NORWEGIAN REFUGEE COUNCIL

CONSULTANCY REPORT


Photograph: Bilal Hussein/AP

SYRIAN REFUGEES IN LEBANON:

GENDER & ACCESSIBILITY TO HOUSING

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For: Norwegian Refugee Council, Lebanon

February 2019

ACKNOWLEDGMENT

This consultancy report was produced by Rana as a participant in the Executive MSc in Cities at the London School of Economics .

I would like to express my deepest appreciation to all those who provided me with the possibility to complete this Consultancy Report.

A special gratitude is due to the outstanding team at NRC Lebanon, my host organization - particularly Nick Harcourt, Sawsan Saad, Maha Al Ayyoubi, and Layal Samaha- whose remarkable support, valued input, and facilitation efforts have made the consultancy process tremendously efficient and fruitful.

Furthermore, I would like to acknowledge with much appreciation the vital role of my supervisor at the London School of Economics, Dr Savvas Verdis, for his invaluable guidance and sharp insight from the very onset up until completion.

ABBREVIATIONS

FHH	**Female Heads of Household**
GBV	**Gender-Based Violence**
HH	**Households**
LCRP	**Lebanon Crisis Response Plan**
MoSA	**Ministry of Social Affairs (Lebanon)**
NRC	**Norwegian Refugee Council (Lebanon)**
OFC	**Occupancy Free of Charge (NRC's main shelter programme)**

CONTENTS

EXECUTIVE SUMMARY

In the context of the Syrian refugee crisis that Lebanon has endured since 2011, this consultancy provides NRC, a leading shelter programme provider, with real-time information on the challenges female heads of households (FHH) refugees face while accessing NRC's shelter programme (OFC) and the rental market generally. The aim of this consultancy is to improve gender mainstreaming within NRC's OFC programme as well as to enhance OFC's impact on FHH's accessibility to the rental housing market, thereby reducing any gender inequities.

The consultancy's key **findings** were as follows:

1. Based on face-to-face interviews held with 20 FHH (OFC beneficiaries of NRC in *South Lebanon*), the top 4 challenges reported by FHH in accessing rental markets were *(in decreasing order of importance):*
   - Financial vulnerability/ Affordability
   - The risk of security, privacy, and exploitation threats during occupancy
   - Landlords' discrimination on FHH's access to housing - *this was further validated through phone interviews held with 14 Landlords briefly gauging their gender bias*.
   - Inadequate knowledge of the housing market and weak negotiation skills
2. NRC's OFC programme acts as a buffer between FHH and the market thereby mitigating the above reported challenges and the ensuing protection risks. This was further demonstrated by the fact that the majority of FHH preferred an OFC-type shelter instead of cash assistance.
3. Further to a detailed review of NRC's OFC process and to interviews held with NRC's shelter team as well as with other similar key actors in the Shelter Sector, there was a clear determination across the board to further enhance the response to address FHH's reported challenges and adopt gender mainstreaming at a deeper level going forward, with a focus on "**protection**". Yet, the actions taken to date on this front are still in the early stages and leave room for improvement.

Recommendations were provided accordingly to NRC and to the entire Shelter Sector based on an analysis of the key findings, supported by a literature review as well as by propositions from both FHH and interviewed NGO's. The key recommendations are themed along the following lines:

1. General: Enhance the OFC programme beyond merely becoming more "gender-sensitive" to becoming "gender transformative". In this sense, the recommendations go beyond mitigating FHHs' exposure to gender-related risks *in the short run* during the OFC period, to additionally explore the opportunity of using OFC as a capacity-building platform that increases the beneficiary FHH's chances in overcoming the identified housing accessibility challenges once the OFC "buffer" disappears. The outcome is transforming the vulnerabilities and the reasons behind the current gender order *in the long run*.
2. Address the security/protection challenges during occupancy by introducing measures such as: strengthening contracts with Landlords, focusing on "shelter location", and creating a monitoring system for abuse instances.
3. Prepare FHH for the rental market through capacity building programmes that improve their knowledge of this market and grow their negotiation skills.

4. Improve the financial vulnerability of FHH by increasing their employability, which in turn improves their accessibility to housing and reduces exploitation risks.
5. Raise awareness amongst the FHH beneficiaries and the hosting community to alleviate exploitation risks and gender biases.
6. The key recommendations to the Shelter Sector mainly relate to having a structured collaboration amongst key shelter actors aimed at improving gender mainstreaming in shelter programming, as well as a stronger coordination with other sectors such as Livelihood and Protection on this subject. Furthermore, the sector is to adopt a unified approach towards donors regarding advocating for the peculiar situation/needs of FHHs for whom affordability is not the only key deterrent to accessing housing markets, and for whom an OFC-type programme is therefore a much-needed buffer notably on a “protection” level.

INTRODUCTION/ BACKGROUND

This report is the outcome of a 6-month consultancy provided to the Norwegian Refugee Council (NRC) in their capacity of the largest operating shelter programme in Lebanon in terms of grants values and scale of operations in response to the protracted Syrian refugee crisis that has shook Lebanon since 2011.

The Lebanon Crisis Response Plan (LCRP) adopted a sectoral approach and a national "Shelter Sector" jointly led by MoSA (Ministry of Social Affairs), UNHCR , and UN-Habitat was established in 2015 (Figures 1&2) (GoL & UN, 2017). NRC's shelter programme operates within this national Shelter Sector framework and NRC is considered a key player in this regard, providing input into the LCRP strategic direction.

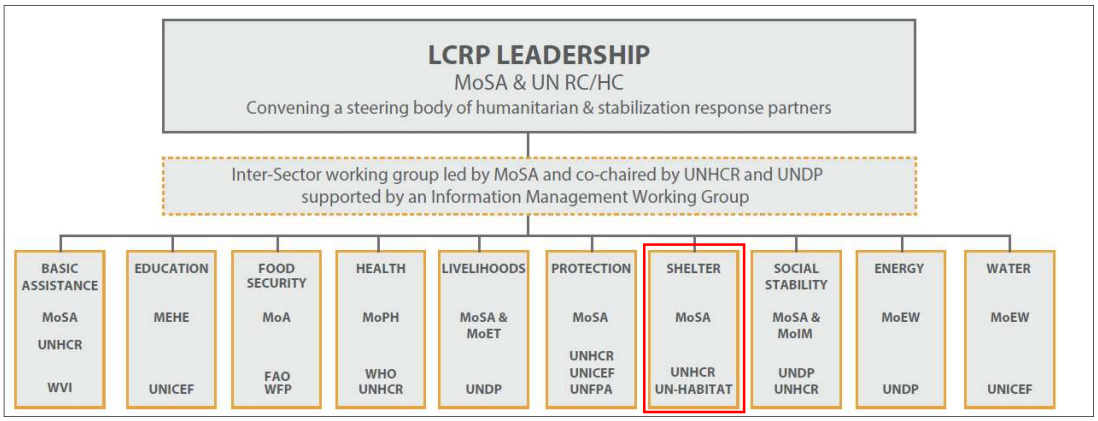


Figure 1: LCRP Sectors Governance and Structure
Source: GoL & UN, 2017, p.22

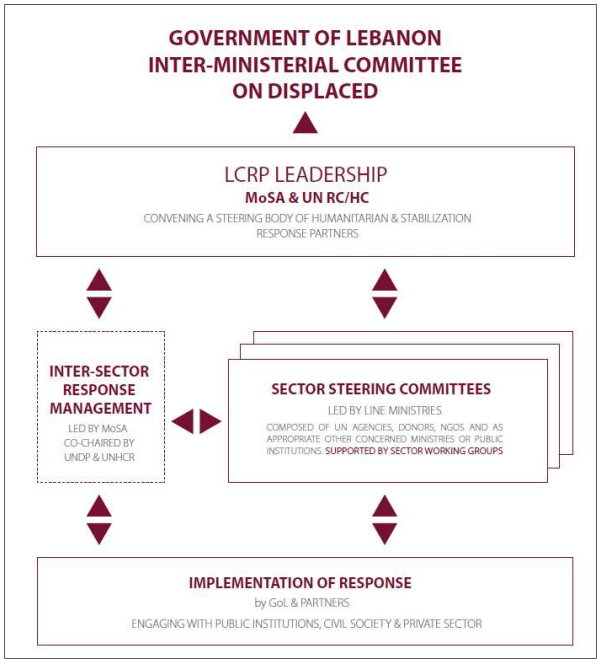


Figure 2: LCRP Coordination Structure
Source: GoL & UN, 2017, p.21

The NRC shelter programme provides various shelter modalities among which the OFC modality (Occupancy Free of Charge), the highest implemented one across areas. The OFC modality is a rent-free shelter intervention, securing 12 months of occupancy for vulnerable refugee households, in accommodation meeting or exceeding minimum standards, in exchange for a conditional financial investment provided to Lebanese landlords to upgrade their properties *(see Appendix A for OFC detailed process*). OFC is also an integrated programme going far beyond just providing a "roof over the refugees' heads" as it provides a comprehensive package during occupancy which addresses shelter, WASH, legal, protection and community acceptance support.

NRC has always been keen to preserve quality programming through research-oriented initiatives and constant monitoring and evaluation cycles. NRC shelter programme has already conducted many OFC evaluation/analysis exercises and in 2018, NRC shelter programme has initiated wider aims, one of them being the impact of OFC on ***gender & accessibility to housing*** which is the focus of this consultancy.

This consultancy was launched with the aim of supporting NRC efforts primarily in unpacking female heads of households' (**FHH**) vulnerabilities and challenges while accessing housing markets in order to improve gender mainstreaming in the current OFC programming. By collecting and analysing solid real-time field data on such challenges, NRC will be provided with recommendations for (1) further improving their OFC programming around gender and FHH needs and (2) enhancing OFC's impact on reducing its FHH beneficiaries' vulnerability levels thereby facilitating their future accessibility to the housing rental market.

The field study was undertaken via the lens of the NRC South operation (NRC Tyre office), where targeted efforts towards integrating protection of FHH in their OFC programme have been initiated for over a year now.

The underlying context behind the need for such a research initiative focused on FHH groups can be summarized through some of the findings of the latest "Vulnerability Assessment for Syrian Refugees" conducted in 2018 (UNHCR, World Food Programme & UNICEF, 2018):

- **18%** of all the household among Syrian refugee communities in Lebanon are **FHH**
- FHH are almost **twice as likely** as male-headed households to live in informal settlements/non-permanent shelters (32% vs. 17%) and are less likely to live in residential buildings (56% vs. 68%). This was the trend in 2017 as well.
- **FHH are still among the most vulnerable.** They fared worse than male-headed households on nearly every indicator of vulnerability. Their greater vulnerability could be partly explained by the fact that 55% of female-headed households had no working members, compared to just 27% of male-headed households. Moreover, unemployment rate for women is at 61% as compared to 35% for men.

As vulnerability assessments continuously highlighted FHH's precarious situation in accessing shelter, the gender mainstreaming topic has gained increased momentum over the past few years amongst the entire Shelter Sector. There has been a conspicuous progress in the sector's overall strategic direction aimed at addressing the peculiarity of the FHH situation. To this end, this consultancy's findings and recommendations will equally extend to inform the entire Shelter Sector and its key actors. The findings will also serve as an advocacy/awareness tool on the constraints impeding FHH's accessibility to the housing rental market.

The research question that this consultancy shall attempt to answer is thus two-fold:

- ***What are the FHH's accessibility challenges (if any) to the current shelter assistance programmes and to the housing rental market in general?***
- ***What are possible solutions/mitigation measures to these challenges, which can be rolled out through the platform of NRC's OFC and similar shelter programmes?***

CHAPTER 1: METHODOLOGY

1.1 General approach

To unpack the Research Question, the approach was as follows:

i. Investigate the FHH shelter accessibility challenges through an elaborate field data collection and analysis. This was the core element of this consultancy's research and the most elaborate part in line with NRC's directive and interests. Chapter 2 "*Demand side*" covers this work thereby answering the first fold of the Research Question.

ii. In order to provide recommendations on better addressing the identified FHH challenges, it was essential to also investigate the current approach towards FHH on the supply side, i.e. the approach of:

- NRC (primarily) and other NGO's providing shelter programmes
- House owners/ Landlords

The ultimate aim of this task is to understand the degree to which the approach on the supply side matches the needs and constraints on the demand side. Chapter 3 covers this work. Through this sort of gap analysis, recommendations for shelter programming improvements are then devised in Chapter 4.

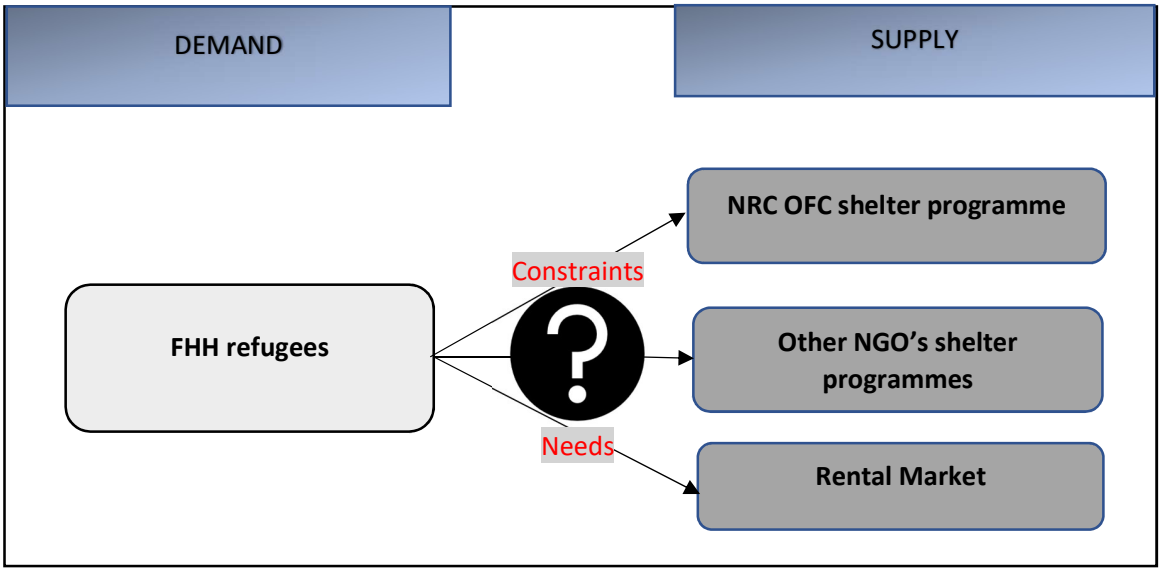


Figure 3: General approach of the consultancy

1.2 Research framework and methods

The research framework adopted is cross-sectional, with qualitative research methods as follows:

- Demand side investigation (FHH): Qualitative in-depth field interviews held over the course of 2 weeks. FHH were interviewed in their current shelters (*see questionnaire used in Appendix B).* The interviews explored FHH's experience with the various factors that typically affect accessibility to shelter. The questionnaire has been developed based on general and focus group discussions held with NRC as well as on a literature review of shelter accessibility generally (Anani, 2013; Flatau, Smith, Carson, Miller, Burvill, & Brand, 2015; Norwegian Refugee Council [NRC], 2012; NRC, 2016a; NRC, 2016b; NRC, 2016c; NRC, 2017; OHCHR & UN-Habitat; 2009).

- Review of NRC and other NGOs programmes:
  - OFC: through a detailed desk review of the OFC process, lengthy discussions with the Beirut and South teams, as well as focus group discussions with the Social team in the South.
  - Other NGO's: Interviews were held with key representatives from selected NGO's (*see questionnaire in Appendix C).*

- Landlords gender bias investigation: Interviews were held *over the phone* (*see questionnaire in Appendix D).*

1.3 Sample selection

- **FHH sample:**
  The focus area of the field work was the South of Lebanon. The database of NRC South's beneficiaries *[dated 19 October 2018*] was used for the selection of the FHH to be interviewed. The database showed 76 FHH OFC beneficiaries to date. Further to discussions with NRC Monitoring & Evaluation team and with LSE, it was jointly agreed that **a sample of 20 FHH** (26% of total FHH number) would be suitable for the research, subject to data saturation being achieved which was indeed the case.

  In terms of the choice of the sample, the intention was to have a diversified sample along the following criteria:

  i. FHH in both "rural" and "urban" areas: this would provide indications about their preferences and differences.
  ii. A mix of "previous" and "current" beneficiaries as it was important to understand how women's situation has evolved since they left the NRC shelter.

  Under each of these categories, the participants were "randomly" selected (using the random sampling function in Excel).

Limitations in practice:

The intended "balanced" mix of participants along the above 2 criteria was hard to achieve given the fact that many "previous" randomly selected beneficiaries could not be reached on their contact details registered in the database. This provided an indication that the FHH refugees population is a very dynamic one and internal/external movements may be constantly occurring. The final composition of the sample is as shown in Figure 4.

URBAN		RURAL	
Beneficiaries in database: 68 Initial Target: 12		Beneficiaries in database: 8 Initial Target: 8	
Current	Previous	Current	Previous
Total interviewed: 13 FHH	Total interviewed: 2 FHH	Total interviewed: 3 FHH	Total interviewed: 2 FHH

Figure 4: FHH sample composition

- **NGO's/ other key stakeholders:**
  The other organizations were chosen based on NRC's recommendation given their extensive knowledge of the Shelter sector leading agencies and key actors. Interviews were held with key personnel from the below organisations:
  - MoSA
  - UNHCR
  - Save the children
  - CISP
  - ICRC

- **Landlords**:
  This task was to briefly gauge any potential gender bias on the landlords' side, as an *additional* verification step to validate what FHH would be reporting on this subject. It was decided here to have a sample of 12 Landlords as this is typically the minimum required to achieve data saturation. In this instance, 14 landlords had to be interviewed to reach data saturation. Landlords were chosen from the database of participants in the OFC programme in the South as well.
  The intention was to have a diversified sample along the following criteria:
  i. A mix of landlords who have already hosted FHH versus those who had only hosted MHH. This would provide insight on landlords' experiences with FHH and identify any bias from those who had never hosted FHH.
  ii. Landlords in both "rural" and "urban" areas: as this could link back to the related FHH preferences.
  iii. A mix of "previous" and "current" landlords: this would give an idea on the attitude of Landlords post-OFC, for those who have joined the rental market.

Within each of these categories, the participants were randomly selected from the database (using the random sampling function in Excel). Some randomly selected landlords had to be replaced with others as they were on NRC's blacklist.

The final composition of the sample of 14 landlords is as shown in Figure 5.

Landlords who hosted FHH during OFC (Total: 6)			**Landlords who did not host FHH during OFC (Total: 8)**			
Current	**Previous**		**Current**		**Previous**	
Total interviewed: 5 Landlords	**Total interviewed: 1 Landlord**		**Total interviewed: 3 Landlords**		**Total interviewed: 5 Landlords**	
All Urban	All Urban		2 Urban	1 Rural	3 Urban	1 Rural

Figure 5: Landlords sample composition

CHAPTER 2: DEMAND SIDE ANALYSIS AND KEY FINDINGS

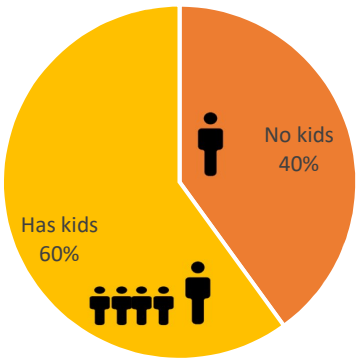
As detailed in the Methodology section, the in-depth interviews held with FHH were the main vehicle for gathering invaluable information regarding the issues faced by FHH during their hosting period in OFC shelters, but more importantly while trying to navigate the rental market on their own.

2.1 Interviews detailed findings

The 20 interviews' results were analyzed in depth and the below findings were deduced. The findings are presented along the various sections of the questionnaire.

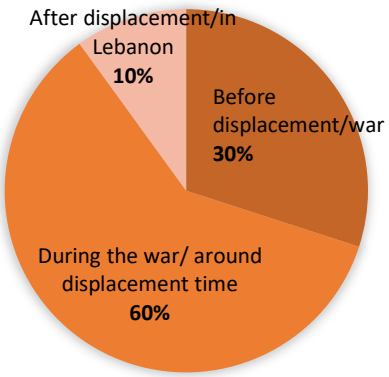
I. History/ Story telling

- **Age range**: 24 → 61
- **FHH composition**



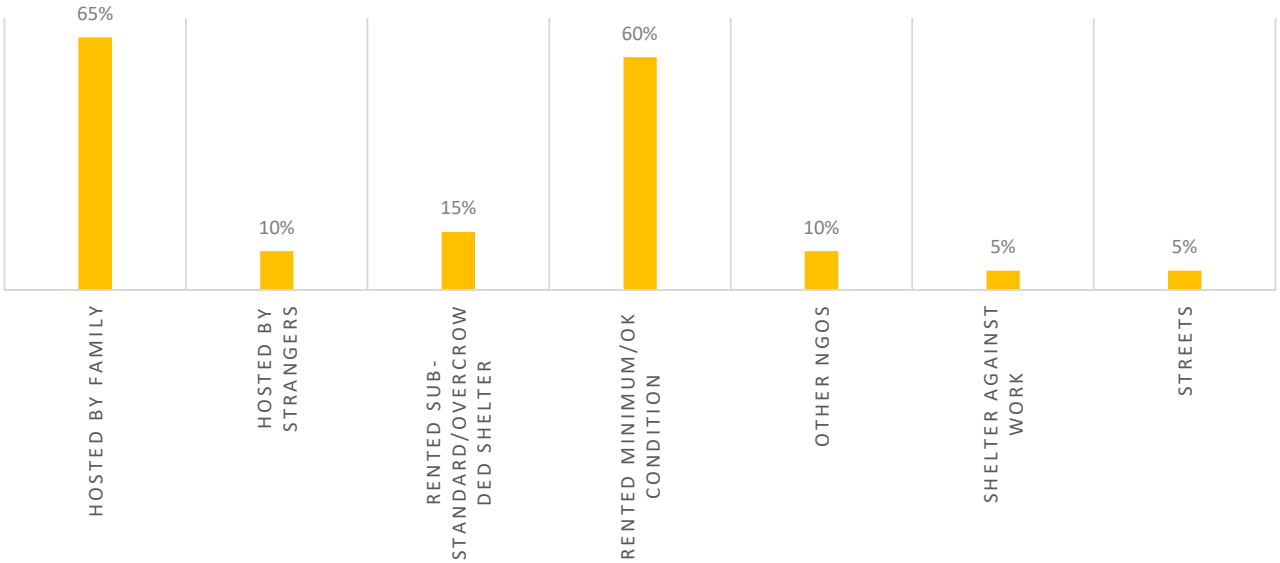
- **Range of stay in Lebanon**: 6 months → 7 years

- **BECAME A FHH**



70% of women have seen **their role change to FHH** since displacement from the war

- **SHELTERS HISTORY**
  (since arrival to lebanon)



Quotes from FHH

"All this [being responsible for the household] is new to me, and it is a really rough journey"

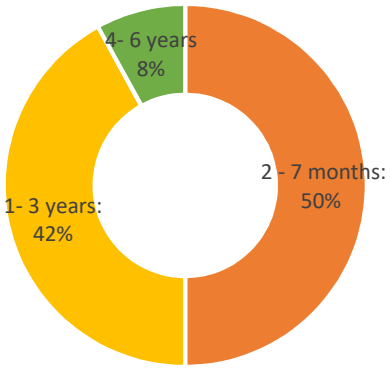
➔ By mapping out the "chronology" of shelters history for all 20 FHH, the following was deduced:

a. The most common trend is as follows:

(1) Hosted by family --------- (**2**) Rent -------- **(3)** NRC OFC shelter

b. After leaving NRC shelters, FHH typically resorted to rentals again. However, those same FHH required another NRC shelter again soon after a while from renting. The OFC may have improved the FHH's financial situation in the short run however in the long-run they could not sustain paying the rent, mostly given that their potential income sources would not have really changed/improved.

- **RENTAL DURATION**

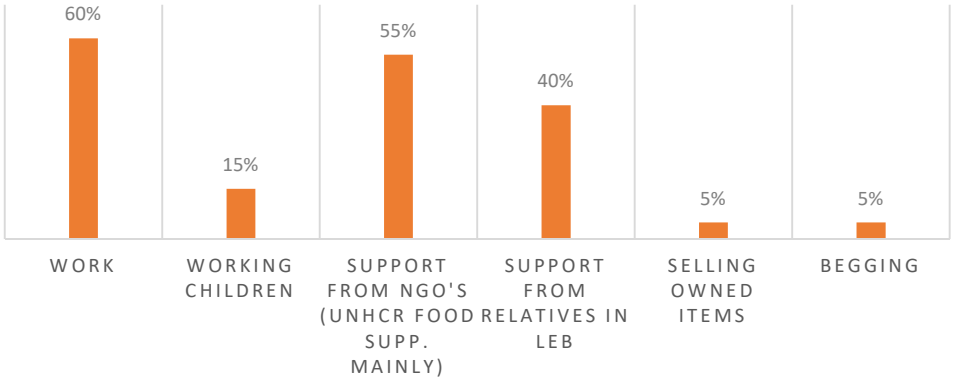


Average rental duration:

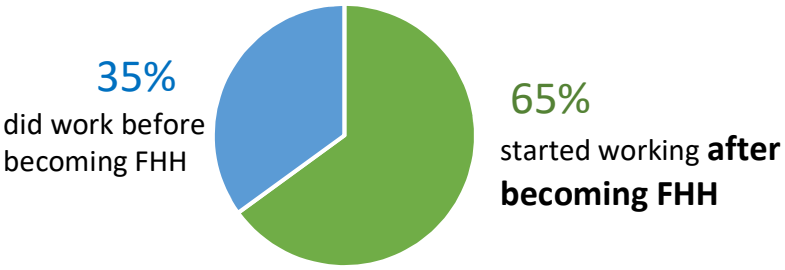
17 **months= 1.5 years**

II. Livelihood

- **WAYS USED FOR SUPPORTING FAMILY TO DATE- (SINCE ARRIVAL TO LEBANON)**



Out of the FHH who worked to date:



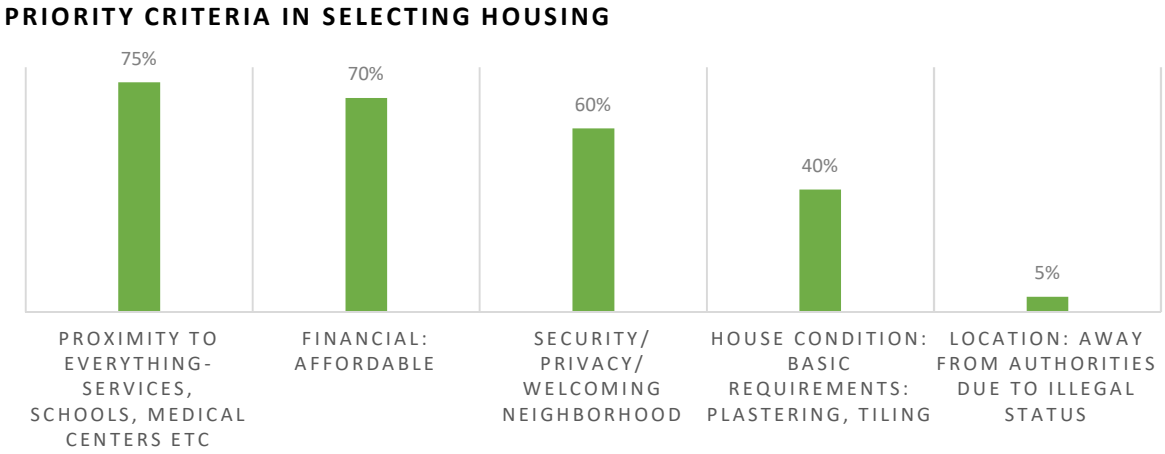
MAIN JOBS UNDERTAKEN BY FHH

AGRICULTURE | DOMESTIC WORK | SHOPS (vendor, assistant)

EMPLOYMENT CHALLENGES FACED IN LEBANON

Leaving kids alone at home | Only basic jobs are available to refugees | Unstable jobs | Most employers/jobs require men

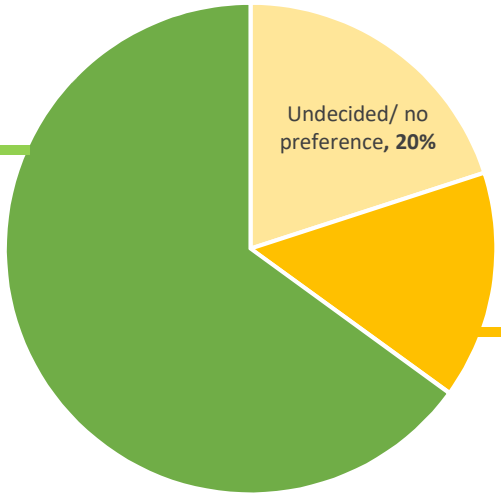
III. Priority criteria in selecting shelters



PREFER **URBAN** 65%

Reasons:

- More **privacy**, people less likely to watch and interfere- "anonymity"
- **Society** is more open towards FHH/ **protection from stigma**
- To be **close to services** & schools and avoid high costs and protection risks of transport



PREFER **RURAL** 15%

Reasons:

- Feeling of belonging, neighbors get to know them and act like a **protective family** from strangers' harassment if needed
- Feeling **lost and lonely in big cities**
- Simply because they come from a **rural area in Syria**

Quotes from FHH

"Security is critical for us especially that we were forced to flee home in search of security"

"I can't just choose any convenient house in the same way as when my husband was around. I need to be sure it is safe and all"

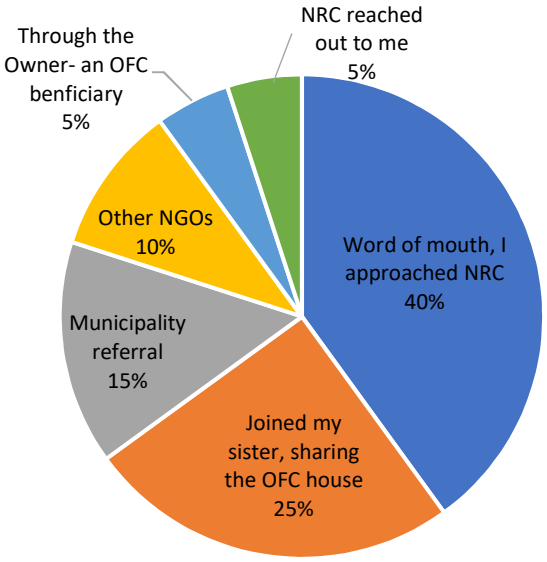
"I feel at peace now that I have moved to the city as I am away from all the gossip and interference of people in my life in the village"

"Maybe if I were in a city, I would dare to separate from my sister and her family and live alone. There would be less society pressure and monitoring"

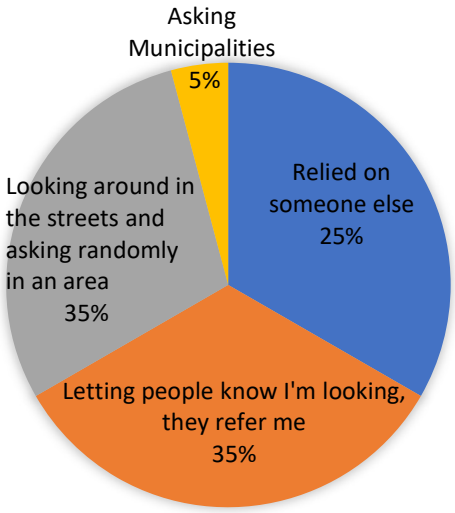
IV. Difficulties faced in accessibility to housing

i. Physical access & Inadequate knowledge of the rental housing market

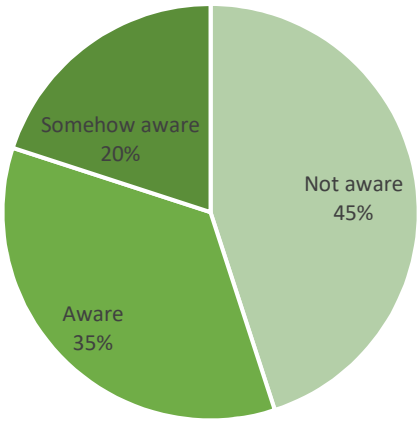
Way of reaching NRC



Way of securing rental previously



Rental rates awareness



Quotes from FHH

"I can't do anything alone, shelter or non-shelter related, I depend on my sister in everything. I don't see myself looking for a house"

"I never rented, I have no clue, I wouldn't know how to approach it if I had to, and I feel disadvantaged being alone"

*ii. **Discrimination by Landlords-** blocking FHH's access to rental or making occupancy difficult*

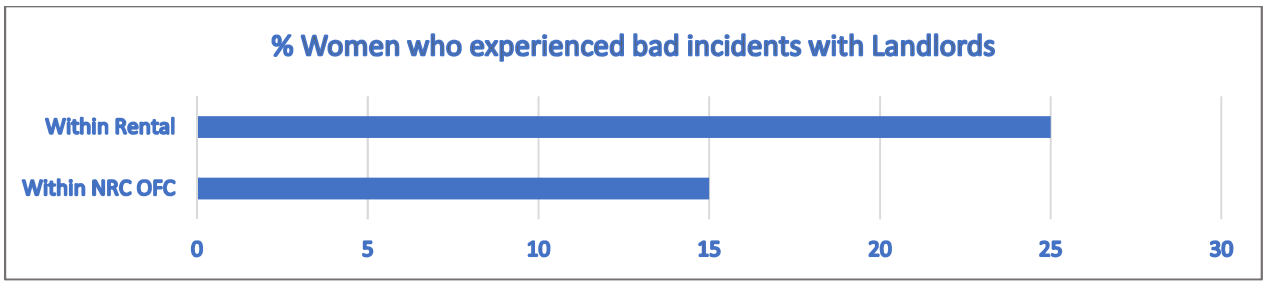
- **36%** of the FHH who previously rented reported being denied rental shelters at some point due to their FHH status.

REASONS REPORTED:

Landlords worried FHH wouldn't be able to afford rent	Landlords worried about their reputation if men start visiting etc	Landlords questioning women's status of FHH and where her husband was	Simply for being a refugee and a FHH

- **Disputes/incidents with Landlords**

Women have generally had good experiences with their landlords whereby some landlords assisted and helped them, including sponsoring them. However, some women have experienced incidents specifically linked to them being FHH:



Types of incidents reported:

- Landlord watching and interfering with every move due to his stigma towards FHH. Invading FHH's privacy and accusing them of misconduct sometimes.
- Unwelcome temporary marriage offers by landlords and eviction threats if FHH does not accept.
- Landlords proposing sex for rent offers.
- Verbal assault when trying to address mundane issues- related to kids mostly.

Quotes from FHH

"Sometimes I felt I got more sympathy from Landlords and the community because I was a FHH"

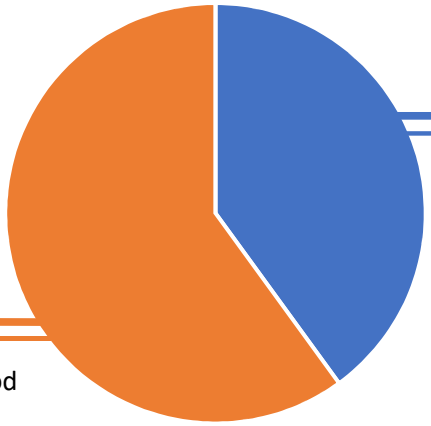
"I got so much questioning on where my husband was, I felt I wasn't welcome, so I looked elsewhere"

"I lost my strength after all the bad experiences and the unwanted marriage offers from Landlords. I started locking myself in the house when my sister is not at home"

"Men see that we are poor, displaced, and not working so they abuse- they offer to provide us with shelter and other needs against 'services' or temporary marriages. Basically, they think they can buy us with their money"

"We ran away from horrible conditions and we are still struggling daily- who's in the mood for men and marriage? What are they talking about?"

- **Standalone house versus house in the same building with Landlords?**



40%

PREFER **STANDALONE** HOUSES

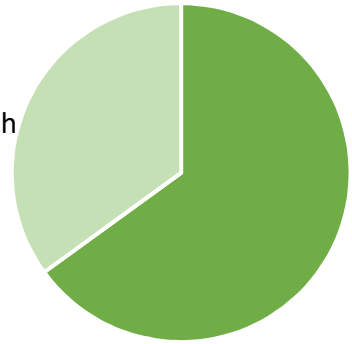
- Due to previous bad experiences
- Less risk of intrusion/ more privacy
- Feeling more comfortable as "women"

60%

HAVE **NO** PREFERENCE

"It just depends if we get a good person or not"

- **FHH negotiation skills (in rental)**



30%

Have negotiated with Landlords before

Out of these

33% were **successful** in getting rent reduced- by arguing around their humanitarian situation (having orphans etc) and seeking compassion

70%

Have not tried negotiating with Landlords before and feel uncomfortable or uncapable of doing so

Some of these FHH requested a male relative to negotiate on their behalf.

- **Eviction cases** (during rental only, during OFC: none)

10% of the FHH who previously rented were evicted.
Due to refusing Landlord marriage offers

10% of the FHH were threatened of eviction
Due to delays/difficulties in paying rent

Quotes from FHH

“I ask my sister's husband to negotiate on my behalf, I wouldn't really know how to speak to the landlords”

“I ask my brother to accompany me and negotiate for me as I feel he can do better than me”

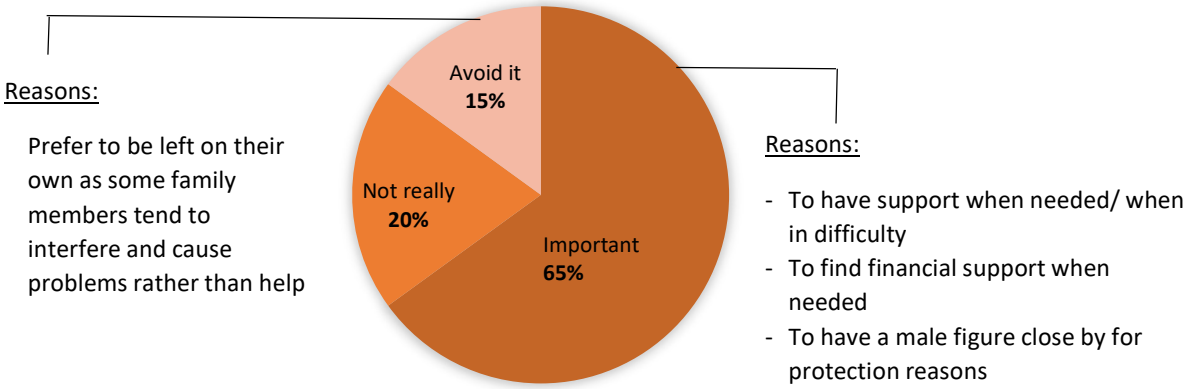
“ I never negotiated for a house and I feel I don’t have the leverage as a woman”

“ I prefer not to deal with men. My cousin cut the deal on my behalf, I was not even present”

iii. Lack of social capital/relatives

85% FHH have family relatives in Lebanon

IMPORTANCE OF SHELTER PROXIMITY TO SOCIAL CAPITAL:



iv. Financial barriers

55% of FHH could afford rent on their own at some point

Through: (1) Work (2) kids working (3) Using part of the food or diesel assistance

93% of FHH who rented had difficulties in paying rent at some point and were late in payments

77% of their Landlords tolerated payment delays

Quotes from FHH

"I once refused a shelter in an area where I had no relatives/friends"

"I'm happy to go for a lower standard house if I could be close to my sister again, her husband used to check on us and we felt safer"

"We lost everything but have constantly tried to rebuild our lives. I'm constantly dreading the moment when my kids need something and I'm unable to provide"

"After my NRC OFC contract was over, I could not find a job, so I had to go back to my husband and his second wife. Of course, I am not happy with this arrangement"

"If NRC stops supporting us in a year's time, we will be in trouble. We have no financial means and going back to Syria is not an option as our house was destroyed"

"I am tired, sometimes I wish I died instead of my husband, it would have been better for the kids. It is so hard to survive alone financially, I grew older by 20 years in the last 2 years"

v. Security/ Building trust/ Welcoming environments

- **Relationship with neighbors**

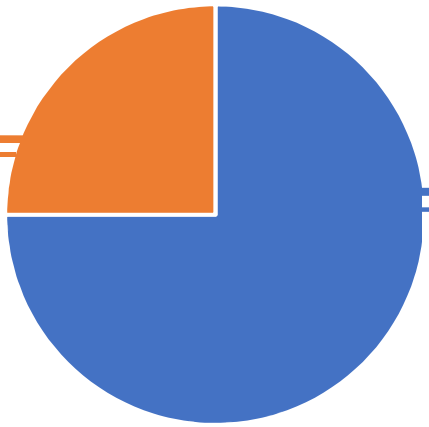
25%

Mixed experiences/ had incidents

<u>Such as:</u>

1. Stigma from women around that the FHH would be "stealing" their husbands

2. Discriminatory behavior such as forbidding FHH kids to play outside or physical assault of the FHH when trying to defend her kids



75%

Good relationship at all times

<u>Such as:</u>
1. Help in solving problems with a Landlord
2. Neighbors sponsoring FHH
3. Assisted with furniture, clothes, water/electricity bills, food, and even finding work

Quotes from FHH

"A neighbour told me once when I was trying to resolve our kids' conflicts: 'a piece of a Syrian refugee wants to run the building?!'"

"I fear abuse and judgment so sometimes I lie to strangers and say that my husband is alive and disabled at home"

"I avoid mixing with people around, it is my strategy to avoid all the stigma and potential problems"

"Just because I'm a FHH, I get accused of hitting on other women's husbands"

"I feel I'm so old for my age. I don't wear makeup so that I'm not misunderstood and harassed with 'offers'. Yes, now I have to calculate everything I do!"

"I wish I had the courage to live on my own as a single girl. I was once told: Do u know what it means when a girl lives on her own? It means she's a 'bad' girl"

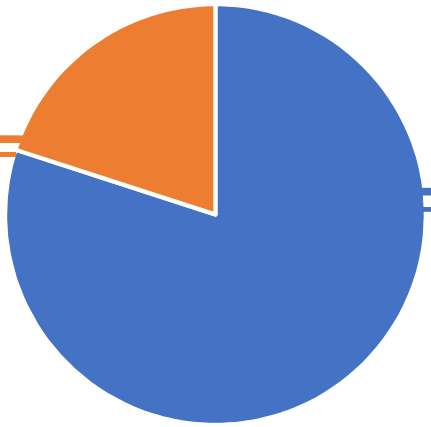
- **Relationship with Local Authorities**

20%

Mixed experiences/ had incidents

With Municipalities and Local parties but not all due to their FHH status

One Municipality took the FHHs' papers (2 sisters), questioned where their husbands were and their political affiliation, and implied disapproval of them living alone. The FHH's were kept under close supervision



80%

Good relationship at all times

<u>Such as:</u>

1. Referred FHH to NRC for housing
2. Helped with basic needs and house supplies
3. Helped in solving problems between FHH and neighbors

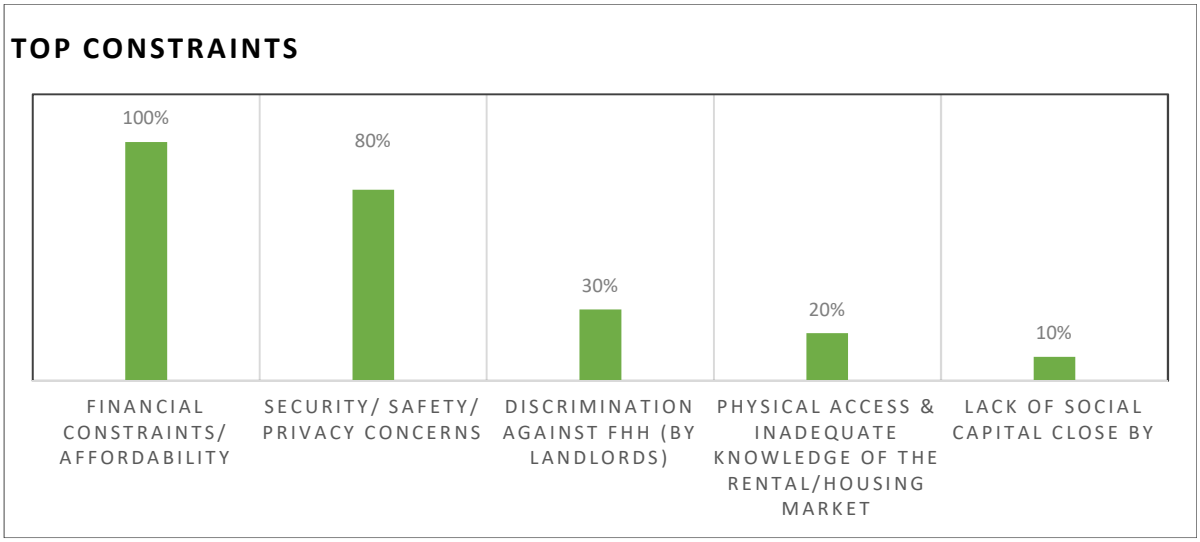
vi. Legal status

35% of FHH did not have legal papers at the time interviewed (illegal entry to Lebanon *or* are not renewing their residency due to financial reasons)

ALL FHH confirmed that their legal status **never** affected their access to rental housing as Landlords never ask about it.

Nevertheless, there was an instance where one of the abusing Landlords used the illegal status of the tenant FHH against her by threatening to report her to authorities, i.e. as a leverage in their disputes.

V. Ranking of the challenges faced in accessing rental markets *as reported by the FHH*

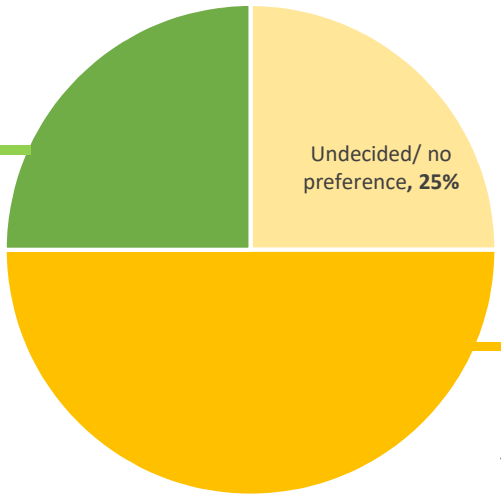


VI. Preference for cash assistance versus OFC-type shelter programmes

PREFER CASH 25%

Reasons:

- More control over the **location** of house chosen
- More control over the **quality** of the chosen house: mainly to avoid "minimum standards".
- To **avoid sharing** with other families



PREFER OFC 50%

Reasons:

- **Security of tenure**: Guaranteed fixed rent, paperwork in place (versus the usual verbal rental agreements).
- Sense of **higher protection** and safety being backed by an NGO.
- **Support** and follow up provided by NRC **during occupancy** as well, not the case when renting with cash assistance.
- NRC facilitates FHH's access to housing by finding the house and negotiating on their behalf, thereby **compensating for their inexperience** in the housing market

Quotes from FHH

"I am stronger now, but I would feel safer with NRC. What if a landlord was bad? When an NGO is involved, he would think twice before abusing"

"NRC took care of us when we had protection issues, they would move us if in trouble, we don't feel stuck"

"I go to work and leave my young girls behind in the house, I feel more comfortable with the NRC protection layer (Landlord is just one floor above us)"

2.2 Key findings and conclusions

- **Key Finding 1: Timing of role change (KF1)**

The majority of the interviewed women (70%) have seen their role change into FHH since their displacement to Lebanon. 60% of the women have worked at some point since their displacement and out of these, the majority (75%) started working for the first time in their life after becoming the HH. This implies that a good number of the displaced FHH had to face the significant challenge of assuming a new role at odds with their traditional gendered social roles at the exact same time when they were facing the displacement challenge, thereby adding significantly to their vulnerability.

- **Key Finding 2: FHH remain extremely vulnerable financially (KF2)**

100% of the interviewed women ranked affordability as a deterrent for their accessibility to rental markets. This also relates to their difficulties securing jobs, being new to the entire work territory.

It is to be noted that all interviewed FHH were eligible beneficiaries of the OFC at some point and therefore by default they would be all financially vulnerable in line with this finding. This research mostly aims to unpack further challenges as per below.

- **Key Finding 3: Security and safety (KF3)**

During their tenure in a house, FHH are facing serious issues directly related to their status, affecting their sense of security, privacy, and acceptance in the society.

From Landlords- abuse/exploitation risks during their stay mainly taking the form of:

1. Unwelcome temporary Marriage offers leading to eviction if rejected.
2. Close monitoring, curfews, and interference in their private affairs due to the perception that they may be involved in "unacceptable" behavior with men, including false accusations.
3. "Sex for rent" offers

From the host community:

1. Physical and verbal assault due to mundane day-to-day problems.
2. Verbal harassment from the immediate female entourage stemming from the stigma that FHH would be looking for men including the married men around. This often leads to FHH being uncomfortable in their area and isolating themselves from their environment.

From Local Authorities:

Whilst rare, incidents were reported whereby the same stigma of FHH being prone to misconduct led to some municipalities keeping the FHH under scrutiny, constantly monitoring their behavior and keeping their papers in custody**,** in addition to questioning their husband's fate and political affiliations.

From family in Syria:

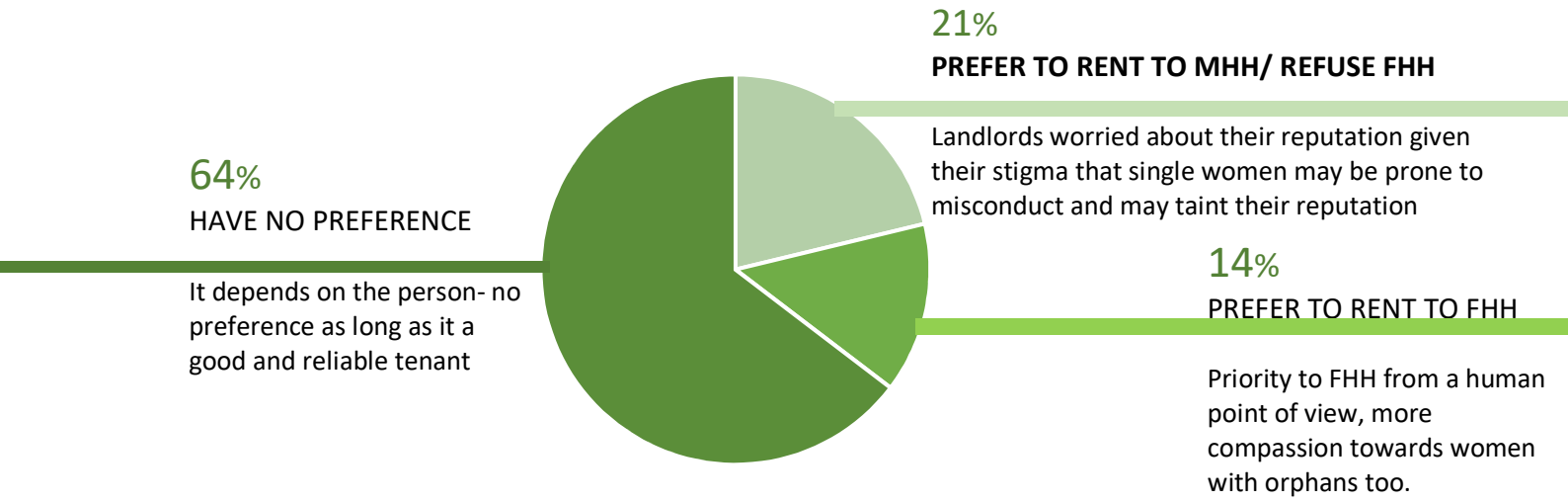
Interestingly, some FHH reported being haunted by the stigma of their own family from across the borders in Syria as relatives have disapproved of them living "alone" in a house in Lebanon.

- **Key Finding 4: Discrimination/social stigma preventing accessibility to market (KF4)**

Landlord discrimination is happening whereby women are sometimes denied rental by Landlords due to their status of FHH **(36%).** The main reasons FHH heard from Landlords were: FHH are seen as unreliable tenants and the stigma that women living alone might be involved with men which could damage their reputation.

This key finding is to be **read in conjunction** with the findings from the **interviews held with the Landlords** which were conducted to specifically investigate any gender bias and validate this Key Finding. These are presented below. *To be noted is that out of the 14 Landlords interviewed, only 1 was a female.*

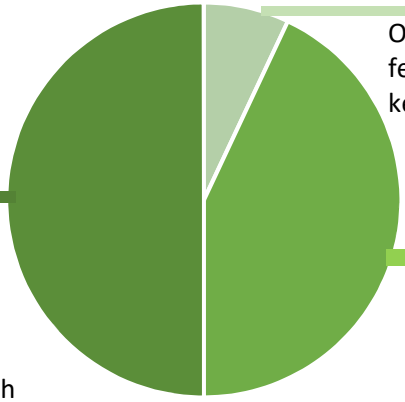
➢ **Landlords gender bias/preferences for tenants' gender**



➢ **Experience of landlords who hosted FHH previously**

17% of the Landlords reported bad experiences with their tenant FHH and they attributed it to reputation issues and incidents with men frequently visiting the FHH house.

- **Landlords negotiation preferences**



7%
PREFER TO NEGOTIATE WITH WOMEN

Only in the case where the Landlord was a female- for cultural reasons also, prefer to keep interaction with stranger men limited.

50%
PREFER NEGOTIATING WITH MEN

43%
NO PREFERENCE

No difference as it will depend on the person.

Reasons

- The perception that men are better at doing business
- The perception that men understand each other best *"from man to man*".
- The perception that women are more likely to debate/negotiate and take longer time to finalise a deal than men since: (1) by nature (2) women tend to calculate more and are by nature defensive of their family so may be more careful financially (3) men are less likely to negotiate out of ego reasons.
- Cultural reasons: negotiations and discussions during occupancy may be required, while men prefer to limit "regular" interaction with women around their house especially also to avoid issues within his own family.

- **Key findings of the Landlords' interviews:**

1. The interviews with the landlords have confirmed the FHH reports that whilst many landlords would grant them access to rental with no issues and can be very compassionate, discrimination is still occurring in few instances as 21% landlords confirmed avoiding renting to FHH.
2. The interviews unpacked the chief reason behind such a gender-based preference: the strong social stigma that still exists towards single women living on their own whereby landlords fear FHH's misconduct which may taint their own reputation.
3. The above is further reinforced by existing social norms whereby for certain people (especially men), there is still a preference to negotiate and conduct business with men rather than women.

- **Key Finding 5: Inadequate knowledge/access capability to the housing market (KF5)**

Whilst women reported they are generally aware of the NRC (and other NGO's) shelter programmes from word of mouth, a **good part of the FHH were found to significantly lack knowledge, experience, and capabilities in accessing the rental housing market**:

1. Whilst most of the interviewed FHH had rented at some point in time, half of these experiences were short-lived [2-7 months].
2. 40% of the FHH had no experience to date in searching, finding and securing a house and are therefore completely disconnected from the market.
3. Majority of the FHH (70%) had no experience to date in negotiating a rent and feel uncomfortable/unqualified doing so. Resorting to a male figure as an intermediary has been one reported way of addressing this issue.
4. Almost half of the FHH had no knowledge of the rental market rates and the entire market dynamics.
5. None of the FHH has requested a written contract from her previous landlords. FHHs reported it was not required in their opinion, and it was often unthought of.

- **Key Finding 6: Priority criteria and challenges in accessing housing market (KF6)**

For FHH, the top 4 criteria in selecting a shelter seem to be (in order of importance):

1. Proximity to services, schools, etc.
2. Affordability
3. Security/privacy and welcoming Landlords and environments.
4. House condition: to have the basic requirements in terms of weatherproofing and health & safety (e.g. plastering, tiling)

The above findings coincide with another finding of the interviews: FHH mostly preferred "urban" areas rather than "rural" and indicated the reasons to be the points (1) and (3) above.

- **Key Finding 7: Role of OFC/ Difference in FHH issues under OFC versus under rental (KF7).**

When hosted by a shelter programme like OFC, NRC acted as **a buffer** that mitigated the key challenges faced by women in accessing housing when on their own, specifically:

- The risk of **discrimination by Landlords** when selecting their tenants: since NRC have the main say in the family selection but also since Landlords usually wish to capture the opportunity provided by NRC and would temporarily compromise on their biases (if they exist) for that end.
- FHH's **lack of market knowledge** and in **negotiating skills** with Landlords since NRC acts as the intermediary agent.
- **Security/protection risks**: since the interviews revealed that instances of harassment/exploitation were less frequent during the OFC period as compared to when FHH were renting. Furthermore, for the same type of harassment that sometimes occurred both

during OFC and during their rental, the extent of it during OFC was often much more limited and less harmful as landlords fear the fact that an NGO is backing the FHH and would take action against him/her if they get to know about it.

FHH Quote: *"We faced the same type of harassment from Landlords both during rental and during OFC (marriage proposals), but during OFC, he just accepted our rejection and backed off whereas the other one ended up evicting us for not accepting- it must be that landlords fear NRC's reaction."*

The above has been further confirmed by the question on whether FHH would prefer cash support or a house through an OFC-like programme. The results were in favor of the OFC arrangement as NRC acted like a buffer between them and the market and as an additional layer of protection.

Key Finding 8:

Whilst there was an overall consensus amongst FHH on the challenges faced, it was remarkable to see that many of them have built some resiliency along the years and now feel more confident about facing those challenges. This can be summarized in the below quotes captured during the FHH interviews:

> *"A weak woman cannot raise orphans. I am much stronger now, I fight back if needed"*

> *"I feel stronger and more confident now about being a FHH, I feel I can face my problems"*

> *"I came weak, I used to be scared especially from facing men. Now I can face everyone with confidence"*

> *"The other day a neighbour hit my son as he was playing, I didn't hesitate to go and shout at him and stop him. I felt like I was the "father" defending the son, I felt as strong as a man"*

> *"I may still get harassed, but I now know how to stand for myself and how to set my limits. The most important thing is to face the problem rather than hide from it"*

> *"I learned that if I am not strong, people will abuse of me"*

The key findings have been summarized in Figure 6 below.

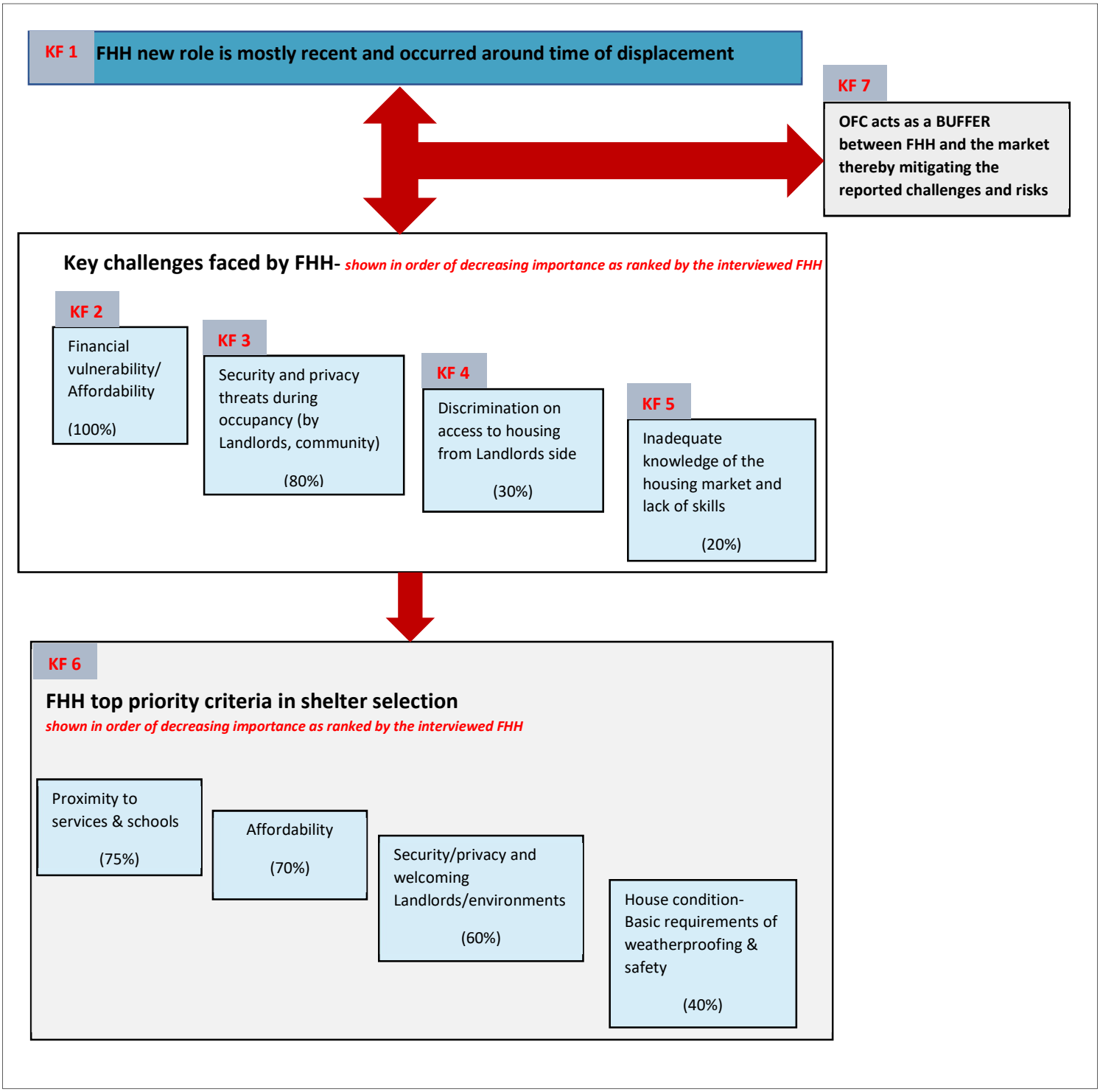


Figure 6: Summary of Key Findings on the demand side

CHAPTER 3: SUPPLY SIDE ANALYSIS AND KEY FINDINGS

An essential extension of the consultancy focus was the investigation of the current dynamics on the supply side of housing for refugees (NGOs' shelter programmes and rental markets) in order to:

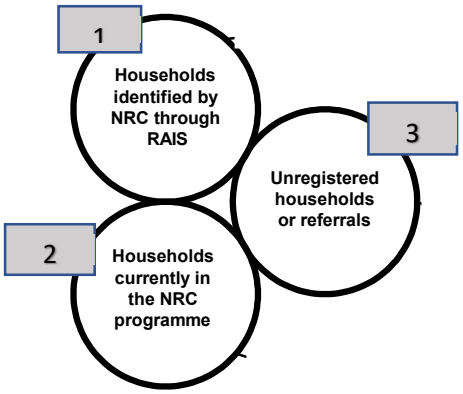
1. Unpack the current shelter actors' approach to FHH and understand how it compares to the actual needs on the demand side in order for the recommendations to address any gaps in the current approach.
2. Gather anecdotal evidence from the organisations' experience in the field to further support and validate the findings from the FHH interviews.
3. Unpack gender bias on the Landlords' side.

3.1 Review of NRC OFC programme and approach

The starting point and main focus were naturally on NRC's shelter programme "OFC". The OFC process from start to finish was reviewed in depth, through a review of the written OFC guidelines (Appendix A) and of the South database of beneficiaries but also through lengthy discussions and focus group discussions held with NRC Shelter team.

3.1.1 Outreach to FHH beneficiaries

As per the written OFC guidelines, the 3 main sources of beneficiaries are summarized by NRC in the diagram below:



Source 1: UNHCR database which classifies households according to their vulnerability. "Highly" or "severely" vulnerable refugees are evidently the candidates for further investigation of eligibility.

This vulnerability classification is based on a scoring derived from a social assessment "Desk formula". It was confirmed that being a FHH does classify as a type of vulnerability that affects the overall "scoring" of the household. FHH are therefore somehow targeted through this pool.

Source 2:

This is a pool of existing beneficiaries that NRC may extend the assistance to. In practice, the South team confirmed that when NRC are deciding on "renewal", FHH is considered an added vulnerability taken into consideration during their decision-making process.

Source 3: Referrals

Several beneficiaries reach NRC through referrals from other NGO's or people. Over the past 2 years, NRC South office particularly has undertaken a strong shift towards further integrating "protection" into their OFC programme. To this extent, NRC have tried to improve their outreach to FHH by closely working with organizations concerned with women protection. Consequently, a significant part of the FHH beneficiaries in the South currently comes from referrals from GBV agencies.

In current practice, NRC (South) outreach to vulnerable FHH has been mostly reliant on referrals from protection agencies, UNHCR Protection unit, municipalities and the team's field work while sourcing beneficiaries.

In fact, the analysis of the database of beneficiaries of the South operation confirms this positive trend in the outreach to FHH (see Table 1).

	Total number of HH	Number of FHH	Percentage of FHH
2017	1011	17	**2%**
2018 (up to *19 October 2018)*	325	12	**4%**

Table 1: Trend of yearly proportion of FHH beneficiaries (NRC South)

3.1.2 Selecting eligible beneficiaries

The *written* OFC process dictates that NRC social team will carry out its own social assessment of the candidate family using 2 forms- *Annex 1 – Eligibility for OFC programme and Annex 2 – additional household questions.*
Under Annex 2, the detailed socio-economic assessment, a "FHH" status is listed under "additional vulnerabilities" thereby prioritizing FHH but it is not clear how it affects the overall assessment.

However, in recent practice, NRC South confirmed that Annex 2 is currently being used as a document to record refugees' data, rather than for assessment. Instead, NRC South team now goes through a thorough assessment process on a case by case basis. The social assistants visit the families, gather information and discuss back the case with the social coordinator and the social officer and a joint decision is reached. The guiding spirit of the assessment is "*what are the risks if the shelter assistance is not provided?".*
In this sense, FHH are currently provided a high level of attention and their status highly influences the decision-making process as there could be exploitation risks if shelter is not provided in their case.
As to the FHH referred to NRC as "protection cases", these are automatically considered eligible for shelter and are typically provided shelter on an emergency basis.

The current process is time-consuming for the team but, in terms of the approach to FHH, it ensures that a FHH vulnerability is not missed along the way and that vulnerable FHH are advantaged as well.
Further work could include coming up with a new Social assessment tool that formalizes the current "eligibility discussion" process. It is understood that NRC are indeed planning to revise their Social Assessment shortly.

3.1.3 Contract

This is a key area related to rights and potential risks of losing accessibility to shelter during occupancy of OFC shelters.
Further to a detailed review of the 2 contracts put in place for each shelter (between Owner & family and between Owner & NRC), it was observed that overall the contracts provide good protection from the 2 main issues that FHH were found to be facing if they were renting on their own- as follows:

1. Discrimination by Owners blocking FHH's access to housing:
   - Article 4 (b) dictates that "*The Owner cannot refuse to host any Household selected by NRC in the Housing Unit unless agreed with the NRC shelter Project Manager*." This means that gender discrimination/bias, if existent, cannot be entertained in the selection of tenants.
   - Article 8: Whilst the Owner has the right to end the contract within one month notice period in case the tenant family is in breach of its contractual duties, the Owner will have to return the payment to NRC in the event of such termination. This makes it that owners would have no benefit in coming up with false accusations against FHH in order to terminate and evict them due to a certain gender bias or stigma.

2. Security and privacy: Article 4 (f)- "*The Owner must respect the Household's privacy*". Since landlords' interference due to stigma against single women has been observed by some OFC beneficiaries, this is critical. However, whilst the Agreement clearly gives NRC and the family the right to terminate if such an obligation is not met, these issues were usually tricky to prove/resolve, and immediate termination may be difficult in some cases. Therefore, additional measures could be incorporated to further enforce this clause (see Chapter 4).

3.1.4 Occupancy Follow up- ICLA

- During occupancy, a specific entity SSU (part of NRC's "ICLA"- Information, Counselling and Legal Assistance) is in charge of the follow up with beneficiaries (*see Figure 7 on ICLA's role).* FHH specifically receive more prominent attention during this process to ensure their rights are protected and action is taken in case they have any protection issues.
- As part of the SSU duties, information and guidance on lease agreements and security of tenure is provided to beneficiaries towards the end of the OFC period in case the family will proceed to the rental option. This is a strong point of the OFC as it starts to address one of the key FHH challenges that the field study has revealed- their lack of knowledge and experience in the rental market.

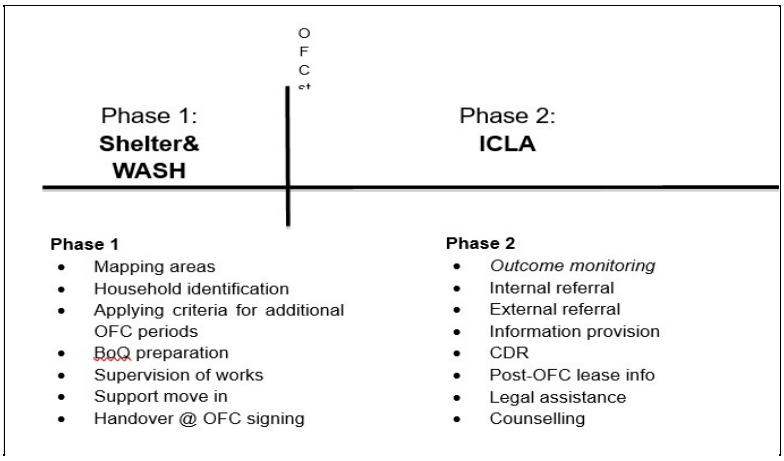


Figure 7: Responsibilities for NRC Shelter and ICLA from household identification up to OFC end-date

3.1.5 NRC awareness of the FHH challenges: Based on the focus group discussions and interviews held with NRC, the NRC team is overall well aware of the reported challenges faced by FHH in accessing the rental market and during the OFC period.

3.2 Review of other shelter programme providers

Interviews were held with 3 key actors in the Shelter Sector in Lebanon - Save the Children, CISP, and ICRC. The key findings of the interviews can be summarized as follows:

1- <u>Outreach to FHH</u>

NGO's cited the source of their FHH beneficiaries to be mostly:

- Referrals of non-shelter organisations, notably GBV ones.

- Referrals of municipalities or other families benefitting
- Smart targeting: by targeting families who rank "severely or highly vulnerable" on the UNHCR scoring, as this would likely cover many FHH.

All NGO's also indicated that being FHH is considered an additional vulnerability when carrying out their own assessment to select beneficiaries, which indicates that vulnerable FHH beneficiaries are provided priority across the board.

2- Approach to FHH

NGO's confirmed specific attention is provided while dealing with FHH beneficiaries in the following ways:

- For FHH referred as "protection" cases, additional follow up for such cases is provided during occupancy.
- If a protection/harassment issue is reported during the follow up, FHH are relocated to another shelter as soon as possible.
- In some shelter programmes, it is mandatory that FHH are taken care of by female social workers. Some NGO's took this a step further by ensuring those female workers are trained/specialized in gender related issues.

3- Gender mainstreaming and FHH shelter accessibility issues

All NGO's stated that whilst their programmes always took "protection" into consideration, in the first few years of the crisis, the response was more of an emergency one. With the crisis recently stabilizing, there has been an increased possibility to tailor the response to specifically cater for some key issues, with gender mainstreaming being high on the agenda currently.

The gender-related improvements introduced to date by the shelter actors are summarized below:

- Partnering with GBV organisations for a better outreach to vulnerable FHH.
- Having the shelter conditions more attuned to women's needs, this is achieved by including women's opinion in the design of shelters.
- Introducing social workers who are specialized or trained on gender issues.

Whilst the shift to gender mainstreaming has only been formally instigated relatively recently, the determination to progress further in this direction was remarkably clear.

4- Awareness on FHH's challenges and needs

NGO's were asked to provide, based on their experience, their understanding of the challenges hindering FHH accessibility to housing and the challenges faced during occupancy- similarly to what the FHH were asked. NGO's cited the same key challenges reported by FHH

In terms of FHH's priority criteria in shelter selection, NGO's cited the 3 top criteria mentioned by the FHH.

The above indicates that similarly to NRC, the key shelter actors are overall well aware of the needs and challenges of FHH in accessing housing. Having the knowledge of the FHH's real life constraints is an essential starting point for any further gender mainstreaming initiative.

5- All NGO's provided suggestions as to how they can further improve their shelter programmes, these have been incorporated in the recommendations (Chapter 4).

3.3 Review of the orchestrating parties

Representatives from MoSA and UNHCR were interviewed and the various LCRP's were reviewed.

The main findings are as follows:

- Protection has always been central to the Shelter Sector overall direction notably as this is at the core of UNHCR's mandate. Yet, at this stage, it should be at the forefront of the sector's approach and the challenge is to influence donors in this direction.
- There is a general concern about the situation of women refugees, notably the fact that the trend is that they're moving to lower standard shelters and informal settlements.
- The sector's strategy has gradually evolved to reflect the need for shelter interventions to be gender sensitive- see *Table 2* for details on LCRP's strategic progress. The push towards gender mainstreaming is remarkable in the most recent LCRP which touches on FHH specific needs/vulnerabilities along most of its Shelter section.
- The concern/challenge is that key shelter actors are constrained by the priorities and strategic direction of their donors and a decreasing funding pool.

LCRP- year issued	Gender related guidelines under the Shelter Sector section
LCRP 2016	- *"The shelter sector tailors its activities with a view to decreasing the risk for women and girls of sexual and gender-based violence, due to issues such as lack of privacy or overcrowding. This also takes into consideration the fact that female-headed households are at a greater risk of sexual exploitation when they are unable to afford rental payments. The shelter sector will integrate activities of other sectors to empower women in relation to its shelter activities, for example, encouraging women to participate actively in the process of identifying needs and implementing solutions regarding their shelter and community*" (GoL & UN, 2016, p.120).
LCRP 2017-2020 *(published in 2017)*	- "The Shelter sector will, in the framework of the overall guidelines for the LCRP and according to well established standards, apply the following principles in the implementation of its strategy: "…Gender marker: the assistance takes into account the specific needs of women, girls, boys and men..." *(*GoL & UN, 2017*, p.137).* - ***"Gender dimensions*** *are considered in the analysis, the assessment of the needs and the design of the response of the shelter activities. The Shelter sector's programmes shall respect and respond to the specific shelter needs of vulnerable groups, particularly elderly, people with special needs and female headed households. Women and girls, men and boys are consulted and will equally participate in the response to their needs. The Shelter sector will integrate basic approaches to mitigate gender-based violence related to shelter activities,33 and agencies and staff will be sensitized for and trained regarding GBV issues related to shelter. Those approaches will relate to reducing existing risks, linking to referral pathways for victims of GBV and applying minimum GBV standards into shelter activities. Gender mainstreaming in shelter activities will lead to a more effective response and safer, equitable environments for women, girls, boy, and men alike" (*GoL & UN, 2017, p.142). - ***"Protection:*** *Coordination is ongoing at the field level with regard to the Shelter sector's assistance to find shelter solutions for referred cases with specific protection concerns. The Shelter sector is interested in the Protection sector's experience in reference to Housing, Land and Property rights to foster and eventually extend the security of tenure, an important protection aspect of the shelter needs. The shelter agencies and their staff will be sensitized and trained on sexually and gender-based violence. In addition, the special needs of children will be addressed through different measures, such as well-lit public spaces, gender-specific access to sanitation, and measures to avoid or mitigate gender problematic overcrowding, e.g. through the provision of partition walls*" (GoL & UN, 2017, p.143).
LCRP 2017-2020 *(2019 update)*	- *"The Shelter sector seeks to better target persons with special needs (PwSN) and those with specific vulnerabilities, such as female-headed households, with tailored shelter assistance".* - *"Gender dimensions are considered during the assessment of needs and in the design of shelter activities. The Shelter sector has participated in the rollout of the gender-based violence (GBV) guidelines that were launched by the Inter-Agency Standing Committee (IASC). It has since worked on incorporating GBV guidelines in its programming and giving special consideration to gender dimensions in the revision of existing technical guidelines. Mechanisms to enhance safety and privacy in shelters were applied in order to reduce the risk of gender-based violence and promote a safe living environment.iThe Shelter sector has also suggested that field staff receive training on GBV issues related to shelter as well as on referral pathways for GBV victims. Gender mainstreaming in shelter activities will foster a more effective response leading to safer environments for women, girls, boys and men alike*" (*DRAFT* not yet published - only summary version of LCRP was published so far- GoL & UN, 2019).

Table 2: LCRPs progress on gender specific guidelines

3.4 Review of the Landlords side

The findings from the 14 landlords' interviews were presented in Chapter 2 (*section 2.2 under Key finding no.4)*, for the sole reason of visually facilitating their comparison to the findings from the FHH interviews on the same gender discrimination subject.

CHAPTER 4- RECOMMENDATIONS

This chapter provides recommendations to both NRC and the Shelter Sector on addressing the key findings of this research in the shelter programmes that are being deployed.

The focal idea at the heart of the recommendations provided to NRC is to enhance the OFC programme beyond simply making it more "gender-sensitive" to making it "gender transformative" (CARE, 2016) building on the strong determination of the NRC shelter team to lead on protection-oriented shelter programmes *(see Figure 8).* Whilst the FHH's experience during the OFC period can be enhanced to ensure the reported gender-related risks are minimized **(*Referred to below as "Recommendations with short-term impact"*)**, OFC can be used as a platform for capacity building of the beneficiary FHH to gradually overcome the identified challenges and improve their chances in accessing the rental market once the OFC "buffer" disappears **(*Referred to below as "Recommendations with long-term impact"*)**.

The shelter programming can therefore be "gender transformative" by extending its impact on the FHH' vulnerabilities beyond the OFC hosting duration and potentially transforming the existing context. OFC could in this sense be a golden opportunity to reach out to the FHH group and create such an impact.

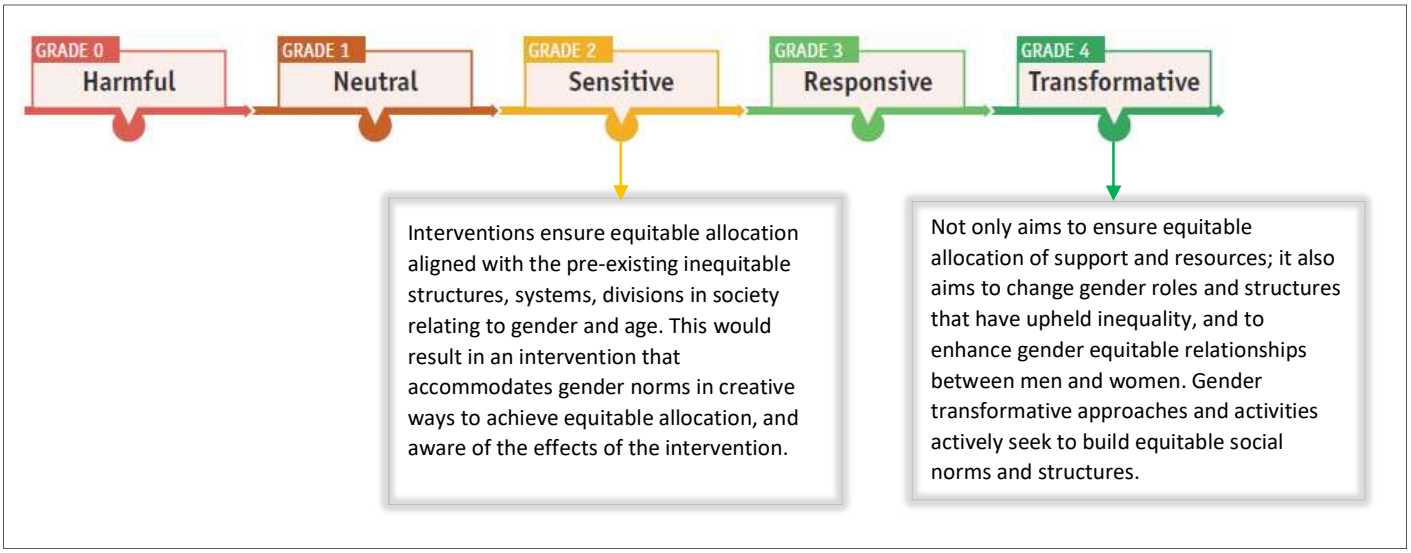


Figure 8: The gender continuum in shelter programming
Source: Care, 2016, p.16

The recommendations proposed were derived from a thorough analysis of the research findings and the gaps in the current response, but several recommendations were also supported/derived from the below:

1. FHH's feedback and propositions	2. NGO's self-reflection on improvement propositions	3. Literature review on gender mainstreaming into shelter programmes

Includes the below guidelines:

- **CARE's** Gender & Shelter- good programming guidelines
- The **Global Shelter Cluster's** toolkit to reduce GBV risks in Shelter Programmes
- **Inter-Agency Standing Committee** Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian

A color-coded scheme has been used in sections 4.1. & 4.2 to indicate whenever any of the above 3 supporting sources has been used.

4.1 Recommendations to NRC

The detailed recommendations proposed to NRC on enhancing the OFC programme to better address the needs and constraints of FHH are shown below in *Table 3.* Recommendations directly linked to the Key Findings of the research are firstly presented, followed by general recommendations on further mainstreaming the needs of FHH in the OFC programme.

The recommendations are mainly themed around the following:

Short term impact

- Introducing shelter programming measures that would address the safety and security challenges such as: (1) strengthen contracts with Landlords on the subject of privacy and security of tenants (2) make "shelters location" a key factor during the selection of shelters- in terms of proximity to services and also to social capital, both of which were reported as reducing protection risks (3) creating a monitoring system for abuse instances.
- Further mainstreaming of gender in the shelter programmes:
  a. Design is more tailored to FHH needs/ Construction is more GBV sensitive.
  b. Improve OFC staff, notably the field workers, knowledge and specialization in gender/GBV issues
  c. General guidelines at the strategic planning level of OFC and future programmes.
- Improving the financial vulnerability of FHH which in turn improves their accessibility to housing and reduces risks of exploitation- by creating aid opportunities in the short term during the OFC period, but also through capacity building programmes addressing long-term affordability obstacles.
- Preparing FHH for the rental market by putting in place capacity building programmes to improve their knowledge of the market and grow their negotiation skills.
- Raising awareness amongst the FHH beneficiaries and in the community to alleviate any occurring discrimination or exploitation and empower FHH in responding to this risk.

Long term impact

LEGEND — **Recommendation supported by:**
- **FHH**
- **Other NGO's**
- **Literature review (Various guidelines on gender mainstreaming)**

Research finding	Desirable outcome	RECOMMENDATIONS				Literature Reference (if applicable)
		Short-term Impact (during OFC)	Supporting Source	Long-term Impact (post OFC)	Supporting Source	
KF2 - Financial vulnerability remains a major issue for FHH	Improve the financial vulnerability of FHH to ensure basic needs are met and also to improve accessibility to housing and reduce risks of exploitation	Provide livelihood support for basic needs: cash assistance for food, heating, utilities bill, school buses or provide Non food Items. If not internally, NRC can link up with other NGO's providing such services and establish a formalised referral process for FHH in need, notably the non-working ones	● ● ●	**Provide livelihood programs- capacity building** and upscaling of FHH skills to improve their accessibility to employment post-OFC. This is much needed given the sudden role change that most FHH experienced and their lack of any previous experience in working. May be done though partnering with other NGO's.	● ● ●	(CARE, 2016; Global Shelter Cluster, 2016)
				Partnering with local women's groups- support FHH in undertaking collective income generating activities to improve income security	●	(CARE, 2016; Global Shelter Cluster, 2016)
KF3- FHH experience frequent security and privacy threats during occupancy	Provide safer shelter environments during and post-OFC	**Enhance the OFC Contract:** - Revisit contract and ensure it is more "protection" oriented rather than technical. - Include specific clauses under Owner's duties on this subject and a clear mechanism in case of a breach like abuse or exploitation (e.g. penalties). - Have a conversation with Owners to emphasize on OFC being a Protection platform for FHH. Also emphasize on the importance of contracts and the urge to comply by it and use it as a vehicle for resolving any occupancy issues. - Hold a meeting at the onset with both FHH and Owner present to explain duties and stress on the privacy and security point	● ●			(CARE, 2016)
		Be mindful of shelters' location during allocation to minimize protection/security risks: **1**. Based on field experience, report on any specific areas where recurrent issues were observed with FHH beneficiaries due to high stigma (if any). **2.** Take into consideration **proximity to social capital** where possible as this criteria was prioritized by FHH from a "protection" perspective- This could be investigated as part of NRC's social assessment of the family. **3.** Take into consideration KF6 where FHH ranked **proximity to services** as the top priority criteria partly for protection risks during extended transport. ➡ Prioritize FHH allocation to shelters that are **central and Urban-** unless otherwise requested by FHH		**Build a database for Landlords** with good behavior record (especially with FHH) and who are ready to offer the house for rental post-OFC. This would be shared with FHH beneficiaries at the end of occupancy period and would mitigate the risks of them facing security/exploitation threats from Owners.		
		Create a monitoring system of abuse instances: - Create a **dedicated helpline for complaints** with trained GBV staff similar to the helpline in place now, and/or - Appoint a **trained counselor** whose role is to regularly follow up with FHH on GBV issues during occupancy.	●			(CARE, 2016; European Parliament, 2016)
		Raise awareness among FHH on GBV risks and possible coping mechanisms - through: Awareness campaigns for all beneficiaries, general sensitisation during NRC meetings and visits to FHH beneficiaries, communicating and encouraging the complaint process to be put in place.			●	(IASC, 2015)
KF4- Landlord's Discrimination is occuring in some instances and prohibiting some FHH access to housing	Landlords' stigma against renting to FHH is minimized, equal access is provided to all	**N/A-** NRC OFC acts as a buffer to the stigma on landlords' gender preferences		Raise awareness on the vulnerable situation of FHH refugees among community with the hope to sensitize/encourage landlords to break the stigma and rent to FHH. Start campaigns and consider partnering with Local authorities	●	(European Parliament, 2016)
KF5- FHH's Inadequate knowledge of rental market	FHH's knowledge and skills in accessing housing and negotiating for it are improved. FHH are better prepared for the post-OFC period.	**N/A**- NRC acts as an agent on behalf of FHH to access shelters and negotiate		Implement capacity building programs during the OFC period to: - Improve FHH's knowledge of the rental rates - Legal advice and increased awareness on rental agreements, rights, and duties - Empower women with better negotiation skills. ***[ICLA's SSU to lead on this given that their current services already touch on these topics]***	●	(CARE, 2016; European Parliament, 2016)
				Provide guidance to FHH on rental opportunities at the end of OFC. This may be by creating the **database** of Landlords who are ready to put the shelter on rent post-OFC *(as recommended under KF3 above).* Include expected rental rates where possible for further guidance.		
Current "Minimum Standards" are not enough as reported by all FHH who are facing serious day to day challenges related to health and safety- e.g. insects, water leakage, allergies due to humidity, sharp floor edges hurting kids.	Upgrade the "Minimum Standards" to cover at least plastering and possibly tiling. *This is applicable to all HH but perhaps more prominently to FHH due to their lack of technical skills and abilities in weatherproofing given the culturally-grounded gender roles .*	Move beyond Minimum Standards. The need for this shift has already been acknowledged by NRC in light of the protracted crisis. Involve FHH while revising the standards to get their further input on the critical upgrades required (plastering tiling, etc.) for the revision to cater for actual concerns.	● ●			

Table 3: Recommendations to NRC

LEGEND

Recommendation supported by:

- FHH
- Other NGO's
- Literature review (Various guidelines on gender mainstreaming)

FURTHER RECOMMENDATIONS ON MAINSTREAMING GENDER/FHH NEEDS IN SHELTER PROGRAMMING						
Research finding	**Desirable outcome**	**RECOMMENDATIONS**				**Literature Reference (if applicable)**
		Short-term Impact (during OFC)	**Supporting Source**	**Long-term Impact (post OFC)**	**Supporting Source**	
	Shelters design is more tailored to FHH needs/ Construction is more GBV sensitive	Improve shelters' **physical conditions to be more "protection oriented"** from within and outside the house- such as design of Doors, locks, partitions. Key point: Consult with FHH on their specific needs to "feel safe"- Take a participatory approach as advised by the reviewed Shelter guidelines**.**	● ●			(Global Shelter Cluster, 2016; IASC, 2015; Izquierdo, Piccioli, & Rule, 2017; NRC, 2016a)
	OFC staff, notably the field workers, improved knowledge and specialization in gender/GBV issues is achieved	**Improve the capacity and awareness of all the staff** on this front, and introduce **gender specialized** social workers to handle FHH cases: - Seek training internally within NRC - Partner with local GBV organizations active in the domain to provide regular insight and training to the field staff	● ●			(CARE, 2016; Global Shelter Cluster, 2016; IASC, 2015; Izquierdo, Piccioli, & Rule, 2017; NRC, 2016a)
	General guidelines at the strategic planning level of OFC and future programmes	**1. Carry out "Gender Analysis"** to have a solid understanding of existing gender dimensions and roles, power relations to gender and how these may be causing discrimination within the area of operation.	●			(CARE, 2016; Izquierdo, Piccioli, & Rule, 2017)
		2. Carry out "Gender-sensitive shelter assessments" to have a solid understanding of identified needs and gender issues relevant to the shelter programing. Adopt a **participatory approach** by consulting with FHH on their needs and constraints. **This research is an example/starting point**	●			(CARE, 2016; Global Shelter Cluster, 2016; NRC, 2016a)
		3. Carry out Risk analysis & mitigation and **impact assessment** of the program on FHH: the reviewed guidelines advise this is done at the onset but this is also a recurring process throughout the programme. Work with active GBV/women rights agencies while completing risk assessment and devising mitigation measures as they may bring in valuable external input .	●			(CARE, 2016; Global Shelter Cluster, 2016; Izquierdo, Piccioli, & Rule, 2017)
		4. Include gender mainstreaming in **proposals and budgeting**	●			(CARE, 2016)
		5. Appoint a gender focal point in the team to act as a facilitator driving the shelter team's strategic thinking on gender mainstreaming opportunities	●			(CARE, 2016)
		6. Devise gender markers to be able to measure the program's impact on FHH issues and to gauge the progress in implementing all the above recommendations. *NRC would like to champion this task amongst the Shelter Sector actors*				

Table 3: Recommendations to NRC *(Cont'd)*

4.2 Recommendations to the Shelter Sector

Table 4 provides a list of all the recommendations proposed to the entire Shelter Sector, notably the core group.

The recommendations mainly encourage a unified approach amongst key shelter actors to improve gender mainstreaming in their shelter programming in order to ensure consistency but also to allow for more innovative ideas to be exchanged.

It is also encouraged that the shelter actors collaborate closely with representatives from other relevant Sectors such as Livelihood and Protection as this is necessary to achieve the recommendations in section 3.1 above.

The Shelter Sector should also adopt a unified approach towards its donors advocating for OFC-like programmes as an important buffer between vulnerable FHH and the market as well as the potential of it being a vehicle for improving the long-term vulnerability of FHH and increasing their opportunities in fairly accessing the rental market once this NGO buffer disappears.

	RECOMMENDATION	Supporting Source	Literature Reference
1	**Same recommendations provided to NRC apply to the other Key actors within the Shelter Sector**		
2	Improve the collaboration and information sharing between main actors in the Shelter Sector along gender mainstreaming initiatives being/planned to be implemented (such as this consultancy). Creating partnerships between NGO's on this front would be highly beneficial for better impact, as also recommended by some of the reviewed guidelines in the literature. Such partnerships would provide a platform for experience sharing and innovation but would also ensure better consistency amongst Shelter actors while implementing the LCRP guidelines on gender and FHH. **Shelter Sector coordinators could encourage a "Gender mainstreaming team" by selecting champions from each of the leading shelter NGO's to drive the collaboration and innovation process.**	●	(Global Shelter Cluster, 2016; Izquierdo, Piccioli, & Rule, 2017)
3	Involve other key sectors heavily in the process of reshaping existing Shelter programmes towards better gender mainstreaming- notably Protection and Livelihood sectors. This is key to the implementation of some of the previous section's recommendations. **Shelter Sector coordinators could select champions from NGO's active in those Sectors to collaborate with the "Gender Mainstreaming team".**	●	(CARE, 2016; IASC, 2015)
4	**Lobby with donors and relevant stakeholders** to allow/fund the Shelter sector NGO's to address the specific vulnerabilities associated with the FHH groups, as highlighted in this research. Special attention should be provided to the **importance of having OFC-type programmes (as opposed to cash assistance)** in the case of FHH at least for one cycle, as such shelter programmes act as a platform that mitigates the numerous non-financial challenges faced by FHH in securing housing, both on the short and long run: **a.** During the programme, NGO's act as a positive **buffer** between FHH and Landlords on several levels- mainly in overcoming landlords' gender discrimination, securing and negotiating for a house, and preventing/mitigating abuse and exploitation [Key Finding 8] **b.** If the proposed recommendations during the OFC occupancy period are adopted, shelter programmes have a great potential in providing **long-term impact** on improving FHH's accessibility to the rental market by improving their housing market knowledge, their skills and employability, as well as raising their awareness to risks and host communities' awareness. Therefore, losing the OFC-type programmes to the mere cash support option would not only imply FHHs losing a good year or 2 of secure tenure and fair access to shelter, but would also entail losing what may be a powerful transformative opportunity towards reducing gender inequality in accessing rental markets. However, whilst the recommendation here is to maintain and improve current shelter programmes based on the above analysis and the preferences of the majority of interviewed FHH, NRC and other NGO's are not to dismiss the arguments of the FHH who preferred cash assistance. Those mainly related to being closer to their social capital, avoiding minimum standards shelters and avoiding sharing with strangers, all of which have already been addressed separately under the previous section's recommendations. It is therefore essential to take on board those recommendations along the way to ensure everyone's voice is heard.		

Table 4: Recommendations to the Shelter Sector

** Same legend as 4.1 applies*

4.3 SWOT analysis of NRC

A SWOT analysis has been conducted in a joint session with NRC to assess if/how NRC is well-suited in leading the implementation of the recommendations internally but also in leading the Shelter Sector towards the change to gender-transformative programmes (see Table 5).

The SWOT analysis showed that NRC is overall in a favourable position to implement the recommended improvements to OFC *(short-term impact recommendations*) mainly given the strong interest/determination of the key staff and that gender mainstreaming initiatives have already been started. As to the *long-term impact recommendations,* NRC's strength is in having the basic infrastructure in place (ICLA and strong linkages to the other required sectors as well to other NRC offices advanced on this topic) to implement those. Similarly, NRC is well-suited in championing and orchestrating the change amongst the entire Shelter Sector as it benefits from having a significant strategic influence on the sector and strong relationships with its key actors and leading organisations.

The most challenging threat to implementing recommendations remains in securing the budget and resources, notably for the implementation of the capacity-building programmes and for outsourcing gender-specialised expertise, in a climate of decreasing funds. Nonetheless, it is hoped that this consultancy's findings could act as one advocacy tool catalysing the funding stream required internally as well as from donors.

SWOT

STRENGTHS	WEAKNESSES
1. NRC has the largest operating shelter programme in Lebanon in terms of grants values and scale of operations	1. No formal process in place to properly mainstream gender in the program, internal bureaucracy for changes in programme, staff/management resistance to change
2. Protection and gender mainstreaming initiatives have already started in some of NRC operating offices (e.g. South). Teams are highly motivated and willing to deploy resources to achieve the shift to a "protection-driven shelter programme" and take the lead on this.	2. In order to go beyond equitable shelter programming to gender-centred targeting, there would be a large need to partner with specialist organisations as NRC is not set-up for protection case management and is not a GBV specialist.
3. NRC's ICLA has already a dedicated unit for shelter programs "SSU" - this could be utilized as a vehicle to particularly achieve the recommended capacity building	3. A quantity versus quality focus: the demand to reach targets has in the past negated or restricted the ability to fine tune beneficiary selection and property matching.
4. NRC enjoys strategic independence (i.e. NRC does not take UN funds).	4. Poor gender sensitivity and/or awareness amongst NRC staff members.
5. NRC is proposing to champion gender markers and hold sector actors accountable to them.	
OPPORTUNITIES	**THREATS**
1. Good relationship with other shelter actors which facilitates building the recommended strategic partnerships.	1. Paradigm shift from shelter to protection takes time, progress has been noted but resistance may still occur + will need capacity building among other NGO's. NRC will need to overcome this barrier.
2. Good relationship with active NGO's in other sectors to partner with on the recommended non-shelter assistance and capacity building.	Shelter Sector actors in general are moving in the direction of 'protection-centred' shelter assistance as one of the strategic objectives for 2019, without necessarily specifying 'gender-centred'.
3. Protection Sector has shown support for gender-centred shelter focus	2. Donors direction may shift to cash instead of OFC-like programmes.
4. Links established with existing GBV organisations through the various FHH referrals. These would be used for training and insight as per recommendations	3. Guidelines and beneficiary selection methodology would need developing and endorsing at a national level.
5. Strategic shift of the entire Shelter Sector over the past year towards more focus on gender and FHH- reflected in the latest LCRP.	4. Many peer organisations are exploring similar initiatives related to improving refugees' accessibility to housing markets (e.g. through digital platforms- think a humanitarian Air B&B) which NRC has been exploring as well. NRC need to secure resourcing for this research proposals or there is a risk of being left behind.
6. Ability to influence the Sector- NRC provides direct input into LCRP's working closely with the sector leads MoSA, UNHCR, and UN-Habitat	
7. Opportunities to link with other NRC offices for: - Any similar initiatives on gender mainstreaming and exchange ideas- e.g. NRC Afghanistan study on gender mainstreaming (March 2017). - Opportunities for GBV training to staff	5. Irregular and decreasing funding streams make future programming precarious, solid evidence base is required to reignite (humanitarian) donor interest in funding shelter sector specific interventions.

Table 5: SWOT analysis for NRC Lebanon

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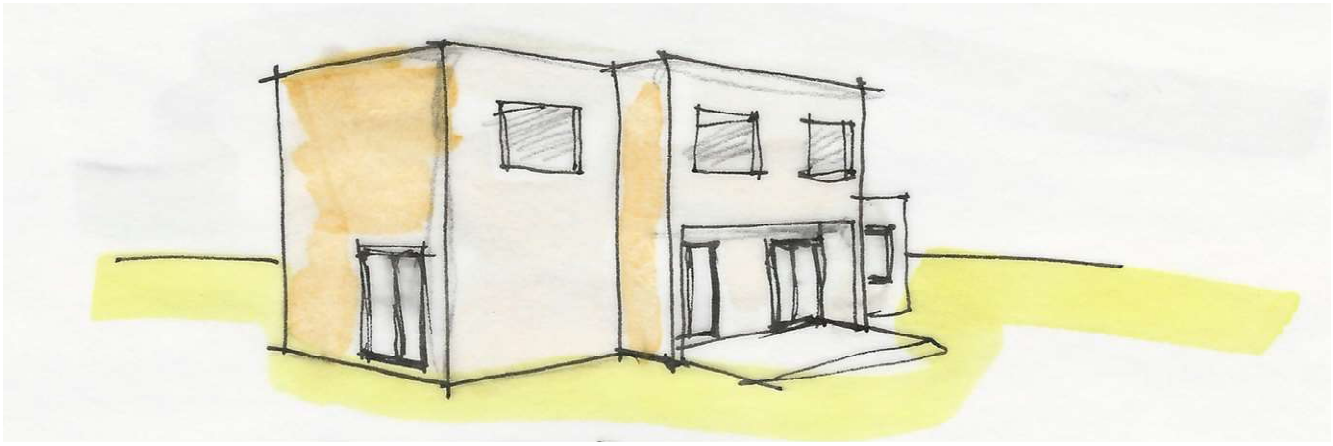
Appendix A: NRC OFC modality guidelines

NORWEGIAN REFUGEE COUNCIL

Guidelines for the Occupancy Free of Charge (OFC) Programme



NRC/Maha Al Ayyoubi

DRAFT Version: 0.4
07 February 2016
Beirut, Lebanon

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Appendix B: Questionnaire used in the field interviews of FHH

- AGE:
- HH SIZE:
- Current area of residence: Urban……. ……. Peri-urban……. … Village ……

I. History/ Story telling

1. History of displacement from home
   - Start with current shelter- OPC (or other)
   - What year they left
   - History of all shelters since then

1. Since when are you alone as FHH- Reasons why

II. Current livelihood

Note to family: *these questions will in no way affect any assistance you are or will be receiving from NRC or other NGO's.*

1. Ways of supporting the family?
2. Monthly income for the household
3. What type of jobs could you do?
   *** Education level***?
4. Were you working when husband was still around versus after?

III. Priority criteria in selecting shelters

1. List the criteria of importance to you in shelter selection- as a FHH

2. Do you prefer standalone properties- not shared with Landlord? Why?
   Have you experienced both scenarios shared and not shared)- what was your feedback?

3. Do you prefer urban areas when you are a FHH? Why?

4. What are the top 3 factors for you as a FHH

5. What has changed in your life since you became FHH? (general)

   Are your priorities above the same as when you were part of a MHH? (specific)

IV. Difficulties faced in accessibility to housing

i. Physical access & Inadequate knowledge of the rental/housing market

1. How do you go about house hunting? What property identification process do you follow?
2. Describe the various ways you used for accessing shelter, including:
   - how you reached OFC- who did you go to? (now)
   - before
   - plans for future

   Were they different from when the Male HH was still there? (if applicable)

3. Any issues faced while looking for housing?

4. How well aware are you of:
   a. Rental market rates
   b. Rental in Lebanon: law, rights, duties etc.

ii. Discrimination- FHH/ socio-cultural constraints

1. Were you denied a shelter opportunity for any reason related to your current status as 1. Refugee and 2.FHH?

2. Describe your relationship with your Landlord [1.previous and 2.current]
   a. Have you had contracts with previous Landlords- who requested that? Was your name on the contract?
   b. Did you negotiate with Landlord? Were there any conditions to your stay?
   c. Has the Landlord changed any conditions in the verbal agreement post occupancy- rent increase etc.? What was your coping mechanism- did you claim for your right? How?
   d. Have you had any disputes with previous Landlords? Main reasons? How are the disputes resolved?
   e. Have you ever been evicted? If yes, for what reasons?

3. Any incidents to report

iii. Lack of social capital/relatives

1. Do you have relatives or a social network in Lebanon? are they close to where you live?
   If yes:
   - Do you know of better shelter alternatives, but you had to refuse them due to lack of social networks?
   - What exactly do you value in the social network- socializing, solidarity, getting support with kids when you go to work, support with sick kids, etc.?

   If not:
   Where do you find support?

iv. Financial reasons- income

1. Were you able to afford rent by yourself at any point? What were your means?
2. Have you had issues with late payments and how did the Landlord react?
3. Have you previously had to vacate a shelter for financial reasons? Please provide details
4. How has the OFC support improved your financial situation?

v. Security/ building trust/Welcoming environments

1. Have you faced any security related issues that pushed you leave a shelter/area? Can you describe these security issues?
2. Have you avoided specific areas because of security related issues- including (1) neighbours and (2) political reasons

3. Describe your relationship with: [previous and current]
   - Neighbors/community
   - Any Municipality restrictions on you generally or as a FHH
   - Any other parties in the area

vi. Legal status

1. What is your current legal status? And history of legal status? What papers do you carry?
2. Who is renewing your residency visa- yourself or relying on male relatives?
3. Describe any challenges you have faced during visa renewal process (any issued due to being a FHH)
4. Have you had any issues with your legal status in Lebanon and has this affected your access to shelter at any point?

➔ **Of all the above, what do you think are the top 3 factors affecting your accessibility to rental shelter:**

Physical access & Inadequate knowledge of the rental/housing market	
Discrimination against FHH	
Lack of social capital/relatives	
Financial reasons- income	
Security/safety	
Legal status issues	
Other	

V. Other/ Final questions

1. As a FHH, do you prefer cash for rent or OFC-like arrangements?
2. If you were provided cash for rent now- here would you go? How would you go about finding a new shelter?
3. What do you think NGO's could do better in their shelter programmes?
4. What is your hope for the future?

Appendix C: Questionnaire used in the interviews of NGO's

1. Please provide a brief introduction to your shelter programme(s)

2. What is the main source of your FHH beneficiaries- how do you find them?

3. Can you provide a rough percentage on FHH you assisted and trends over the past 4 years?

4. What are the key vulnerability criteria for your households' selection?

5. Is FHH considered as an additional vulnerability that plays a role while assessing eligibility? If you had 2 families one MHH and one FHH with similar conditions, who would you choose?

6. Is there any special treatment/approach for assisting FHH during their stay?

7. How has your organization interpreted the Shelter strategy direction under the latest LCRP on considering gender dimensions in the design of shelter response plans? How has this been reflected in your programmes?

8. Are there any specific issues faced with FHH during the programme- challenges affecting their stay in the shelter?

9. Would you have any insight on the key factors that affect FHH accessibility to housing based on your field experience? Is your programme addressing any of those?

10. Would you have any insight as to priority criteria for women in selecting shelters- based on field experience?

11. What do you think could be done better in the future to improve accessibility and service level to FHH?

12. Other thoughts/insights?

Appendix D: Questionnaire used in the interviews of Landlords

- **Gender**: Male ☐ Female ☐
- **Area:** Urban ☐ Peri-urban ☐ Rural ☐
- Current ☐ Previous ☐

1. Have you ever had FHH as tenants- now or previously?
   If yes:
   - Were they all Syrian refugees?
   - Were they all arranged through NGO's?

   - How would you describe the overall experience- in each case?

   - Were there any specific issues faced as compared to MHH- in each case

2. If you had the choice between 2 tenants- Lebanese FHH versus Lebanese MHH (same HH size)- who would you choose?

   State reasons:

3. Same but if it were Syrian refugee FHH versus Syrian refugee MHH
   State reasons:

4. Would you say there is a difference in negotiating with MHH versus FHH?