries and tears whereby participants expressed their fears, bitterness, anger, and sadness for losing people, homes, belongings, and so many memories. Many openly expressed their suffering from trauma in the aftermath of the explosion, while others seemed to be overlooking its impact on their mental wellbeing. Several participants reported being filled with constant fear and panic upon hearing loud sounds, as well as insomnia, stomach ache, loss of appetite, and constant tension. Children are always scared and refuse to sleep in their rooms alone. They prefer to sleep with their parents because they are haunted by nightmares and suffer from bedwetting. “We might be able to fix broken windows but who will mend our hearts?” (An Achrafieh resident). “I am strong and coherent, but deep inside I feel helpless and lonely. Last time, a door was suddenly shut, so I ran to my father, held his hand and pushed him to the bathroom so we could feel safe.” (A Mar Mikhael resident)

3.1.2. Immediate needs

The most immediate need expressed by residents across surveyed areas is direct cash assistance dedicated to restoring home, replacing destroyed appliances, and making them safely liveable again before winter. “I don’t trust anyone with rebuilding my home. No one except me and my family would bring it back to the way it looked. I also can’t afford to wait for help.” Any financial assistance for residents to purchase cement bags, glass, and aluminium is deemed urgent. The loss of

equipment weighs heavily on households. The purchase of new equipment is nearly impossible due to the currency crisis, capital control, and the dwindling availability of imported goods. Therefore, support for the purchase of new equipment also represents a pressing need.

Another immediate need is the support for the immediate restoration of doors and windows. With the fall season approaching, many residents are eager to restore doors and windows in order to be able to remain in their houses and not to be forced to evacuate them because of water leakages. “I want windows and doors. This will bring me some peace.” (A woman residing in Mar Mikhael)

Residents expressed the need for support in evacuation and relocation. Those whose houses are ramshackle and need to relocate expressed the need for assistance in arranging their belonging in boxes, taking away the rubble in trucks and transporting their belongings. An elderly mother and her son live in a traditional house in Gemmayzeh with severe damage sustained by walls, windows, and furniture. The mother lives off her savings but clearly cannot afford to rebuild her home. They are in need of all kinds of support related to packing, moving out, and closing windows and doors to prevent dust and the upcoming rain from entering the house. She said, “No one proposed to buy our house and we do not want to sell it anyway. This is a historic traditional Lebanese house and it is the duty of the government to restore it as it embodies the soul of Beirut.”

Residents expressed the need for alternative houses. Families who lost their houses and those who will lose them in the near future due to eviction or reconstruction need alternative ones.

Chronic disease drugs and medical assistance are urgently needed. Medication and medical assistance have also been pointed out as needs, especially for vulnerable households and the elderly who seem to have bought medication in advance, but they are now lost under the rubble. Medication for diabetes, high blood pressure and heart diseases are urgently needed. Some participants also expressed an urgent need for diapers and baby milk.

Households need schooling assistance. In addition to the economic crisis, households are now under additional strain following the explosion and they are unsure if they can afford school fees this year. Some have lost their jobs because of injuries or damaged businesses. Others are using all their savings for reconstruction.

3.1.3. Medium-term needs

Job opportunities are needed in the medium term. Most participants in Mar Mikhael, Achrafieh, and Karantina for instance, mentioned that they need to find a job to be able to secure their livelihoods and that of their families. This might require extensive efforts to be made by different stakeholders to create job opportunities and to boost the labour market under economic reform plans.

Psychosocial support for adults and children in particular. Almost none of the residents mentioned the need for psychosocial support, stating that they were able to take care of themselves, but it was evident that many residents were deeply distressed and could benefit from psychosocial support.



Area	Most affected groups	Impact	Immediate needs	Medium-term needs	Current support
Gemmayzeh	Tenants under controlled rent Retired and elderly people Unemployed people	Severely damaged housing units Risk of eviction Double loss of housing and livelihoods Post-traumatic stress disorder	Cash for repair before winter New home appliances Medication for chronic diseases Protection from eviction		Food parcels Clearing rubble
Mar Mikhael	Tenants under controlled rent	Severely damaged housing units Risk of eviction Double loss of housing and livelihoods Post-traumatic stress disorder	Cash for repair New home appliances Medication for chronic diseases Protection from eviction	Employment Psychosocial support	Food parcels Clearing rubble Damage assessment
Achrafieh	Elderly and retired people Tenants under controlled rent	Partially damaged housing units Risk of eviction Post-traumatic stress disorder	Cash for repair Protection from eviction Activities for kids		Food parcels Clearing rubble
Geitawi	Elderly and retired people Tenants under controlled rent Children	Severely damaged housing units Post-traumatic stress disorder	Relocation support Cash for repair New home appliances Medication for chronic diseases Protection from eviction Activities for kids		Food parcels Clearing rubble
Karantina	Informal workers Migrant workers Syrian refugees	Homelessness Severely damaged housing units Serious injuries Loss of home appliances Need for medication Children's post-traumatic stress disorder	Cash for repair Cooked meals as home appliances are damaged Relocation support Furniture and home appliances Medication Hygiene kits Water Children psycho-social support	Migration Job opportunities to be able to pay the rent Return to country of origin	Food parcels Clearing rubble Damage assessment First aid
Bourj Hammoud	Residents of structurally damaged buildings	Buildings sustain structural damage but are still inhabited	Cash assistance Relocation support Alternative houses Psychosocial support	Employment Alternative houses	Cleaning rubble First aid

3.2. Affected businesses and enterprises

Prior to the Beirut Port explosion, the economic and health crises had caused a temporary or permanent closure of businesses in all sectors, most notably in the informal economy. To limit operational costs and losses, businesses had resorted to temporary or permanent layoffs of employees. The port explosion exacerbated the already vulnerable conditions of businesses which managed to partially survive the previous crises. In this context, it becomes difficult or even impossible to differentiate between the impact of the economic and health crises and the impact of the explosion and its aftermath on businesses. The explosion was dubbed by many as the “knockout blow” to their businesses.

3.2.1. Impact on businesses

The damage to premises has affected the livelihoods of self-employed persons who lack any social protection as they operate in the informal sector, in addition to affecting their dependents. A mother who is the main income earner of her household owns a small shop in Karantina across the street from her home where she lives with her children and retired elderly parents. The explosion tore up her shop and ruined most of the stock of goods. She has lost her income and the entire household livelihood depends on the repair of the shop and the replacement of the lost stock. Meanwhile, they are relying on family members for financial support.

Businesses are forced to shut down due to physical destruction. The port neighbouring area is traditionally vibrant and teems with many shops, restaurants and bars. The impact of the explosion has left many businesses completely or partially destroyed mainly in Gemmayzeh, Mar Mikhael, and Karantina and in many other areas. Businesses tend to remain closed until they manage to repair their premises and make them functional again.

Many small businesses around Karantina are owned by residents who find it difficult to relocate and are now seeking to relaunch their businesses. In Achrafieh, restoration costs are estimated between 20,000 and hundreds of thousands of dollars. It is

estimated that around 2,400 enterprises are shut down temporarily.

Bourj Hammoud businesses are the least affected by the explosion but they had already been suffering from the economic, financial, and health crises. The economic and health crises have left many businesses in a dire situation and unable to reopen.

Businesses which had already been facing serious economic challenges are now grappling with additional loss of income and over indebtedness. All businesses have gradually lost some of their income due to the economic and health crises. The explosion further augmented these losses. Some are coping by dipping into their savings while others are relying on family members for financial support. Most of these businesses had already been struggling with repaying their loans. In the aftermath of the explosion, repayment has become extremely difficult, which will increase their indebtedness and in turn their vulnerability.

Businesses are reluctant to reopen in severely damaged areas. Some businesses have not been damaged, yet they are reluctant to reopen because their neighbourhood is completely destroyed. Other businesses mentioned that the traumatic experience during the explosion and its aftermath will deter clients from coming back to the area and owners, in turn, are very discouraged and hesitant to reopen their enterprises.

A well-known 40-year old bakery in Achrafieh has sustained severe damage and is now closed as a result. The 90% damage requires around a month of repair before the bakery becomes functional once again. The owner is unable to replace the damaged ventilation of the oven as it can only be purchased in foreign currency. “My clients are locals. Now that the area is deserted, I am not even sure my business will be as good as it was before.”

Businesses which remain open are facing a shortage of clientele and a loss of income. Even if some businesses have not been directly affected by the explosion, they find themselves faced with a shortage of customers and a sharp decrease in income.

Loss of equipment and supplies. Even if the building is not totally damaged, the loss of equipment prevents businesses from reopening immediately following the

explosion. Most business owners lost their equipment: restaurants lost their kitchen equipment and furniture, small markets lost their supplies and fixtures, and pharmacies lost some of their stock of medication. Given that 85% of food supplies are imported, the cost of lost supplies is estimated at hundreds of thousands of dollars and replenishing them will exert further pressure on the balance of payment already running a huge deficit.

Businesses tend to lay off their staff to cut down on costs. Several interviewed businesses across the damaged areas reported that they had laid off their staff after the explosion as they were incapable of paying salaries. The impact of the explosion has reached areas outside Beirut as demonstrated by the rise in unemployment recently. “In our restaurant, we used to employ 10 workers but they are currently unemployed. We don’t know when and how we can bring them back to work. We have zero visibility on the future.” (A business owner in Mar Mikhael).

Lack of insurance and uncertainty of coverage whenever available. Most small businesses do not have business insurance. Insured businesses, such as shipping companies in Karantina for instance, are not hopeful that insurance companies will cover the cost of repairs. This uncertainty has delayed restoration or has forced business owners to dip into their own savings for this purpose.

Business owners face fear of eviction. Similarly to households, the relationships between landlords and business owners are under strain. The tug-of-war between the two parties is halting the reparation process and is exacerbating the threat of eviction. The lack of government oversight is prevalent.

Although some business owners are considering relocation, this threatens to indefinitely alter the socio-economic landscape of the affected areas. The unclear reoperation timing, the uncertainty about financing, and the vested and hidden interests amidst this process, may force many restaurants, shops and leisure activities, either to close or to relocate.

Desire to migrate. Discouraged business owners mentioned the urge to migrate as a result.

3.2.2. Immediate needs

Cash assistance to revive businesses represents the most urgent need. The vast majority of business owners highlighted that cash assistance is their most immediate need since it is the most efficient and direct channel, taking into account that capital control and hidden haircuts have made cash assistance extremely urgent. In Karantina, almost every business in the area needs aluminium, glass, wood, new walls, ceilings and flooring, as well as plumbing and electricity according to the mayor. As one business owner put it, “Every repair needs to be paid in dollars. My dollars were stolen by the banks. I can’t afford to lose more. If we want to rise above what happened, we need cash assistance and we need it now.”

Financial support to replace inventory and equipment. Another immediate need highlighted by businesses is to replace all damaged equipment, appliances and furniture. They need financial assistance to be able to replace inventory and equipment, as the assistance that is being provided is usually only for the external structural rebuilding and does not encompass other needs such as equipment, furniture along with the need to make an inventory of things on the inside.

3.2.3. Medium-term needs

There is a need for a strategic business plan that offers long-term support to businesses. After their immediate needs are met, business owners referred to long-term needs related to sustaining their businesses and keeping them afloat, while being able to pay employees’ salaries, paying back loans and actively replacing inventory.

Area	Most affected groups	Impact	Immediate needs	Medium-term needs	Current support
Gemmayzeh	Elderly owners of small shops Self-employed people who lost their premises	Serious damage and closure	Cash assistance with priority to elderly		Clearing rubble
Mar Mikhael	Wage earners working in damaged businesses Informal workers who lost their jobs	Serious damage and closure	Cash assistance with priority to elderly		Clearing rubble Suppliers support
Achrafieh	Businesses	Minor damage	Cash assistance		Clearing rubble
Geitawi	Elderly owners of small shops Syrian refugees	Serious damage and closure	Cash assistance with priority to elderly Stock of goods		Clearing rubble
Karantina	Refugees Migrant workers Self-employed people	Serious damage and closure	Cash assistance Renewing equipment Stock of goods	Strategic business plan	Clearing rubble
Bourj Hammoud	Businesses	Minor damage	Cash assistance	Strategic business plan New job opportunities	Assessment and assistance halted by the municipality to centralize relief and reconstruction efforts

3.3. The workforce

3.3.1. Impact on the workforce

Predominant fear of permanent job loss with unpaid end-of-service indemnities. The explosion has pushed additional workers into already staggering unemployment. The loss of job and income is a direct consequence of the explosion, hence the uncertainty of the future of businesses in the area. Workers rely solely on their salaries for income and with unemployment they find themselves nearing poverty and deprivation in the near future.

Many workers have become jobless or are scared of becoming so without receiving any indemnities. Informal workers fear job loss without receiving any indemnities from their employers while formal workers are aware that their end-of-service indemnities have lost 80% of their value. Needless to say, that once formal workers lose their jobs, they also lose their NSSF healthcare coverage unless they join the optional NSSF program during the first three months of unemployment. In general, the NSSF is grappling with staggering State-owned arrears and is facing bankruptcy in case subsidies on medication are lifted.

Salaries are withheld until further notice and the future is uncertain especially for migrant workers and refugees. A large proportion of workers will not receive salaries until further notice, knowing that most of them had already been suffering from salary cuts due to the economic and health crises. An employee working in a sweet shop in Achrafieh was injured while at work and had to take time off to recover. As the main income earner of her household – her husband had lost his job with the outbreak of the economic crisis – she is eager to recover and resume work. Without her LBP 1 million salary, her family risks to fall into poverty. However, she is unaware of whether her job is still available, whether she will be paid her salary at the end of the month of the month, or whether she will be paid any compensation at all.

Some employees are helping in damage reparation but they are not aware of the next steps and whether they will be able to earn a living. Some workers, mostly in

restaurants, are relying on their income to pay for their studies. Additionally, many shops were closed during the fieldwork and it remains unclear whether their employees will resume work or not.

Discrimination against migrant workers and refugees is noticeable. This group, which tends to be the most vulnerable at the legal, economic, social, and sometimes linguistic levels, is experiencing greater deprivation and vulnerability due to the explosion. In Karantina, the port workers reported discrimination in aid distribution, claiming that it was taken away from them when they said they are Syrians. Migrant workers and refugees make up a large proportion of the workers demography in Karantina, but as minority groups, it is feared that they will be forgotten when it comes to aid distribution.



Interviewed Syrian nationals living and working in Geitawi have lost their jobs, knowing they are main income earners of their households and lack savings. A Syrian has been working at a bakery for nearly six years, earning LBP 1 million per month and paying a LBP 600,000 rent for a house where he lives with his wife and four children. He is uncertain whether his salary will be paid as the bakery is damaged and closed, while he has no other income and he is excluded from food parcels distributed by the Lebanese Army. He prefers to return to Syria despite compulsory military service but he does not have legal papers to return.

A Sudanese who works as a cleaner in a bar in Mar Mikhael, stated that his house was also hit and that he was in need of food parcels. In fact, when the Lebanese Army was distributing food, he was not given any package on the ground of his nationality. While his employer is currently fixing the place, he is uncertain whether he will be paid at the end of the month or not. In the absence of legal papers, his situation is similar to that of many other migrant workers who find themselves stuck in the country and incapable of leaving.

"I want to go back home but I can afford neither the fines of the General Security nor the price of the ticket."

Loyalty under duress. Despite the willingness to leave and the difficult living conditions, a certain loyalty to the employers is remarkable. One worker said that he will not leave until the business is back on its feet, especially that his employer is seriously injured. It becomes clear that the trauma is shared, and that people are trying to help each other as much as they can.

Double loss of work and shelter. Some individuals who work and live in the affected areas suffer from damage to both place of work and homes. This double loss adds a layer of complexity to how this category of affected people can be helped.

3.3.2. Immediate needs

Workers living in severely damaged areas urgently need relocation and food support. Some have lost their jobs and homes at once. In areas like Karantina, where migrant and refugee workers work and live, increased deprivation is noticeable. These workers

need urgent relocation and food support.

Workers need to find new jobs. Workers who have lost their jobs permanently or temporarily, or who are currently facing underemployment, are in urgent need of new job opportunities.

Failing to find a new job, the workers interviewed are mainly concerned about being able to financially sustain themselves and their families, as most of them are the main income earners. The impact of the explosion extends to workers across the country and affects their dependents in particular and households in general with respect to access to and quality of education, healthcare, housing, and other basic needs. These workers are in need of temporary financial support to maintain decent living conditions.

3.3.3. Medium-term needs

Salary adjustment. Workers are in dire need of a salary adjustment to address the impact of devaluation and inflation as well as the impact of the explosion on their households.

Affected workers need to find new job opportunities. The economic crisis has crunched job opportunities and decreased the quality of working and living conditions. Good jobs are needed in the medium term.

In order to increase their chances of finding new jobs and better salaries, specialized training should be provided to them.



	Most affected groups	Impact	Immediate needs	Medium-term needs	Current support
Workforce	Informal workers	Injuries and cessation of work	Unemployment	Salary adjustment	None
	Syrian refugees	Permanent job loss	Financial support	New job opportunities	
	Migrant workers	Fear of permanent job loss	Food	Training	
			Medication	Migration	
			Rent fees	Desire, but impossibility for refugees to return to countries of origin	
			Job safety		
			End-of-service indemnities		
			Support for migrant and refugee workers		

4. Assessment of current support

People are in the wait for any kind of assistance because most of them want to get back on their feet and stay in the country. It shows that somewhere they still have hope in regaining their homes and businesses. But the feeling of hope contradicts with their intuitive belief that the ruling system lacks credibility.

Distrust of the State capability and intention of the State to handle the repairs and reconstruction in a just manner. Most respondents emphasized the shocking absence of the State regarding assessment and assistance, even ten days following the explosion. Most respondents mentioned volunteers and CSOs as the only entities that provide support. The absence of the State is remarkably pervasive.

Distrust of the NGOization of the response given the issues of corruption and lack of accountability. A lack of coordination between CSOs and NGOs is observed in the field whereby assessments have been done more than once at the same location without any follow-up. At this level, cooperation is needed among different stakeholders in the field.

Rising tension among residents and discrimination against non-Lebanese. Communities, such as Karantina and Bourj Hammoud, hosting Syrian refugees are witnessing rising tension targeting refugees and migrant workers. Host communities have expressed their frustration with the absence of State support while they see continuous assistance from UN agencies and CSOs funnelled to Syrian refugees that date from before the Beirut Port explosion. On the other hand, interviewed Syrian refugees and migrant workers have showed that they are exempted from food parcels for instance on the ground of their nationality. Many of them have also mentioned that they are also overlooked by support offered for clearing the rubble and fixing houses.

Heroic volunteering efforts are devoted to clearing the area and making limited and temporary repairs such as installing plastic windows. Volunteers were helpful

in cleaning the rubble and putting some order in the space. *“I wish I had died in the explosion,” said a 70-year old man who lives alone in Achrafieh. He added saying, “I cannot even clean the carpet from shattered glass. If it weren’t for young scouts who came to help, my house would have been full of pulverized glass, windows, and doors. I have injured myself walking on the rubble.”* CSOs and the Lebanese Army have mostly checked the most damaged apartments without a real follow-up after the first visit. There is a general sense of “being left alone” with only groups of volunteers helping with cleaning the rubble in the first few days. However, interviewed migrant workers and refugees have mentioned their exclusion from support in clearing their dwellings.

Predominance of food parcels. CSOs and the Lebanese Army have been mostly helping in providing and distributing food parcels. Many have expressed their preference to door to door assistance, which preserves their dignity and prevents overlap of assistance. In Karantina and Geitawi, non-Lebanese residents, specifically Syrians, reported discrimination in aid distribution. NGOs are distributing food assistance to Lebanese residents and excluding their Syrian counterparts. It was also reported that Lebanese residents are also keeping aid away from Syrian residents.

Building damage assessment. Several associations and professional orders are providing damage assessment, reconstruction plans and have pledged reconstruction support. In Karantina, reconstruction efforts are only targeting a few streets and excluding those that are predominantly occupied by non-Lebanese residents.

Much-needed support offered by suppliers. Many suppliers have shown support to their affected clients by suggesting the replacement of damaged goods, or by distributing supplies on a long-term loan basis with preferential pricing. A woman over 80 years old reopened her shop in Mar

Mikhael after a quick clean-up and with the immediate help of friends and suppliers. The latter offered to replace her damaged goods without charging extra fees.

Lack of support to businesses. Business owners lack support. CSOs and security apparatuses are still mapping the area and collecting data.

Entities	Type of support	Pledge	Area
Offer Joie	Food parcels		Karantina
Al Nakaba Tantafed	Building damage assessment	Reconstruction support	Karantina
Order of Engineers and Architects - Beirut	Building damage assessment		All areas
Frontline Engineers	Building damage assessment		All areas
The Arab Fund for Arts and Culture (AFAC)	Building damage assessment	Provision of construction workers	Karantina
International Red Cross and Lebanese Red Cross	First aid		Bourj Hammoud
International Medical Corps	First aid		Bourj Hammoud
UNICEF	Child care services		Karantina
Joe Rahal Foundation	Assistance to people with special needs		All areas
AUB Neighbourhood Initiative	Psychosocial support for children		All areas
Nation Station	Community building		Geitawi
Embrace	Psychosocial support		
Arc en Ciel			
Food blessed	Food parcels		

5. Recommendations

Recovery cannot be achieved by the government alone. It needs the full and enthusiastic participation of a unified citizenry and a responsible private sector. This may only be possible if a relationship of trust is rebuilt through visible actions that prove the government's ability to follow through on its promises of reform.

The recovery process ought to be an opportunity to address structural dysfunction and durable inequalities rather than a short-term relief. Short of seizing this opportunity to strengthen socio-economic justice, we might witness the increased reliance on services provided by sectarian organizations, thereby weakening even further the ties between citizens and the State and conversely maintaining through targeted schemes the pervasiveness of traditional sectarian patron-clients relationships.

Recovery should rest on a participatory approach and be neighbourhood-centered rather than being a blanket recovery that overlooks the specificities and uniqueness of different neighbourhoods and areas. Drawing upon the experience of Solidere, the real estate company in charge of reconstructing Beirut city center in the aftermath of the civil war, today's recovery process should not repeat the same mistake by preventing residents, businesses, workers and visitors who embody the uniqueness of the city from returning, and by also failing to inject life into the urban and economic landscape of affected areas.

Recovery should involve an independent body of local experts such as engineers, architects, economists, urban planners, sociologists, high profile civil servants and inspectors, among others, that would oversee the whole process, advise donors and supervise the work of the NGOs.

The types of needs identified during the fieldwork ten days after the Beirut Port explosion are well-defined as follows:

Vulnerable owners and tenants with a focus on retirees and the elderly

Immediate restoration of severely damaged housing units before the winter season.

Owners and tenants have clearly expressed their need for cash assistance that will be disbursed for an efficient and timely reconstruction before the winter season. There is distrust of a reconstruction process led by a second party. The restoration of historic heritage buildings requires special technical assistance.

Immediate support for the temporary relocation of residents. Owners and tenants are in need of temporary housing while they will be restoring their damaged houses. Support is needed in the form of rent assistance and housing provision as well as the transportation of furniture and equipment.

Immediate legal protection and financial assistance to tenants facing eviction. Tenants living in rent-controlled units need urgent legal and financial assistance for restoration as landlords are currently halting any works in an attempt to evict tenants.

Provision of drugs with a focus on chronic diseases. It is eminently sensible to provide drugs and medication to the residents of damaged areas. Those who can no longer afford medication will suffer from deteriorating health conditions. In case the government decides to lift subsidies, drugs will become unaffordable to many.

Psychosocial support and community building. Residents are facing post-traumatic stress disorder and psychosocial support is needed for adults and children. The community building process should be launched to protect neighbourhood identity and curb any rising tensions.

- ❖ Salary earners with a focus on informal work, migrant works, and refugees

Urgent unemployment indemnities. Salary earners, especially informal workers, migrant workers and Syrian refugees, who have now lost their jobs are at risk of poverty and deprivation. Lebanon lacks social protection schemes for these categories of workers.

Creation of job opportunities. The creation of job opportunities remains the most sustainable and structural way to curb poverty and deprivation.

- ❖ Revive businesses with a focus on the elderly and self-employed persons

Replacement of equipment and products. In addition to reconstruction assistance that meets some of the residents' needs, there is an urgent need for the replacement of equipment and products necessary to relaunch businesses and revitalize the affected areas. The elderly not receiving any pension and support and relying on their little shops, are the most in need of such support.

Business plan to revitalize the damaged areas. Even businesses not physically affected by the explosion are facing difficulties in relaunching their activity. There is a need for strong support to these businesses through a full-fledged business plan.

The table below proposes a series of recovery-related interventions by type of need.

Recommended assistance	Households	Businesses	Salary earners	Overall
Immediate (0-3 months)	<ol style="list-style-type: none"> Coordination of reconstruction support Quick identification of most vulnerable dwellings before the fall and winter seasons Identification of relocation needs before the fall and winter seasons Logistical and financial support for temporary relocation of people Cash assistance for owners, accompanied with an assessment of values of repairs of old/heritage dwellings Incentives to landlords for restoration, in return for a commitment to fair rental terms and prioritizing the return of pre-disaster occupants Psychosocial support for adults and children Childcare services 	<ol style="list-style-type: none"> Quick identification of the most vulnerable premises before the fall and winter seasons Cash assistance to owners for reconstruction Conditional cash assistance to landlords 	<ol style="list-style-type: none"> Financial and legal support to migrant workers who wish to leave the country Temporary financial support to workers who have lost their jobs Unemployment fund Waiver of household expenses 	<ol style="list-style-type: none"> Coordination of assistance to avoid overlap Steering support towards people's needs
Medium-term (3-12 months)	<ol style="list-style-type: none"> Reconsidering the relation between the port and the city Preservation of historic heritage buildings Preservation of the social fabric of affected areas Bringing communities together for a participatory recovery Identification of safe spaces and creation of community hubs for different groups 	<ol style="list-style-type: none"> Reconsidering the relation between the port and the city Empowering businesses to remain the area 	<ol style="list-style-type: none"> Reconsidering the relation between the port and the city Empowering workers Social protection for salary earners and unemployed persons 	<ol style="list-style-type: none"> Prevention of residents' migration and preservation of the social fabric of neighbourhood Preservation of historic heritage buildings Reigniting economic life of the area and creation of job opportunities Long term social protection for residents and workers Addressing waves of migration

Annexes

Annex 1- List of interviews

	Households	Businesses	Salary earners	Key informants	Total
Gemmayzeh	7	5	2		14
Mar Mikhael	7	6	4	1	18
Geitawi	7	5	1	1	14
Lower Achrafieh	8	2	4	1	15
Upper Achrafieh	8	4	6	3	21
Karantina	5	5	3	3	16
Bourj Hammoud	5	5	3	1	14
Beirut Central District		2	2	2	6
Total	47	34	25	12	118

Annex 2 - Schedule of interviews with individuals in affected areas

Hello, my name is ----- and I am conducting a brief survey for the UNDP which is undertaking a rapid study on the impact of the explosion. Your participation in this study is voluntary and anonymous. You can stop the interview at any point. You don't have to give a reason for stopping and we will not push you to continue. There will be no negative consequences for you if you don't want to participate or if you choose to stop the interview. If you want to complain or have queries later, you can contact the Consultation and Research Institute at the following numbers: 01-801108 or 70-850400.

Section 1 - Housing

1. Give the number of household members, their age and gender. How many are employed/unemployed? Are you the main income earner? Are there any pregnant women? Are there any persons with special needs? Does your household include a domestic worker (State nationality. Was she injured?)
2. What is the impact on family members: loss of life, injury, disability, etc?
3. Do you own or rent this house? When was it built? How much is your rent/instalment?
4. How damaged is your house? Is it completely or partially destroyed? Other explanation.
5. Can you still live in your house? Do you have running water, electricity, etc.? What are you lacking? If you moved to another residence, are you paying for it? Or is it part of family/friends/CSO support?
6. Do you own a second house in another area which you can stay in at the moment?
7. Assess reconstruction costs.
8. Is there any loss of household goods (furniture, appliances, etc.)?
9. Is there any loss of personal goods (clothing, money/jewelry, etc.)?
10. If you lost your income, how are you coping? (Savings, remittances, family support, assistance from the State, CSOs, sale of assets, etc.)
11. What are your immediate needs (0-3 months) (money, shelter, food, medication, health coverage, clothes, appliances, psychosocial support, etc.) Give as many details as possible please.
12. What are your medium-term needs (3-12 months) (reconstruction of house or business, finding a job, schooling of children, etc.)? Give as many details as possible please.
13. Is anyone helping you? Who and how? (Government, municipality, CSOs, order/syndicate, etc.) Give as many details as possible please.

Section 2 - Businesses

1. Do you own or rent business premises? Give the gender, age, nationality of the business owner.
2. What is the date of business establishment?
3. What is the business sector?
4. What is the impact of the explosion on the sector as a whole? (We need to grasp types of impact that we may not be aware of.)
5. Is the business completely or partially destroyed?
6. Assess reconstruction costs.

- 7. Is there any loss of equipment (furnishings, appliances, etc.)?
- 8. Is there any loss of inventory/goods? (Estimate the cost if possible.)
- 9. What is the impact on workers: How many workers do you employ? Where do they live? What is their nationality? Give their gender and age. How many were laid off? How many are facing salary cuts after the explosion? How many decided to stop working? etc.
- 10. What is the impact on employees (injuries, death...)? Were employees present at the time of the explosion?
- 11. Are employees insured? (NSSF, Private insurance,...)
- 12. What is the client base of the business: is it local, Beiruti, national or international?
- 13. Do you have plans for relocation, temporary or permanent closure? In case of plans for relocation, where to and is it affordable?
- 14. If you lost your income, how are you coping? (Savings, remittances, family support, assistance from the State and CSOs, sale of assets, loans, etc.)
- 15. Do you have insurance? Will it cover the damage?
- 16. Do you have to repay loans (USD or LBP)? What is the source of loans? Did you stop repaying them?
- 14. What are your immediate needs (0-3 months) (money, assets, psychosocial support, etc.) Give as many details as possible please.
- 17. What are your medium-term needs (3-12 months) (reconstruction of business, etc.)? Give as many details as possible please.
- 18. Is anyone helping you? Who and how? (Government, municipality, CSOs, order/syndicate, etc.) Give as many details as possible please.

Section 3 - Workers

- 1. Give the nationality, area of residence, age, and gender.
- 2. What are their occupation, skills, and qualifications?
- 3. Are you your household's main income earner?
- 4. What was the average income level before the explosion?
- 5. What is the employment sector?
- 6. How were you affected by the explosion: loss of job or income, physical injury to the individual or family member/s?
- 7. If you lost your income, how are you coping? (Savings, remittances, family support, assistance from the State and CSOs, sale of assets, etc.)
- 8. What are your immediate needs? (0-3 months) (Money, shelter, food, medication, health coverage, clothes, appliances, psychosocial support, etc.) Give as many details as possible please.
- 9. What are your medium-term needs (3-12 months): training, capital for investment, finding a job, schooling of children, etc? Give as many details as possible please.
- 10. Is anyone helping you? Who and how? (Government, municipality, CSOs, order/syndicate, etc.) Give as many details as possible please.
- 11. Do you have insurance provided by your employer (NSSF? Private insurance?)
- 12. What are your future plans: Changing career? Moving to another sector? Migration?

Annex 3 - Schedule of interviews with key informants

- 1. This section should focus more on the socio-economic impact of the damage rather than on the damage itself. Use this interview to draw a general socio-economic picture of the area (How it used to be and how it has changed after the explosion).
 - a. How does the damage sustained by housing units impact the social fabric, social capital, the demographic composition of the area?
 - b. How does it impact real estate prices (rent, sale)? Shall we expect a change in the profile of tenants and residents?
 - c. What is the economic impact of the explosion on the area? Shall we expect a major relocation/migration of businesses?
 - d. What is the economic impact of the explosion on connected/neighbouring areas in Lebanon (students, employees, employers, patients, etc.)?
 - e. What is the level of damage in your area?

	Damage assessment
Housing units	
Homeless households	
Businesses	
Schools	
Hospitals/dispensaries	
Other (churches, museums, entertainment facilities, public sectors buildings, etc)	

- 2. Assess the damage to the infrastructure: roads, water, sanitation, electricity.
- 3. Identify the needs of households, businesses, and workers.
- 4. What kind of support is currently being offered and by whom (government, municipality, CSOs, order/syndicate, etc.)?

Entity	Support offered

- 5. Identify urgent needs not currently covered by any party.

Achrafieh: loss of homes, neighborhood, and memories

Injured residents also suffering loss of jobs

Several injured residents had to stop going to work. The future is uncertain for them and they do not know whether they will be able to go back to work and whether their employer will manage to keep the business open. In case they lose their livelihoods, they will be unable to meet basic needs of the entire family.

Migrant workers and refugees who live in the area had to replace the windows and doors of their own humble dwelling with plastic shields. They were not included in any assessment and have not received any assistance. They have explained their worsening situation as a result of the deteriorating economic conditions and as the Lebanese pound lost 80 % of its value.

Severely damaged houses and angry residents

Many houses are uninhabitable and residents have moved to friends and families' houses. The fear of the winter season before the completion of reconstruction and the fear of eviction by landlords are rising and predominant among tenants. Owners, who have lost their savings due to the devaluation of the Lebanese pound or cannot access them to capital control, have no one to turn to for help except family and friends.

Most residents are willing to live in hazardous conditions due to fear or incapacity of relocation. They are hoping they will not have to sell their properties and that they will do everything they can to preserve their homes.

Residents expressed fierce anger whenever they describe their plight: losing their streets, memories, inherited homes, furniture, appliances, in addition to their inability to replace them because of the financial situation and the lack of insurance schemes in most cases. They have lost all trust in the ruling elite and the political system in place.

Elderly residents

The elderly residents have fully relied on volunteers and CSOs for cleaning the rubble and putting some order in their damaged dwellings. They have not received any help from any other party while they were unable to clean their houses, vacate them, or go to hospital. This category of people, which does not benefit from social protection, is now even more vulnerable and subject to high levels of deprivation.

Businesses

In addition to the impact of the economic and political crises, business owners are facing difficulties in restoring their businesses without any support. They are unable to pay services bills such as landline and generator bills. Many of them have mentioned emigration as the only way to secure decent living and working conditions.

Needs

Achrafieh residents expressed the following needs, while confirming once again the saturation of food assistance:


Cash assistance for reconstruction


Cash assistance for schooling


Medication


Immediate repair of houses before the winter season





Bourj Hammoud: a home for refugees and migrant workers- Homelessness is the major risk

Bourj Hammoud is a high-density urban area with a low income population, including refugees and migrant workers. Residents rely on small businesses: they are known for working in crafts, jewelry, gold industry and trade, and for producing leather and embroidery items. A quick and initial assessment shows that no human losses or major injuries were reported in Bourj Hammoud. However, people are hopeless, stressed out, traumatized, and sad. For them, any place in the world can be better than here.

Need to relocate hundreds of families

The explosion affected the inner parts of Bourj Hammoud or what is known as Al-Arid Street whereas the area that is closer to the explosion site sustained minor damage limited to glass and aluminum. The street contains old buildings constructed without reinforced concrete. These units were built illegally in the early 1980s with bricks only and no concrete columns to support mainly the roof which is the most damaged floor. The highest proportion of housing units is rented and tenants are struggling with rent payment because landlords are pressuring them to pay in USD.

According to the municipality, around 70 % of the total housing units were damaged by the explosion and 80% of them sustain minor damage limited to glass, doors and curtains: 800 buildings out of 5,000 were affected by the explosion, 23 buildings were completely knocked down and 200 others suffer from minor and major cracks. A more careful inspection of these buildings should be conducted especially that they are in danger of collapse.

This tragedy has resulted in the homelessness of many households. Many found refuge in the houses of relatives and friends and others got a temporary shelter from the church. The riddle remains unsolved regarding the other buildings to be demolished. The municipality feels helpless in this situation. There is no long-term solution to offer those people who suddenly found themselves homeless.

During the interviews, it was noticed that the majority of questioned people are jobless or have a non-profitable business due the multi-layered crisis faced since 2019. They are relying mainly on savings, selling assets such as jewelry, borrowing money from usurers or receiving remittances from a family member living abroad.

Businesses enduring high levels of hardship despite the minor damage caused by the explosion

A large proportion of the premises are rented by Lebanese people living outside Bourj Hammoud in areas like the Chouf, Zalka, and Dbayeh.

Unlike the rest of damaged neighborhoods, Bourj Hammoud businesses were not affected by the explosion. In fact, these businesses had been facing high levels of hardship due to the economic crisis since the beginning of 2019. According to the municipality, between 6,000 and 7,000 units out of 12,000 were affected by the explosion. The damage is minor in 90% of the stores and limited to the glass facades and/or doors and/or lamps. In other stores, items such as perfume bottles and grains were severely damaged or broken. No major or minor loss of equipment is reported. Although many stores, especially gold and jewelry stores, have insurance, unlike groceries and tailors, people fixed their doors and facades before the insurance decided whether it will cover the costs or not as they tend to raise serious doubts in this regard.

Despite all the drawbacks in the market nowadays, none of the interviewed people plans to relocate their business. Temporary or permanent shutdown is possible, but not at the moment. On the day following the explosion, all shops, even gyms, were open. All the interviewees mainly focused on migration. In their own words, “It is over. We can’t live in this country anymore.” They do believe that emigration is the best choice.

Salary/wage earners suffering from the impact of the economic and health crises

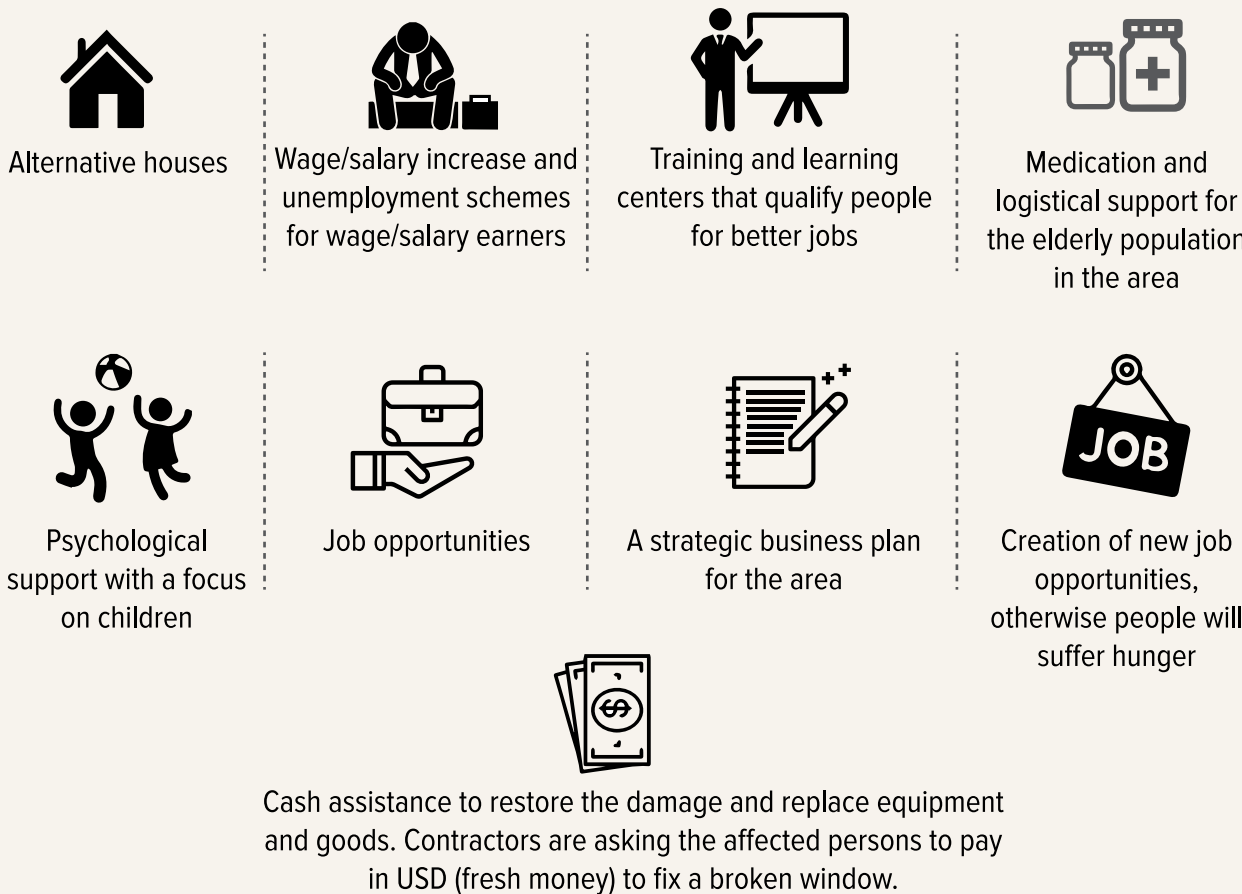
Workers are found in clothing, shoe, perfume shops and gyms. They were not affected by the explosion although they were present when it took place. They were initially facing difficult living and working conditions due to salary cuts since October 2019. Therefore, using savings, selling assets, borrowing money from friends or a family member are the main mitigation strategies adopted by workers who are being paid less and have to pay more in order to provide basic needs due to skyrocketing inflation. Some workers started looking for other job opportunities outside Bourj Hammoud in their quest for stability, while others are planning to emigrate.



Assistance and Needs

The municipality has recently taken a decision to suspend NGO intervention and requested the standardization of questionnaire and data validation regarding damage assessment and the determination of the exact needs of the affected people. This assessment will include a door-to-door questionnaire in the first phase and in the second phase, each NGO will be responsible for a category of people and a type of need. This decision is prompted by the municipality’s belief that aid was unfairly distributed and that the same people benefited every time while others were excluded.

The needs are summed up as follows:



The municipality is working on a strategic plan that will enable it to help all the families and community members affected by the explosion soon.



Gemmayzeh: Cultural heritage treasures turned into ruins and labeled “Property not for sale”

The destruction in Gemmayzeh is more visible and damage is more severe than in other areas. The streets seem deserted and people lack the willingness or strength to speak.

Our houses are not for sale

Gemmayzeh is endowed with a treasure of traditional Lebanese houses. Residents expressed their needs for urgent reconstruction assistance that takes into account the specificities of these buildings and the staggering restoration/reconstruction costs. Residents related rumors of people wanting to purchase the destroyed traditional houses. However, there is a consensus among residents not to sell their properties. One could see many “Not for Sale” signs hanging on buildings and houses.

The temporary relocation of residents was difficult and complicated as they needed support to pack their belongings, as well as logistical support to relocate temporarily to other premises (truck transportation, temporarily closing windows and doors with wood or plastic shields). The police required proof of residence before the relocation of furniture and belongings was allowed, which slowed down the process amidst a chaotic situation.

Businesses facing multi-layered crises and ensuing struggles

Most shops sustain large-scale destruction. Customers are mostly locals, consequently owners are facing a dual problem: the reconstruction of their shops first and the revival of the entire neighborhood second. If the locals do not regain their livelihoods, activity in the entire neighborhood will not be resumed and businesses will not prosper. There is an immediate need for electricity and landlines while owners are struggling with expensive generator bills.

The economic, political and health crises that preceded the explosion significantly complicate the reconstruction process. In the aftermath of the explosion, business owners are also unable to access their savings due to capital control, which hinders their efforts to relaunch their businesses. Some banks proposed to the affected enterprises taking out loans under dubious conditions. In this situation, most businesses will not be able to start again, which prompted some owners to consider selling their business and emigrating, mainly to Australia.

Workers: No one dares to dream

In general, most workers want to repair their houses, get a job, and be able to survive. Their words reflect their deep depression. No one talks about dreams, activities or future life; they all just need the minimum for survival. They just say, *“Now all we want is to live day by day.”*

The Syrians who live or work in the area have lost their jobs at a time they are the main income providers in vulnerable households. They don’t have savings to lean on in times of crisis or even to survive more than a month. Some don’t even get the food support offered by NGOs because “it is only for the Lebanese” as one soldier said, whereas the mayor said that food parcels are for everyone living or working in the area. According to the interviewed refugees, their short term needs include food support and well-paid jobs in particular, while their long term needs involve legal safeguards that ensure better residence and work permit regulations, and that facilitate their return to Syria.

Needs

Relief was offered by volunteers, such as the Muslim Scout Association of Lebanon and other CSOs that offered food assistance and cleaning support. Some political parties were also actively offering food parcels.

People emphasized saturation of food assistance and their need for:



Geitawi/Rmeil: Growing fear of eviction and **increased vulnerability among the elderly**

Predominance of elderly in need of assistance

Geitawi is considered a middle to lower class neighborhood with a majority of elderly population and a prevalence of old rental contracts. Such an ageing population urgently needs medication, especially for chronic diseases like diabetes, high blood pressure and heart diseases, due to its increased vulnerability after the explosion. Some people lost their medicine that is now buried under the rubble, or just don’t have any more money to pay for it.

Unfavorable housing conditions, fear of eviction and a torn social fabric

Tenants continue to live in destroyed shelters while landlords tend to abstain from launching reconstruction works, forcing tenants to relocate to habitable dwellings. The economic crisis has left both tenants and landlords in difficult conditions. The multi-layered crisis has hindered the reconstruction process. According to one of Geitawi’s mayors, a number of investors have expressed their willingness to buy houses and properties, even if damaged or destroyed. In case these transactions take place, the social fabric of the neighborhood is at high risk of undergoing drastic change. Most tenants are old and benefit from controlled rent. It should be noted that owners of small plots of less than 200m2 are not allowed to reconstruct their houses which were destroyed by the explosion due to urban regulations. Yet, many old houses falling in this category are now being rebuilt on small plots. At the same time, residents are struggling with the high generators fees while electricity cuts have increased since the explosion in this neighborhood.

Middle class households experiencing frustration and deprivation

Most households feel insecure, vulnerable and angry. They are worried about their children’s education, social protection issues, and health coverage. Affected households feel they are increasingly unprotected, knowing that a year ago they considered themselves to be part of the middle class. Many have expressed the urgent need for drastic political and economic reforms that would improve their living conditions, livelihoods and safety. Some households have expressed their desire to emigrate to any country in the world, stating that “this is not even a country.” Many need job opportunities, especially that they had already lost their jobs and businesses due to the economic, financial, political and health crises.



Damaged businesses continuing to operate to be able to restore damaged homes

In this area, micro-businesses and shops run by self-employed people constitute the majority of enterprises. Most shops are now open, with no doors or windows and some have replaced eth broken glass with plastic. Many were trying to keep running their businesses despite the massive destruction. Most owners live in the same area, so the explosion affected both their businesses and houses or their parents’ houses in many cases. Mini markets have sustained the loss of items such as alcohol bottles, food jars, and other food products that were thrown to the floor and got mixed with open cleaning products as a result of the explosion. These shops need to get new stock in order to be able to work and make profit to repair their houses.

Needs

The needs of people in this neighborhood include:



Government supervision/control of material and labor costs.



Cash assistance for reconstruction as well as the replacement of furniture and appliances. In addition to reconstruction, businesses need cash assistance to replace their lost equipment and goods.



Launching initiatives for children in neighborhood schools in cooperation with social workers and therapists to plan art activities and storytelling workshops about what happened to them during the explosion. Artistic and psychological support to children is very beneficial to them and gives time to their parents so they can take care of their destroyed houses or businesses. Psychosocial support is also needed for old people. It can be offered in the form of a visit during which they receive a small box of chocolate and have the opportunity to express their needs and feelings, which will ease their loneliness and comfort them.



Karantina: A forgotten area suddenly remembered-Poverty and vulnerability pocket at the outskirts of the capital

Karantina is located in Medawar cadastral zone of Beirut and is one of the closest areas to the explosion site. As a result, it sustained the highest level of damages in terms of human losses and physical destruction. The assessments done by UNDP- particularly the rapid socio-economic assessment- placed a special focus on Karantina known to be historically marginalized and to host the most vulnerable population of the capital Beirut. Karantina is well known to be home for people coming from multiple countries and ethnicities including Yemen, Eritrea, Sudan, India, Bangladesh, Pakistan, Somalia, as well as Syrian refugees. The explosion caused major losses and damages in the area including human losses, massive shelter destruction, and major economic activity disruption.

Human losses

According to the area’s mayor, almost everyone who was in the area at the time of the explosion was injured in some way. A large number of residents were hospitalized, after sustaining severe injuries. Karantina mayor mentioned injuries included cuts, bruises, broken bones, head and limb injuries that required surgery. Some residents in Karantina were reported to have lost their lives in the explosion, but no exact number was provided.

Loss of homes and shelters

According to one of Karantina’s mayors, the area is one of the most damaged areas in Beirut. There Almost every house has been affected in some way. The impact becomes more severe the closer one gets to the port. In the vicinity of Forum de Beyrouth, the damage is less severe than the areas that are much closer to the sea and the port. The majority of houses in Karantina are severely destroyed and inhabitable, many people reported that their homes were now unsafe to live in and have relocated temporarily or permanently. Damages included broken walls, ceilings, broken window glass, broken doors, window shatters, electrical wires, plumbing/water pipes, TV satellites. Karantina residents reported that they are unable to pay for the damages and are waiting for aid to be able to repair or rebuild their houses. The severity of the destruction in the area suggests a high reconstruction cost, which should mostly come from CSOs or donors, as the municipality and the Government did not show any interest to provide aid for reconstruction. Meanwhile, the residents of the area are unable to cover the costs out of their pockets.

People in Karantina reported that they lost household and personal items in the blast, including furniture and appliances, specifically couches, bed frames, bedding, fridges, stoves/ovens, washing machines, water tanks (all of these needs are common across all households, some in more need than others based on how severe the damage to the house is). In Karantina, interviewed residents reported the loss of laptops, cell phones (burned by the hot air resulting from the explosion), as well as clothes and passports/ personal ID papers.

Shortage in connectivity to services

Residents are facing electricity and water shortages. Basic services such as electricity and water are not always being delivered. Some buildings still have no access to electricity and are for most of the time relying on generators, which means incurring additional cost, at times where they are in dire need of money. Residents reported that the electricity was cut off for a week, then returned with the usual three hour cut offs. Interviewed households also reported that water was available, but some houses had some issues with inconsistent water availability, indicating a possible damage to water networks/water tanks. Wi-Fi connection was also unavailable for over a week after the blast, but it returned to normal with the electricity.

Growing fear of eviction among old rentiers

Karantina is one of the areas that has a concentration of old rentiers. Tenants fear they will get evicted as landlords will not fix the apartments. This will drastically alter the social fabric of affected areas. Tenants feel “alone” in their distress. the majority of the residents interviewed lived in rent-controlled apartments. A large number of people living in Karantina are migrant workers or refugees, who usually work at the port, thus most of them rent apartments/houses in the area of Karantina, as it is cheaper than other areas and is in the vicinity of their work. According to the mayor of Karantina, many building owners are attempting to push out these residents, whose rent is based on the old rent laws, by refusing to repair damages.

Complete destruction of business activities around the port

The Port neighbouring area is a vibrant area with many shops, restaurants and bars. The impact of the explosion has left many businesses completely or partially destroyed including Karantina. Businesses are reported to remain closed until business owners manage to repair their shops and make them functional again. A lot of small businesses around Karantina are owned by residents thus these people find it difficult to relocate and are seeking to open their businesses again. Renovation and repair cost is estimated by the business community to range between 20,000 and hundreds of thousands of dollars.

Most of small business did not insure their businesses. Insured businesses, such as shipping companies in Karantina, are not optimistic about getting covered by insurance for the cost of repairs. This uncertainty is delaying restoration and in other instances business owners are forced to tap into their own savings for this purpose.

Discrimination against migrant workers and refugees is discerned

Migrant workers and refugees are considered among the most vulnerable groups legally,

economically, socially, and sometimes linguistically. The explosion has further exacerbated their deprivation and vulnerability. In Karantina, the port workers reported discrimination in aid distribution, claiming that aids were taken away from them when they say they’re Syrian. Migrant workers and refugees make up a big pillar of the workers demography in Karantina, but as minority groups, it is feared that they will be forgotten when it comes to aid.

In Karantina it is quite common to see multiple losses in the same household, such as losing employment and shelter at the same time, which puts these residents at a higher vulnerability risk.

Rising tension among residents

Karantina is considered as one of the host communities for Syrian refugees. It is reported that the area is witnessing rising tension targeting refugees and migrant workers. Host communities have expressed their frustration regarding the absence of state support while they perceive continuous assistance from UN agencies and CSOs funnelled to Syrian refugees. On the other hand, interviewed Syrian refugees and migrant workers have showed that they are denied food parcels’ aid on the basis of their nationality. A lot have also mentioned that they are also overlooked by offered support for clearing the rubbles and fixing houses.

Recap: The striking problems facing people of Karantina

The striking problems facing Karantina in the aftermath are summarized as follows:

- Homelessness as people do not have an alternative shelter to relocate to
- Serious damages to homes and businesses and no serious and consistent support is being delivered
- Serious and numerous injuries among residents as the area is the closest to epicentre of the blast
- Growing fear of eviction as the area is home for high percentage of old rentiers and the landlords will use this opportunity to evict them
- Rising tension as a consequence of the multi-ethnic fabric of the area

Needs as spelled out by citizens

Cash assistance to revive businesses is the most urgent need. The vast majority of business owners highlighted that cash assistance is their most immediate need since it is the most efficient and direct channel, considering that capital control and hidden haircuts have limited access to their own funds and made cash assistance extremely urgent. In Karantina, almost every business in the area needs aluminium, glass, wood, new walls, ceilings and flooring, as well as plumbing and electricity according to the mayor.

“Every repair needs to be paid in dollars. My dollars were stolen by the banks. I can’t afford to lose more. If we want to rise above what happened, we need cash assistance and we need it now.”

Building damage assistance is another critical need. Several associations and professional orders are providing damage assessment, reconstruction plans and have pledged reconstruction support. In Karantina, reconstruction efforts are only targeting a few streets, while excluding streets that are predominantly occupied by non-Lebanese residents.



Mar Michael: The most vibrant neighborhood in Beirut lost its spirit

Residents continuing to live in hazardous conditions or forced to leave their uninhabitable dwellings

Some buildings are in danger of collapse, but some residents are unwilling to leave, either because they have no other place to go to, or because it is their home and they wouldn't want to burden family members with staying with them. They don't want a shelter; they want their homes to be repaired. *"My parents were seriously injured. The whole house was destroyed. They are both above 80. They were soaked in blood. Still, they don't want to leave their home. Their memories are there."*

Other apartments are destroyed to a large extent and currently unlivable. One participant who is residing at her sister's, along with her unemployed son, feels she is not really alive and that her home is everything to her. Without doors and windows, the sense of safety and privacy is no longer secured; thus the majority of the people interviewed mentioned that they need to have them fixed first. *"I want windows and doors. This will bring me some peace."*

Many participants expressed their fear of the upcoming rain and cold weather. In fact, they know that aid and assistance will take time to get to them, which will complicate their already unbearable situation when the rain comes. This entrenched fear shared by all the participants whose houses are impacted, has pushed them to reassemble their shattered homes at their own expense or by receiving loans or assistance from family members and friends. However, it is clear that they cannot afford to pay all the reconstruction costs, and hope to receive immediate help in this regard. *"We started to fix a few crucial things in the house, but the damage is so big that we will not be able to do it on our own. We need support, and we need it now."*

Absence of services and loss of appliances increasing the vulnerability of many people

Basic services such as electricity and water are not always being delivered. Some buildings still have no access to electricity and rely on generator supply, with additional costs incurred at a time they are in dire need of money. Moreover, many participants highlighted that they lost their kitchen appliances, electronic equipment and valuable furniture. Some people interviewed mentioned that the lack of functioning appliances to cook and wash their clothes makes them even more vulnerable and dependent on relief aid or family support.

Threatening the delicate social fabric

Another point that is worth mentioning here is the tension between landlords and tenants. Some landlords are unwilling to pay for the reconstruction of the apartments, leaving the tenants with two options: leave or pay to stay. The issue of "old rents" brings an added layer of complexity. However, it is important to note that some landlords are also incapable of financing the reconstruction by themselves, given the economic situation in the country and the restrictions on banking withdrawals.

A clothing shop owner said that her landlord told her to fix everything out of her own pocket and that he is not even willing to decrease the rent for a short period. The lack of regulations/directives from the government and the lack of monitoring from public institutions will leave room for such behaviours that would only hinder a fair reconstruction process in the affected areas.

"It is important for them to fix their houses in order to be able to stay in them," said the interviewed mayor. "The social fabric will be impacted as it seems the elderly population will stay, but the younger population and new residents will probably leave," highlighted the mayor. She warned of a potential loss of the social fabric and the architectural heritage in Mar Mikhael given: (a) possible waves of migration if no rapid reconstruction occurs; (b) the inclination of owners and Landlords to sell their property because of the shortage of dollars and the deteriorating economic conditions. The role of the State and the stakeholders involved in reconstruction is crucial in maintaining the spirit of Mar Mikhael.

The destruction and stillness of a previously vibrant neighbourhood

The neighbourhood of Mar Mikhael is a traditionally vibrant area and teems with many shops, restaurants and bars. The impact of the explosion on this area has left many businesses completely or partially destroyed. While touring the area, we noticed that many shops were closed. Some business owners do not have the financial capacity to reconstruct their businesses. Others are reluctant to fix their shops because the whole neighbourhood is destroyed, and it will take many months to rebuild it again. The traumatic experience during the explosion and in its aftermath will deter for clients from coming back to this area, amid devastation and destruction.

"If I fix the place, I will keep it closed. The whole neighbourhood is in mourning. We don't know if Mar Mikhael will go back to what it was before."



Loss of expensive business equipment which is impossible to replace

Regarding products and equipment, all business owners mentioned that the core of their work has been hit by the explosion: restaurants lost their kitchen equipment and furniture, small markets lost their supplies and fixtures, and pharmacies lost some of their stock of medication but tried to remain open soon after the explosion because of the need for such medical supplies. One restaurant owner said that he still did not have the courage to check all the equipment because he knew that most of them are now useless. An owner of a money transfer shop said that until he secures new equipment and installations, he will not be able to resume work and earn an income.

Laid off workers grappling with unemployment and left without any protection

A large proportion of workers will not receive salaries until further notice. Others are/will soon be jobless and will join the increasing number of unemployed individuals. The loss of jobs and income is a direct consequence of the explosion, hence the uncertainty of the future of businesses in the area. Given the uncertainty of the situation, some business owners had to lay off their staff while others will be unable to pay them their salaries until further notice.

"In our restaurant, we used to employ 10 workers but they are currently unemployed. We don't know when and how we can bring them back to work. We have zero visibility on the future."

Many wage/salary earners have lost their jobs and source of income, hence their reliance on family members, friends and what remains of their savings, keeping in mind the current banking restrictions on withdrawals.

A Sudanese national who works as a cleaner in a bar stated that his house was also hit and that he was in need of food parcels. In fact, when the Lebanese Army was distributing food, he was not given any parcel on the ground of his nationality. While his employer is currently fixing the place, he doesn't know if and when he will be paid. In the absence of legal papers, his situation is similar to that of many other migrant workers who find themselves stuck in the country and incapable of leaving.

"I want to go back home but I can afford neither the fines of the General Security nor the price of the ticket."

The main concern of the workers interviewed is being able to financially sustain themselves and their families, as most of them are the main breadwinners. Some workers, mostly in restaurants, are relying on their income to pay for their studies.

Needs of residents

CSOs, NGOs and the Army have been mostly helping with providing and distributing food parcels and checking the most damaged apartments, but without ensuring a real follow-up after the first visit. Participants have mentioned that they are left alone, with only groups of volunteers helping them with cleaning the rubble at the beginning. Regarding affected businesses, many suppliers have shown support to their affected clients by suggesting the replacement of damaged goods, or by distributing supplies on a long-term loan basis with preferential pricing.

The most immediate need is fixing houses and making them safely livable again before the winter. Participants clearly stated that they prefer cash assistance to be directly delivered to them. All participants highlighted that cash assistance is preferable since it is the most

efficient and direct channel. Cash shortage in the country also makes cash assistance urgent.

"I don't trust anyone with rebuilding my home. No one except me and my family would bring it back to the way it looked. I also can't afford to wait for help."

Diapers, baby milk, medication and medical assistance have also been pointed out as needs that are not being addressed by CSOs and NGOs in the field. One participant mentioned that his medication was not always available before the explosion and expressed his fear of not being able to secure it at all now.

Some participants mentioned that they need to find a job to be able to secure their livelihoods and that of their families. This might require extensive efforts to be made by different stakeholders to create job opportunities and boost the labour market under economic reform plans.

Psychosocial support did not figure among the priorities mentioned by the participants. However, it was clear from their stories and behavior that some participants are haunted by nightmares, some are unable to sleep alone, and others have developed sound trauma.

"I am being strong and coherent, but deep inside I feel helpless and lonely. Last time, a door was suddenly shut, so I ran to my father, held his hand and pushed him to the bathroom so we could feel safe."

In fact, since most affected people are still suffering the traumatic effect of the explosion, it is still early to speak of the post-traumatic stress disorder. Some people are speechless and many have not yet realized the long-term impact of this tragic incident on their lives.

As one of them put it, *"We are living day by day. We can't survive differently."*





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