

## **Crisis and Retirement: Elderly in the Public Sector are struggling to secure their needs**

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### **Abstract**

Building on the stories and experiences of four retired individuals in the military forces and public sector, this paper explores the limitations of the existing social insurance and pension schemes and questions their realities in light of the multiple and overlapping crises Lebanon is currently facing. The article highlights how the current crisis has brought considerable social and economic downgrading to public and military personnel, as the provided healthcare services and pension schemes are no longer adequate or a source of safety in their old age. The article concludes that the pension schemes are insufficient to ensure a dignified life for these individuals and their families.

**Keywords:** Lebanon, Social Protection, Poverty, Elderly, Pension, Retirement, Military Forces, Public Sector

**To cite this paper:** Luna Dayekh, "Crisis and Retirement: Elderly in the Public Sector are struggling to secure their needs ", Civil Society Knowledge Center, Lebanon Support, September, 2022 . DOI: .

**[ONLINE]:**

<https://civilsociety-centre.org/paper/crisis-and-retirement-elderly-public-sector-are-struggling-secure-their-needs>

Social Insurance in Lebanon accounts for the highest share of Social Protection related expenditures (85% of the total spending – as per the 2019 budget); pensions alone accounted for approximately 3% of the GDP in 2020 and benefited only 2% of the population (World Bank, 2022). Moreover, the pension system in Lebanon covers only civil servants and military personnel, which correspond to less than 10% of the active population (World Bank, 2022). Meanwhile, private sector employees contribute to a separate system, the National Social Security Fund (NSSF), and are only entitled to end-of-services indemnities, a lump sum disbursed at the end of their career <sup>[1]</sup>.

Social protection in crisis contexts constitutes a fundamental pillar to alleviate the gravest socioeconomic consequences such as loss of income and rapid inflation. However, the ongoing crisis in Lebanon exposed the shortcomings of the existing social protection system and its inherited inability to cushion the Lebanese from severe economic shocks at the time when they most needed it. Building on the stories and experiences of four retired individuals in the military forces and public sector, this paper explores the limitations of the existing social insurance and pension schemes and questions their realities in light of the multiple and overlapping crises Lebanon is currently facing <sup>[2]</sup>.

***Upon retirement, Adnan, a 68-year-old retired soldier, shifted his career to agriculture in the small town of Hasbaya in the Nabatieh Governorate bordering Syria, the place where he was born and raised. After he retired from the Lebanese Armed Forces at the age of 55, Adnan received a monthly pension that was enough to sustain a financially comfortable life before the***

***crisis of 2019. Today, he mainly harvests olive trees and grows fruits and vegetables to sell. “My olive trees have been my main source of seasonal income yearly since the 2019 crisis.”***

Adnan humbly identifies as a farmer and speaks of his olive trees with pride, as the olive harvest season has been a generational family tradition that is close to his heart. However, rather than just being an activity that brings joyful memories, it is now also necessary labor for Adnan to secure income while Lebanon faces one of the worst economic crises in history, accompanied by a sharp devaluation of the Lebanese pound.

As of 1997, the Lebanese pound has been pegged to the US dollar rate of LBP 1,507.5, but as the economic crisis began to unfold in 2019, the pound's value began to take a sharp plunge. Since then, the national currency has lost over 90 percent of its value, eroding the purchasing power of hundreds of thousands of households, including public sector personnel whose salaries are denominated in LBP. As of August 2022, the Lebanese pound surpassed LBP 33,000 for every US dollar in the parallel market and continued to fuel inflation to unprecedented triple digits records. Consequently, Adnan's pension has lost most of its value, which will increasingly prevent him from covering his household's basic needs.

Fixed at the amount of LBP 1,5 million per month, his pension, which was worth USD 1000 USD before the crisis, has now decreased to USD 50 USD at the black-market rate: “My pension is now barely enough to cover some grocery expenses. Thus, I had to resort to farming as a way to secure our basic needs.” It is known that the military has its own pension scheme, which is more generous than those of civil servants (Abdo, 2014), with an accrual benefit rate of 2.66 percent compared to 2.13 percent for civil servants (Rached, 2012). Indeed, Adnan confirms that before the crisis, his salary was enough to secure the basic needs of his household as well as to enjoy some luxuries. “I never asked anyone for any form of help, but the crisis has forced me to ask my children to support me.”

A 2014 study shows that the aging population in Lebanon is replacing the younger population as the main economic dependents in households (Sibai, 2004), especially in the absence of sustainable public welfare provisions. Although more protective than private sector social security schemes, soldiers' and public employees' social security has proven unable to mitigate the burdens of the crisis. This has forced them to activate solidarity networks or to resort to resilience strategies mostly based on side jobs. Adnan's daughter sends him money from abroad and his son in Lebanon helps him cover the cost of fuel. Remittances sent by Lebanese emigrants to their elderly parents in Lebanon have been a primary source of income for many households. “Like other retired army personnel, I know, we have children abroad who are sending us money. Before the crisis, we did not ask for help, but now our salaries are not worth a lot.”

He benefits from free healthcare coverage<sup>[3]</sup>, which also extends to dependent family members, but the crisis has created enormous pressure on the army's institutions, creating some barriers to receiving adequate healthcare. Before the crisis, the army used to secure all needed medications, especially for hypertension and diabetes. However, the shortage in medication supplies in 2021 and onwards has forced army personnel to buy medications using their private funds (Médecins Sans Frontières, 2021). A lot of pressure has also been placed on the army's hospital, especially since many doctors left the country to find better jobs abroad. Even though it is possible to receive free consultations from doctors,

the process has been taking longer than usual.

Adnan explains how much army personnel and their families have been heavily relying on the army's health services compared to before: "Private health insurance is very expensive now, the only way to receive free or affordable healthcare is through the army." Therefore, the army's healthcare system has been under enormous pressure to secure health services for all eligible individuals during the crisis. According to Adnan: "the army is currently channeling most of the money they receive to fund their health sector, to cover the maximum number of people particularly as it is the only useful benefit left."

The army's health insurance continues to cover army personnel's children if he/she receives a university education after the age of 18. If an 18-year-old child does not attend a university, he/she will no longer be eligible to receive healthcare coverage from the army. This is particularly worrying at a time when students are facing barriers to continuing their university education, as the fees of some universities are now either Dollarized or Lollarized (Tabbara and Taleb, 2022)<sup>[4]</sup>, and the Lebanese University, the only public university in Lebanon, has been facing increasing challenges in the absence of funding (France 24, 2022). Many of these children are therefore left without health insurance.

***Elias, another retired soldier, expresses his frustration with the ongoing crisis and the lack of reforms, "I left the army with a salary of USD 1000 and I was looking forward to resting at the age of 67, but now my monthly pension is barely worth USD 50. If it weren't for some savings, I don't know how I would survive now."***

Similar to Adnan, Elias receives LBP 1,5 million a month as a retired army personnel. Elias explains that army retirees are not eligible for any specific type of assistance such as transportation fees, while those who are still in the army are. He mainly relies on his small business in Baalbek, where he currently resides with his wife in a small townhouse. In addition, he counts on "emergency savings" he had previously put aside as well as on his children's support to secure his basic needs. In a weary voice he says, "My pension is not enough to fill my car with fuel, can you imagine? I served this country with honor, but unfortunately, I did not receive back what I deserve."

Elias mainly voices his concern with the shortage and additional cost of medications that army personnel have been burdened with during the crisis. As a result, Elias has resorted to buying medications from pharmacies at the black-market rate using his personal funds (The Arab Weekly, 2021). In this case, Elias adds that once they pay for a medication at a pharmacy, they are eligible to receive a reimbursement from the army upon applying for the social assistance programme known as the "*musa'ada ijtimaiyyah*"(?????? ????????)<sup>[5]</sup>. However, it takes up to one year and a half to receive the money back. In this context, Elias has faced difficulties securing necessary medications: "Sometimes, I am unable to find my own medicine at the pharmacy, so I try to ask around at the Ministry of Public Health or the primary healthcare centers"<sup>[6]</sup>.

Before the crisis, all surgeries were covered by the army at their hospitals or through referrals to private or public hospitals. This is still the case at the military hospital, but they have been recently limiting the number of patients undergoing surgeries and prioritizing them based on urgency: "I heard from several people that surgeries are being postponed, and if they get a referral to do it outside the military hospital, the patient has to cover the difference in fees." The army has also not been able to cover surgeries that

require expensive medical equipment and has been requesting that the patients cover the expenses of the surgery based on their medical case. In light of limited resources and inflation, the army has adopted certain measures to reduce the cost of medical expenses, while still trying to support soldiers to the best of its ability.

***Hussein, recently retired from being a public servant at the age of 65 expresses an overwhelming feeling of hopelessness, “the crisis keeps getting worse day by day and no solutions are in sight. We are desperate.”***

A civil servant becomes eligible to receive a pension upon his retirement at the age of 64. However, the pension scheme has not been enough to cover the basic needs of retirees during the crisis, especially in light of rapid inflation. “I was the head of a department in a ministry for 30 years. My salary before retirement was around LBP 3,600,000, which amounted to USD 2,400 before the crisis hit. Now, my retirement pension is LBP 1,940,000 which nowadays is barely a total of USD 60.”

To secure a stable income, Hussein mainly relies on his pension and selling vegetables that he grows on his inherited land in Bekaa. He drives his van daily around small towns and villages selling fresh produce to earn a daily wage. In addition to selling vegetables, Hussein's children sometimes help him cover the cost of his necessities. He does not have any other support networks, and he strongly denounces all political parties and politicians for their corruption and blames them for draining state resources.

Hussein explains that the average salary of senior-level employees (cadres) in the public sector today is worth a maximum of USD 300 per month, while the lower-level employees do not earn more than USD 100. In terms of social protection, the Cooperative of Civil Servants (CSC) is the body that covers social security benefits, including pensions and healthcare services for public employees of all public administrations, as well as the judiciary and Lebanese University employees (Scala, 2022). The CSC is directly financed by the government budget through a 6 percent deduction of the civil servants' payroll (Institut des Finances Basil Fuleihan, 2021). However, Hussein stresses that due to budget constraints imposed by the crisis, the cooperative is currently unable to cover the costs of healthcare for its members. The patients who used to receive coverage up to 90 percent on medical services are now forced to pay for most of the expenses on their own.

As of February 2022, the government resorted to a “temporary social assistance scheme” providing an additional remuneration (half a month's salary) to all salaries of public employees, including retirees who benefit from a retirement pension<sup>[7]</sup>. However, the benefits cannot exceed LBP 3,000,000 per month, which amounts to approximately USD 100<sup>[8]</sup>. More recently, the ministerial committee headed by Prime Minister Najib Mikati, which is in charge of mitigating the burden of the crisis on public employees met with the caretaker cabinet to approve new social assistance mechanisms, including a cash transfer equivalent to a full salary for all working and retired civil servants (Hamadi, 2022, 2022a). As of June 13, 2022, public administration employees called for an open strike to demand an increase in salaries and mechanisms to help them cope with the repercussions of the ongoing crisis (L'Orient Today, 2022a). However, although the social assistance mechanisms will double the salaries of public servants, their income will still be considerably low in light of the devaluation of the Lebanese pound and rising inflation.

Hussein stresses that throughout the crisis both active and retired public sector workers have been living a harsh and miserable reality, especially when they have to juggle multiple jobs such as selling fruits and vegetables to cover the cost of their basic needs. As for other solutions put forward by the government last year, such as the Ration Card Program (Dayekh, 2022)<sup>[9]</sup>, he adds, “hundreds of thousands of applications were filled out, but no money is disbursed because the grants have not been secured yet.”

***Ahmad, an 80-year-old retired “mukhtar”<sup>[10]</sup>, sits inside his small office in Beirut, filling administrative papers. This work has provided him with income after his retirement and until this day. “I work in all of Lebanon through my connections as a mukhtar – translation, document certifications, and other types of administrative paperwork. At my old age, I have to stay focused all the time; it is exhausting.”***

To secure a sustainable income, Ahmad’s office is also a stationery shop where he sells notebooks, pens, invoice papers, and similar items. “I have been a mukhtar since 1998, my father was also a very well-known mukhtar, and I got elected after his death. I worked hard every day to give my family the best life. They lived comfortably, and I never wanted them to be affected by any financial challenges I was experiencing.” Before becoming a mukhtar, Ahmad used to work at a factory in Nigeria, which allowed him to save some money for his old age.

There are several uncertainties and ambiguities surrounding the social protection benefits that a mukhtar receives in Lebanon. Unlike Hussein, Ahmad is not eligible for the social security scheme set for public servants. However, as a mukhtar, he is eligible for the social protection coverage provided by the National Social Security Fund (NSSF). This coverage does not include an end-of-service indemnity (usually provided by the NSSF to its members) but only gives access to health insurance<sup>[11]</sup>. Officially, a mukhtar does not earn a monthly salary. He collects money by filling out administrative paperwork for the residents of the neighborhood or village. He is allowed to charge the price he finds convenient for the paperwork, mainly an amount that covers the cost of stamps.

Given that they are not eligible for pension schemes and an end-of-service indemnity, Mukhtars have developed a network of support under the name of “The Cooperative Fund for Mukhtars in Lebanon” (???????? ?????????? ?????????? ?? ??????)<sup>[12]</sup>. Ahmad explained that the cooperative aims to provide them with social assistance and benefits, but he has not personally requested any assistance before. The Cooperative, founded in 2003, is a public institution under the supervision of the Ministry of Interior and Municipalities. In 2019, a decree stated that the fund would mainly provide end-of-service indemnities, marriage and birth allowances, and a death grant<sup>[13]</sup>. However, it remains unclear if any of the benefits and services mentioned have been provided. Based on conversations with a few other Mukhtars, it appears that none of them received anything from the cooperative yet, except for healthcare benefits through the NSSF.

“I used to benefit from 90% healthcare coverage from the NSSF, but now it barely covers 10 percent.” Around 6 months ago, Ahmad had to undergo a difficult surgery. He explains that the hospital refused to admit him if he did not cover the expenses, and luckily, his daughter was there to cover the cost. “For me, social protection is almost non-existent, my surgery cost around LBP 45 million (approximately USD 2,250)<sup>[14]</sup>; the health insurance by NSSF only covered LBP 5 million (USD 250) of



the total cost. I had to pay 40 million out of my pocket and with the help of my children. That amounted to around USD 2000 at the [black market] exchange rate. I pray for every poor citizen in need of urgent medical care, the hospital will throw them out in cold blood. As a mukhtar, I have seen many cases of rejected medical care since 2020, even in the presence of health insurance.”

Before his surgery, Ahmad explains that he barely used his NSSF social insurance. Instead, he built personal relationships with doctors. He would help them with administrative papers and legal documents in exchange for a free-of-charge consultation and medications. “I call it my personalized network of health insurance; the doctors are my friends and they are willing to secure medications and check-ups for myself and close family for free.”

Ahmad states that the government has adopted a hands-off approach, “they no longer provide services for citizens and they are purposely leaving the country slip into a worse state to be able to beg for money from the international community and the World Bank. The people are paying the price.” The government has rolled back subsidies on many essential products, such as one pack of bread that used to be LBP 1,500 before the crisis reached the price of LBP 20,000 (approximately USD 0.7)<sup>[15]</sup> and is expected to increase in the future (L’Orient Today, 2022). “We now worry about our most basic rights, such as bread and medications. I use an essential eye drop that has tripled in price, and sometimes I have to go around several pharmacies to find it.”

Ahmad’s wife lives with her daughter and assists her with taking care of her children. However, Ahmad chose to remain alone at his apartment because it is only a 15-minute walking distance to his office. “I walk to my office daily, I cannot afford to spend a lot of money on taxis and I cannot drive anymore.” Generally, Ahmad expresses that he enjoys providing services and meeting new people, which also constitutes the main source of his income. “I cannot stay at home; I would probably get depressed and go crazy!”

Ahmad sometimes asks his children for support, especially during emergencies, “but I never want to be a burden on them. For example, my son has been working in the television production of Lebanese shows, but due to restrictions set by banks on depositors, he lost a great deal of his savings’ worth. For this reason, I will continue working until I am mentally and physically unable.” Ahmad used to be an accountant, and so has some knowledge on how to plan his budget accordingly, “my previous work came in handy during the crisis, I limit my personal spending to approximately USD 100 to 150 per month, including treating myself to coffee and an argileh at the local café every once in a while. However, I still have to pay 6 million, which is around USD 200, for generator fees at my apartment and office. This has been an increasing burden for me.”

The above stories narrate the challenges that retirees face with the social security system in Lebanon, as they cope with a worsening economic crisis. The men interviewed have reached the retirement age of 64 and above, but they are all still working to be able to secure their basic needs. Most of them also rely on their children’s support to cover the burdening cost of generators, water, fuel, and other necessary services. In general, public servants and military/security forces are deemed to be better protected through pension schemes than employees in the private sector are. However, reflecting on the experiences above, reality shows otherwise. The current crisis has brought considerable social and economic downgrading to public and military personnel, as the provided healthcare services and

pension schemes are no longer adequate or a source of safety in their old age. Mainly, the pension schemes, almost exclusive to these individuals in the Lebanese social protection framework<sup>[16]</sup>, prove to be insufficient to ensure a dignified life for these individuals and their families.

*\*This article was published in partnership with UNICEF Lebanon.*

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[1] Starting 2017, private sector employees have access to mandatory health insurance through the National Social Security Fund (NSSF) with the requirement that the person paid 20 years of contributions and is over 64 years old. It is worth noting that Lebanon is the only MENA region country that still lacks a legislative lifetime pension insurance for private sector employees according to the World Bank.

[2] This paper builds on four in-depth biographic interviews conducted in June 2022 with the elderly in the military and public sectors.



[3] Army personnel and their families receive free healthcare coverage at the military hospital; they only pay a small fee for stamps when completing paperwork.

[4] Other universities have enforced a so-called student exchange rate. For example, Universite Saint Joseph (USJ) recently announced to new students that tuition fees will be 20 percent paid in fresh dollars and 80 percent at the rate of LBP 6,000 to USD 1. A Lollar is a Lebanese dollar or a US dollar that is stuck in the Lebanese banking system.

[5] Army personnel, including retirees, are eligible to receive a reimbursement if they spend money on a basic need for themselves or their families such as medications. They have to fill out a social assistance form and submit it to the army general for approval. Refer to:

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[https://www.lebarmy.gov.lb/ar/administrative\\_transaction/%D8%B7%D9%84%D8%A8-%D9%85%D8%B3%D8%A7%D8%B9%D8%AF%D8%A9-%D8%A7%D8%AC%D8%AA%D9%85%D8%A7%D8%B9%D9%8A%D8%A9](https://www.lebarmy.gov.lb/ar/administrative_transaction/%D8%B7%D9%84%D8%A8-%D9%85%D8%B3%D8%A7%D8%B9%D8%AF%D8%A9-%D8%A7%D8%AC%D8%AA%D9%85%D8%A7%D8%B9%D9%8A%D8%A9)

[6] Primary healthcare centers in Lebanon are often supported by NGOs and faith-based organizations, and they offer medications and doctor consultations for free or at a reduced price for Lebanese and non-Lebanese citizens. Social services centers also include primary health care centers run by the Ministry of Public health. The list of the primary health care centers can be found [here](#).

[7] On February 22, 2022, the President of the Republic signed Decree No. 8838, a temporary social assistance mechanism targeting workers in the public sector. Refer to: Presidency of the Republic of Lebanon. February 22, 2022. "The President Signed a Decree Granting Temporary Social Assistance to All Public Sector Workers". Refer to:

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[8] This is based on the exchange rate of 30,000 LBP to 1 USD as of July and August 2022.

[9] The Ration Card Program was originally passed by Parliament as emergency legislation on June 30, 2021. The program aims to provide relief to impoverished Lebanese families after the removal of subsidies amidst a worsening economic crisis.

[10] A mukhtar is an elected neighborhood- or village-level state representative. He/She is responsible for issuing residence documents and personal status papers (such as granting birth and marriage certificates, preparing ID cards, authenticating photos, etc.). The mukhtar’s job started during the Ottoman Empire and expanded in 1928 under the French Mandate. Refer to: Stel, Nora. December 4, 2015. “Mukhtars in the Middle: Connecting State, Citizens and Refugees”. Jadaliyya. <https://www.jadaliyya.com/Details/32751>

[11] The Cooperative Fund for Mukhtars does not provide family allowances. Instead, it aims to provide social services/benefits such as end-of-service compensation, death assistance, marriage grant, and birth grant, according to Decree No. 5729 dated October 8, 2019 – “The System of Services for the Mayors in Lebanon.”

[12] Refer to: [The Cooperative Fund for Mukhtars in Lebanon](#).

[13] A death grant “?????? ??????” can either indicate a lump sum provided to the family after a mukhtar dies or assisting with funeral costs of the mukhtar in case of death.

[14] This is based on the exchange rate of LBP 20,000 to USD 1 USD at the time when Ahmad did his surgery last year.

[15] This is based on the exchange rate of LBP 30,000 to USD 1 as of July and August 2022.

[16] Some Syndicates and professional orders also offer a pension to their members funded by contributions of their affiliates. However, no pension scheme exists in the private sector where employees only access an end-of-service indemnity.