



NO REFORMS WITHOUT RIGHTS

Rights-Based vs. Donor-Led Approaches of Social
Protection in Lebanon



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INTRODUCTION

In recent years, social protection in Lebanon has attracted considerable attention from local and international research centres, scholars, experts, donors, and policymakers (ANND 2014, Abdo 2019; ILO 2020; Roman 2024; Saghir *et al.* 2024; ANND 2024; Proudfoot & Zoughaib 2025). This growing interest is welcome, particularly in light of the historical neglect of this field, which was long regarded as underexplored, especially during the 1990s and the 2000s, when post-war reconstruction debates shifted focus away from social reform. However, since October 2023, following the recent (and ongoing) war with Israel, and given the intensifying polarisation surrounding post-war reconstruction, as well as the restructuring of both the public and banking sectors, how might these debates influence the future reforms of social protection?

Before the financial collapse in 2019, one of the enduring weaknesses of the Lebanese National Social Protection System (NSPS) has been the relatively underdeveloped non-contributory schemes (UNICEF & MOSA 2019), compounded by a contributory system that has long been skewed in favor of already-privileged groups, such as public sector employees and formal wage earners (Institut des Finances 2021).

However, the increasing role of international actors has reframed the discourse, moving it away from social policy and security toward a broader social protection agenda, particularly emphasising non-contributory schemes (Devereux *et al.* 2024). This reorientation has coincided with, and been accelerated by, the 2019 financial crisis, which led to the near-collapse of the contributory system, leaving those previously covered under public insurance with little to no effective protection (Hariri 2023).

Importantly, this shift should not be seen merely as a circumstantial outcome of a deteriorating economic cycle, nor simply as a by-product of the financial insolvency of public insurance. As the literature suggests, the Lebanese case illustrates how “foreign interference can create dependency on donor-oriented assistance programmes that undermine national social policy frameworks and exempt governments from their responsibility towards citizens” (Enna, 2024).

In the current political moment – marked by the announced reform efforts of the newly formed government led by Prime Minister Nawaf Salam, and following the devastating consequences of the recent (and ongoing) war with Israel – there is legitimate concern that upcoming reforms may further erode the already fragile universality of the NSPS and deepen its fragmentation.

This position paper seeks to assess the current neoliberal reform agenda in Lebanon's social protection sector within the broader context of ongoing crises and conflicts. It critically examines the dominant paradigm of cash-transfer reforms promoted by the World Bank (Ortakaya 2025), which is placing significant pressure on local authorities to adopt reforms increasingly endorsed by the political establishment, yet contested by significant segments of local civil society, along with many of their international allies, as evidenced by a joint statement that garnered 33 signatures (Report of The Civil Society National Consultation on Social Protection in Lebanon 2024).

This paper draws on extensive research previously conducted by the Centre for Social Sciences Research and Action (CeSSRA), as well as a desk review of recent academic publications, expert reports, and both international and local media coverage. It offers a concise overview of the reforms implemented under the influence of the World Bank and the potential risks they pose to the NSPS. Finally, it reflects on lessons from the past to underscore the urgency of adopting a more comprehensive policy approach—one that could guide current reforms, if only policymakers were willing to heed the long-standing calls of civil society.

1. MAJOR DEVELOPMENTS IN THE NSPS IN RECENT YEARS

Lebanon's social protection system was traditionally formal employment-based, with the National Social Security Fund (NSSF) providing health insurance, family allowances, and end-of-service indemnities (but no pensions) to private sector employees, and with state cooperatives covering public sector workers—including civil servants, military, and security personnel—through public insurance and pensions. Non-contributory assistance did exist, but it remained very limited, fragmented, and underfunded (Abdo 2019).

The collapse of the Lebanese pound and the banking crisis in 2019 wiped out savings, pensions, and insurance-based protections. Contributory systems like the NSSF and state cooperatives became almost entirely dysfunctional, offering no effective coverage. Following the financial collapse, the NSSF – the primary public social protection entity – and state cooperatives continued to provide healthcare, family allowances, and end-of-service indemnities, but their reimbursement rates, fixed in Lebanese pounds, were completely disconnected from market prices in US Dollars. As a result, publicly insured populations were forced to cover medical bills out of pocket, leaving them almost completely uninsured in practice (Hariri 2023).

Most importantly, no major structural reforms have been implemented in recent years, except for a few limited, but notable, developments. Law 220/2000 for persons with disabilities is arguably one of the most significant legal milestones. It guarantees rights to education, employment, health, mobility, and political participation. However, implementation remains weak, with few enforcement mechanisms, and accessibility remains a major challenge. Lebanon does not have a specific law addressing the rights of older persons or long-term care. The National Strategy for Older Persons was developed by the Ministry of Social Affairs (MoSA) with support from UNFPA and WHO, but it remains a draft, with no legislative or executive follow-up.

The Child Protection Law 422/2002 represents a key legal framework to protect children from abuse, neglect, and exploitation. It has been criticised for being outdated and not rights-based. The Child Protection Policy Framework (2019), led by MoSA and UNICEF, aimed to improve case management and inter-agency cooperation. However, it remains at the policy and guidance level and is not legally binding.

The National Social Protection Strategy was drafted by the Ministry of Social Affairs and supported by international partners. It outlines a unified, rights-based social protection system covering social assistance, social insurance, and access to basic services. The recent adoption of the first-ever National Social Protection Strategy in 2024 constitutes “a crucial step in establishing a new social contract between the state and its citizens, with social rights as one of its main pillars.” (CeSSRA 2024)

Nevertheless, the strategy suffers from several significant shortcomings that have been previously identified (such as intersectional discrimination based on gender, age, disability, and sexual orientation), and remains largely symbolic, as it still awaits the adoption of specific legislation necessary for its effective implementation.

Indeed, as of 2025, it remains pending full implementation due to political and fiscal constraints, as well as the absence of an implementation decree (or decrees). Without such a decree, the strategy risks remaining an expression of good intentions rather than a binding policy framework.

Meanwhile, since the Syrian refugee crisis and following the financial collapse, the country has witnessed a proliferation of donor-driven and government-supported non-contributory cash transfer programmes. The Ministry of Public Health (MoPH) continued to provide health coverage for uninsured Lebanese citizens, especially elderly individuals not covered by the NSSF or private insurance. Despite its importance, the programme remains underfunded and unevenly distributed, often according to clientelist practices.

The Syrian refugee crisis, ongoing since 2011, has led to the development of donor-driven social protection programmes, particularly cash assistance, health (Lebanon Support 2016), and education support, implemented through UN agencies, international donors, and local NGOs. The National Poverty Targeting Programme (NPTP), launched with support from the World Bank, aimed to identify and assist the poorest households. It became a cornerstone of social assistance, although coverage remained limited and targeting mechanisms have been subject to criticism, as will be discussed in the following sections (particularly section 4). The Emergency Social Safety Net Programme (ESSN) was later developed, also with World Bank support, with the intention of replacing the NPTP and forming part of a transition toward a more permanent social protection system.

Nevertheless, as it will be discussed in details in the following sections (particularly section 4), the major limitation of the World Bank paradigm – as well as other international partners – is that it seems to exacerbate the

structural flaws in the current Lebanese social protection system, since it is “predominantly focused on the implementation of poverty-targeted social safety nets that provide narrow coverage to a small portion of the population, based on targeting algorithms” (Saghir *et al.* 2024), while marginalising the employment-based contributory schemes.

The real value of NSSF and cooperative benefits has collapsed, and the future viability of these institutions is uncertain without major reforms.

Today, the real value of NSSF and cooperative benefits has collapsed, and the future viability of these institutions is uncertain without major reforms. In practice, many formal workers in both the public and private sectors are now reliant on non-contributory mechanisms.

2. ASSESSING THE IMPACT OF THE NSPS IN TERMS OF ECONOMIC INEQUALITIES

The recent (and still ongoing) war with Israel has further exacerbated the suffering of a population already heavily affected by compounded crises: the financial and banking collapse, hyperinflation, the Beirut port explosion, and soaring unemployment and poverty rates – estimated respectively at one in three individuals and three in four (ILO & CAS 2022; ESCWA 2021). “Between October and November 2024, about 1.59 million Lebanese, Syrian refugees, and Palestine refugees (29 percent of the total population analysed) experienced high levels of acute food insecurity [...] These results show an increase compared to the 1.26 million people in Phase 3 or above estimated for the April–September 2024 period [...] The significant deterioration of more than 300,000 people [...] is mainly attributed to the compounded impact of conflict and large displacement” (IPC 2024).

The Lebanese case illustrates that weak and exclusionary social protection schemes are associated with heightened levels of precarity and inequality.

Despite growing evidence demonstrating that social protection is instrumental for socio-economic development, democratic resilience, and peacebuilding (Jawad *et al.* 2025; Fakihi 2024), the national social protection system in Lebanon remains weak and highly fragmented. The successive and overlapping crises and wars of the past three decades have dismantled the already fragile foundations of Lebanon’s social protection system, or more accurately, what remained of an already distorted and fragmented model.

The Lebanese case illustrates that weak and exclusionary social protection schemes are associated with heightened levels of precarity and inequality. In fact, “the top 1 and 10 percent of the adult population receive almost 25 and 55 percent of total national income, which places Lebanon among the countries with the highest levels of income inequality in the world, alongside Brazil, Russia, South Africa and the United States” (Assouad 2021). As already noted in the literature, “the shortcomings of the social protection system reflect, sustain, and (re)produce more profound social hierarchies characterizing the Lebanese social and political landscape” (Scala 2021).

3. INTERSECTIONAL ISSUES

The financial crisis has led to a significant decline in medical coverage and an increasing reliance on informal care networks, placing the most vulnerable groups at heightened risk of being left without any form of effective protection. It is essential, however, to consider the intersecting forms of exclusion shaped by age, gender, and disability (Scala 2025; Scala 2021).

During times of war and its aftermath, women are particularly vulnerable to traumatic events and post-traumatic stress disorders, while also facing elevated risks of exploitation, abuse, and gender-targeted violence. These risks are further exacerbated by the breakdown of protective structures, prolonged instability, and post-war shocks. The intersection with child care and education is especially critical, as single mothers face immense challenges in accessing affordable care and ensuring their children's continued schooling amidst financial instability, gender discrimination in the labour market, and exclusion from social coverage schemes. For women-headed households, "these multi-leveled and intersecting structures and experiences of discrimination, violence, and marginalisation seem to appear like a vicious circle" (Younes 2023).

Moreover, older women with disabilities have emerged as one of the most vulnerable population groups. They face the erosion of solidarity-based safety nets due to rising youth emigration, increasing unemployment, deepening poverty, and reduced NGO support in the context of a global funding crisis affecting international aid agencies (Scala 2025). Migrant populations – particularly Palestinian and Syrian women – are also at extreme risk, as international agencies such as UNHCR and UNRWA, which are expected to provide essential protection and care, face acute financial constraints. These dynamics have further strained Lebanon's already fragmented and overstretched social protection system.

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4. ASSESSING THE NEOLIBERAL SHIFTS AND CURRENT REFORMS

Lebanon had a donor-financed National Poverty Targeting Programme (NPTP), but it only covered a small portion of the population.

“In late 2020, the World Bank presented a plan to extend the coverage of this programme. It set up a \$246 million social safety net project to provide cash transfers and access to social services to people identified as living below the extreme poverty line.” (CGAP 2025). The recipients of the national poverty programme have successfully migrated to the Emergency Social Safety Net Programme (ESSN), reaching over 165,000 Lebanese families – more than double the NPTP coverage.

“The NPTP covered 75,000 poor and vulnerable households but ran out of funding by June 2024 [...] With the migration into [ESSN], Lebanon’s main cash transfer programme, AMAN, has reached 168,000 poor and vulnerable households covering 17% of the population and 50% of the poor and the implementation was streamlined through the fully digitised DAEM Social Registry.” (Ortakaya 2025).

One might reasonably question the implications of allocating support to merely 17% of the impoverished population, as per the World Bank data, in a nation where, according to ESCWA (2021), three out of four individuals were already classified as poor, prior to the onset of the last war with Israel. It could be argued that assisting 17% of the impoverished population is preferable to no support at all, and that ESSN can be regarded as an initial step, covering the most vulnerable subgroup within the targeted population.

However, this raises critical questions: What does it signify to regard social protection as a basic right? And what of the rights of the poor that are considered non-eligible?

In a country where a majority of residents live below the monetary and multidimensional poverty lines, cash assistance programs will inevitably face limitations due to restrictive eligibility criteria, thereby lacking inclusivity. Most importantly, social protection should not be perceived as an entitlement that is exclusively reserved for the poorest segments of the population. As articulated in the recently adopted National Social Protection Strategy for Lebanon, social protection is a fundamental human right aimed at preserving human dignity, irrespective of individuals’ social backgrounds (Government of Lebanon & ESCWA, 2023).

They identify beneficiaries through a so-called “proxy-means test” (a pre-set list of indicators that automatically selects the eligible and non-eligible), a method denounced by major actors in Lebanese civil society and by many partners from the international community due to its “high rates of error, discriminatory policies, and stereotypes about poverty [...]”. The fixation with means-testing, a common practice of the World Bank that the Global Coalition for Social Protection Floors and over a hundred civil society organisations have been denouncing for years, is fundamentally flawed. It makes particularly little sense in countries like Lebanon, where most people live in poverty, as highlighted in the World Bank’s own data.” (Report of The Civil Society National Consultation on Social Protection in Lebanon 2024).

Not only is the World Bank strategy in Lebanon in total contradiction with the national strategy, but it also leaves many contextual challenges unsolved, as it lacks shock-responsive tools and countercyclical mechanisms, in a country that is regularly confronted with crises, wars, and political or economic shocks.

In a context where hundreds of thousands were displaced and thousands were injured or killed, cash transfers are not adequate tools to reduce structural inequalities.

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DAEM, Lebanon’s digital social safety net system, is supposed to ensure that the most vulnerable benefit from the cash transfers, yet many questions arise from its design, implementation, and targeting methods. Research dedicated to studying those limitations showed that they suffer from systemic blindness in crisis response, from political and security risks associated with data scarcity and data confidentiality, and from legal and ethical challenges (Boustani & Hariri 2025a; 2025b).

Moreover, government-to-person payments (G2P) are funded by the World Bank and donor government programmes, rather than through progressive domestic revenue. Thus, it is permanently exposed to the risks of unsustainable sources of funding as well as donor fatigue.

5. LONG-TERM REFORMS BEYOND BAND-AID SOLUTIONS: RETHINKING SOCIAL PROTECTION IN LEBANON

How can we critically assess the long-term consequences of current reforms and policy measures aiming to replace fiscal-based protections with market-driven, conditional aid? While these programmes are presented as urgent responses to crises, they risk dismantling what remains of universal protections by reinforcing a neoliberal model that prioritises short-term assistance over structural reforms.

Drawing on recent fieldwork on unprotected populations (such as displaced communities, unemployed or underemployed individuals, informal workers, and migrant populations, etc.) (Scala 2025; CeSSRA 2022; Younes 2023; Hariri 2023; Fakh 2024), one might question the legitimacy of cash transfer reforms undertaken in a context of state bankruptcy, since they appear to be palliative measures that do not reach their main goal: alleviating the burden of the compounded crises on the most vulnerable populations. After all, how can a cash transfer alleviate suffering in a system judged as unfair, or abusive, especially for those who feel they were dispossessed of their entire life savings and their whole contribution to an unprotective contributory scheme (Scala 2025)?

Clearly, the World Bank's paradigm is undermining universality — or what remains of it—and pervading the political debate around social protection. But what is the official stance of the current government on this paradigm, or at least what can be inferred from its discourse and actions?

The new government has already shown many signs of “activation” in the field of social protection, yet this activity is mainly aligned with the positions of the World Bank, not with its own national strategy.

Regrettably, there has been no meaningful social or political debate on the strategy's decrees, nor is there any serious public discourse laying the groundwork for future structural reforms. “The road to reforming the state and the system in Lebanon must be democratically led” (CeSSRA 2022), meaning that it should be designed and implemented based on democratic discussions within the public sphere.

In the current political moment, it is saddening to see all ministries multiplying their discourse and their potential future reforms to support donor-oriented programmes that do not take into consideration financial sustainability, and that fail to address major structural inequalities (tax injustice, unsustainable social spending, the absence of fiscal reforms, the low coverage rates and the unprotective reimbursement grids in the contributory schemes, etc.).

Surely, the Lebanese state has been showing political willingness to reform the social protection system. Indeed, in November 2024, the Ministry of Social Affairs announced a new nationally funded emergency cash assistance and the continuation of the National Disability Allowance for people with disabilities in Lebanon.

This reform announced “the allocation of LBP 4.5 billion (approximately \$5M) for social assistance from the 2024 national budget. These funds will provide a one-off cash transfer of US\$100 to people with disabilities holding a valid Personal Disability Card (PDC)” (ILO 2024). Moreover, in January 2025, the Ministry of Social Affairs (MOSA) announced a new vision for child and family care (UNICEF 2025).

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Nevertheless, while the ministerial speech explicitly mentioned the universality of the social protection system among its targets, it also specified that it will aim at targeted populations, i.e. “the most vulnerable and the poorest”. While those two measures should advance hand in hand, one might also fear that all the measures currently discussed are following the general “philosophy” of the World Bank and promoting targeted and conditional assistance programmes, at the expense of furthering universality.

Indeed, on 14 March 2025, Prime Minister Nawaf Salam organised a meeting on social safety nets in Lebanon under the theme “The Next Phase of Reform”, where Social Affairs Minister, Sayed, stated that her ministry aims to “expand direct cash support, strengthen ties with social services, build institutional capacity and infrastructure, and enhance coordination and system alignment.” (Arab News 2025).

While the outlook is grim, it is not without hope, and windows for meaningful reform remain open. According to the National News Agency, at this meeting Salam stated that “as part of its ministerial commitments, the government will reactivate the ministerial social committee and take steps to implement the National Social Protection Strategy, with a focus on expanding poverty-targeting programmes and disability support, ensuring access to primary healthcare and public education, promoting economic inclusion through well-designed employment programmes, and implementing pension reforms to secure dignified retirement” (NNA 2025).

While all of the above are essential, the order of priorities is the most crucial issue, one that should also align with the funding mechanisms for social protection measures. How will the state utilise its extremely limited resources to achieve these goals, and in what sequence?

Meanwhile, political measures aimed at reforming the contributory schemes are still awaited. One might fear that, in the absence of a comprehensive framework for universal coverage funded by fiscal solidarity (and not by charity principles), the Lebanese government will be stuck with palliative measures divided among “disparate elements of social policy: ‘welfare’, ‘protection’, ‘service delivery’, etc.” (Jawad *et al.* 2025), which will not alleviate the suffering of the targeted population but will only increase the fiscal burden.

On the one hand, the National Social Protection Strategy proposes integrating contributory and non-contributory schemes into a unified, lifecycle-based framework (Government of Lebanon, ESCWA 2023). On the other, a comprehensive approach needs to recognize that social protection systems are not merely oriented towards the poorest, since they play a major contracyclical macroeconomic role, automatically sustaining disposable

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income (thus, to the aggregate demand) in times of recession, helping the economy to bounce back after shocks and crises (Stiglitz *et al.* 2009).

Their macroeconomic impact is attested in their capacity to introduce automatic stabilisations in times of recession or depression, thus providing better shock responsiveness to reverse the economic cycle (Stiglitz 2013; Stiglitz & Kaldor 2013). Thus, the government should make room in its current reforms for the shock-responsiveness dimension of its own strategy and learn to “strategically employ social welfare policies as a response mechanism to crises” (Brick 2024).

Indeed, “social protection is recognised as vital for addressing poverty and vulnerability, curbing inequality, contributing to human development, enhancing resilience, and responding effectively to shocks”. (Reid *et al.* 2024).

Without a comprehensive framework to implement the national strategy, the current neoliberal reforms will continue to drain the public sector’s meagre financial resource, while straining the already heavy burden on the healthcare system (both public and private) (Longuenesse 2024).

Without reforming the contributory schemes and the fiscal solidarity principles of the NSPS, the charity components will continue to grow, inflate, and put the most vulnerable at huge risk when donor agendas shift (and they will surely shift again), unless the neoliberal reforms of the NSPS are unstoppable and unavoidable. Yet, at a moment when the neoliberal imaginary is incapable of foreseeing an alternative, Lebanese civil society has already advanced major alternative strategies that the current government – which seems to have the record for the highest number of PhD holders in the history of the country – should take into consideration, or at least show interest in publicly debating and democratically discussing these matters.

Let us hope that this government will not also have the record of being the first World Bank cabinet in the history of the country.

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