



International
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PROSPECTS



Kingdom of the Netherlands

► Living with disabilities in Lebanon

A snapshot assessment of basic needs,
social protection and employment gaps



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► Introduction

This study reports on the vulnerable life situation, basic needs and access to social protection and employment of persons living in Lebanon with a disability, with particular focus on persons with a severe disability. The analysis makes use of two sources of survey data: (1) the Labour Force and Household Living Conditions Survey (LFH LCS 2018/19) conducted by the Central Administration of Statistics in collaboration with the ILO; and (2) the Disability and Health Survey conducted by Fundación Promoción Social (FPS), as captured in their *Disability and Health Situational Analysis Report* (2019/20). For this research, the LFH LCS was considered the primary data source, complemented by the FPS survey for additional insights.

The LFH LCS is a nationally representative survey of Lebanese and non-Lebanese persons living in formal settlements, hence excluding an important segment of the refugee population. People with severe disabilities are identified as those who answered “cannot do” or “having a lot of difficulty” to at least one of the six questions of the Washing Group (WG) short-set questionnaire.. Persons with a mild disability, including respondents who answer “having some difficulty” to at least one WG question. Data limitations meant that statistically representative estimates of non-Lebanese persons with disabilities are not available for all sections.

The FPS survey covers three categories of persons with a disability: (1) Lebanese persons with a disability registered with the Ministry of Social Affairs (MoSA) for a disability card; (2) Lebanese persons with a disability but who do not have a disability card; and (3) Syrian refugees with a disability. As the survey relied on individuals registered in different databases it is based on multiple classifications. The report shows that persons with a severe disability and their families were significantly worse off than their peers without any disabilities in terms of their overall socio-economic situation. In general, persons with a severe disability faced greater difficulties in meeting their basic needs, were more likely to belong to lower-income groups and had lower levels of access to social protection and employment.

While the data used by the study was captured before Lebanon was hit by a series of crises, it is the first time in many decades a nationally representative survey with a large sample size is used to draw a picture of the situation of persons with disabilities. Arguably, looking at vulnerabilities of persons with disabilities in Lebanon is of particular importance considering the substantial effects of social, economic and labour market shocks brought on by currency depreciation and economic and political crises, in addition to the COVID-19 pandemic, and the Port of Beirut explosion. The report offers a baseline of the situation in 2019, that can serve for further research and analysis to understand how the crises have increased the degree of exposure to vulnerable life situations among persons with a disability and their families.

As the study draws a statistical picture from 2019, all income data are expressed in Lebanese pounds (lira or LBP) and reflect the official exchange rate in 2019.

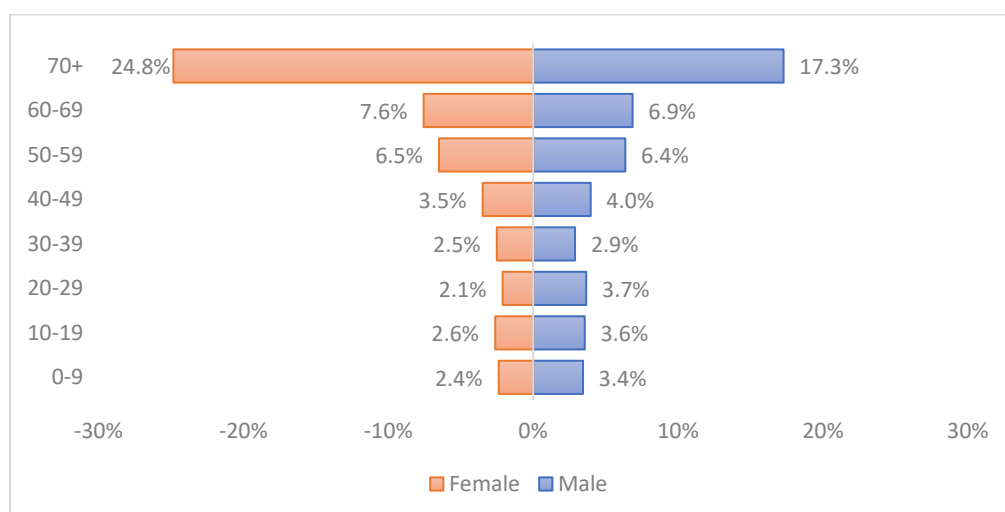
▶ Section 1. Disability profile

1.1. Prevalance

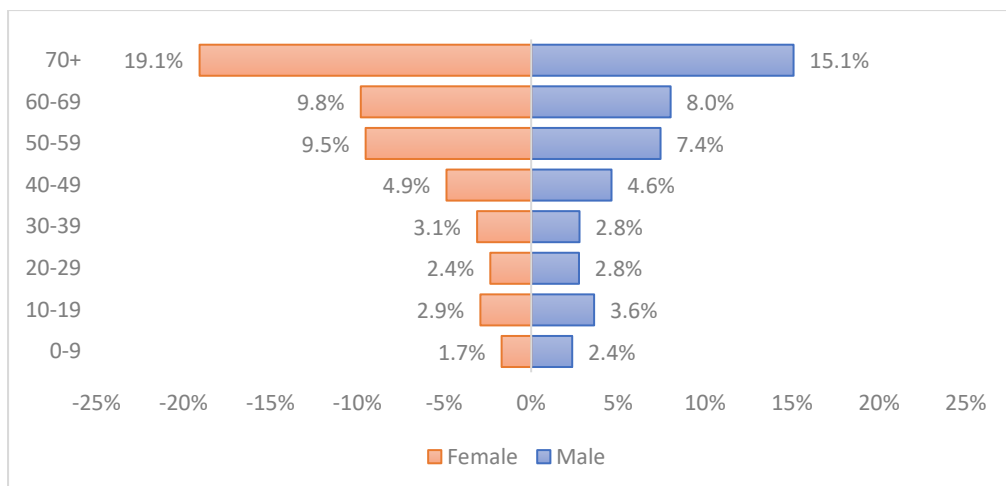
In 2019, 4.4 per cent of Lebanese and 2.4 per cent of non-Lebanese living in Lebanon were classified as having at least one “severe” disability, and 12.7 per cent of Lebanese and 5.7 per cent of non-Lebanese were classified as having at least one “mild” disability. This amounts to an estimated total of 169,000 persons with a severe disability and 488,000 with a mild disability.

The prevalence of disability increased with age, from 5.8 per cent (severe) and 4.1 per cent (mild) for those aged 0–10 years to 42.1 per cent (severe) and 34.1 per cent (mild) for those aged 70 years and over (figures 1 and 2). Disabilities increased significantly after the age of 50 years, with this age group more than twice as likely to report a disability than younger people. Overall, women were slightly more likely to live with a disability than men, whether severe (4.5 versus 4.2 per cent) or mild (13.3 per cent versus 12 per cent).

Figure 1. Severe disability prevalence by age group and gender¹



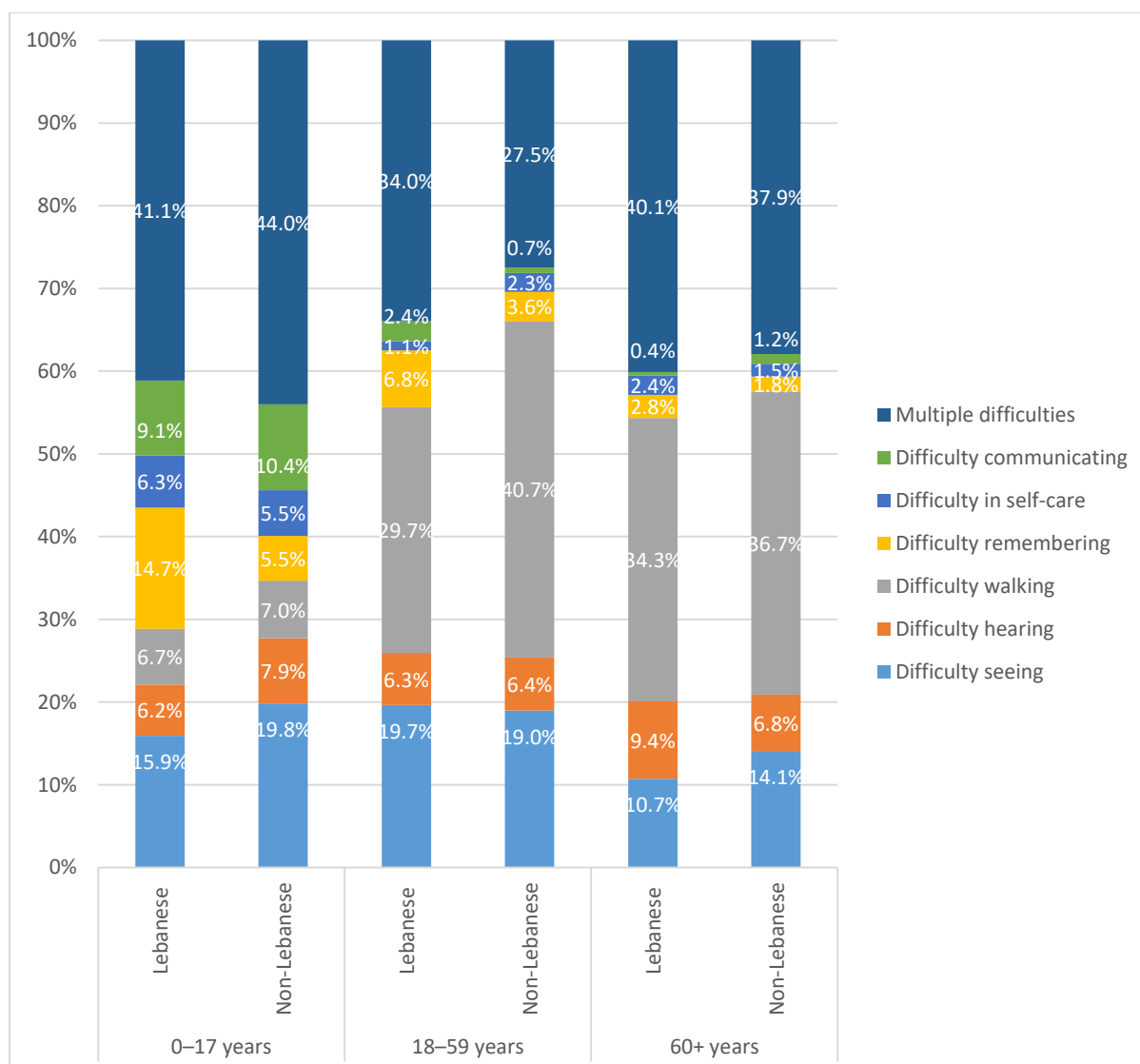
¹ LFHLCs (2018-19)

Figure 2. Mild disability prevalence by age group and gender²

1.2. Types of disabilities

On closer examination, figure 3 shows that severe disabilities related to seeing and walking were the most common kinds of disability among both Lebanese and non-Lebanese. Many people with severe disabilities reported also having multiple disabilities.

² LFHLCs (2018-19)

Figure 3. Severe disability by age group, nationality and type of disability.³

1.3. Civil status and household characteristics

Lebanese with a severe disability are less likely to be married. This is especially true for younger people aged 20–39 years, who are 50 per cent more likely to be single than their non-disabled peers. The gap reduces in the older age group, likely reflecting that such persons were already married when they developed a disability. A similar trend is shown for non-Lebanese, although reported percentages of being married were higher overall.

Some 13 per cent of households in Lebanon have one or more members with a severe disability. The mean household size with at least one member with a severe disability tends to be larger than those without, especially for non-Lebanese households. It is more common for Lebanese persons with a severe disability between 18 and 59 years to live with their brother or sister (8 per cent versus 2 per cent), whereas those aged 60 plus with a severe disability are more likely to live with their children (14 per cent) than those without a disability (5 per cent).

³ LFHLCs (2018-19)

1.4. Geographical distribution

The prevalence of people with a severe disability was highest in Mount Lebanon (36 per cent among Lebanese and 34.5 per cent among non-Lebanese). This may be related to the fact that many people, including persons with a disability, move to those suburbs of Beirut that are geographically located in the governorate of Mount Lebanon, where affordable houses and better job opportunities exist. Further, Mount Lebanon hosts a relatively high concentration of disability rehabilitation centres, specialized institutions and other related facilities.

► Section 2. Basic needs and income of persons with a severe disability

There is a well-documented relationship between income and having a disability. In one direction of causality, lower incomes are associated with the onset of a disability because lower incomes are also associated with poorer access to nutrition, healthcare, safe water, sanitation and so on. In the other, living with a disability can lead to a lower income because of social and economic barriers and stereotypes faced by persons with a disability who seek decent work. Access to mainstream or disability-specific comprehensive social protection schemes are also limited in terms of income support, while expenditures are often higher for persons with a disability because of their specific needs for assistance, mobility aids, treatment, medication and so on (see also section 6 on social protection).

In addition, the lack of available and affordable support services for persons with a severe disability can place a high burden of unpaid care work on family members, particularly women. This can limit carers' opportunities to engage in paid work, leading to lower average household incomes. Lebanon lacks an effective and efficient system of support services for persons with a disability and their families; this section illustrates the far-reaching impacts on their socio-economic situation.

2.1. Household characteristics and income

Prior to the economic and social crises, Lebanese households with at least one member living with a severe disability earned, on average, 37 per cent less than households without a member with a disability. Figure 4 shows the lower levels of disability prevalence among higher-income Lebanese households. The lowest income grouping (less than 650,000 LBP) comprises 27.2 per cent of households with a member with a severe disability, but just 13.3 per cent of those with no disability. The difference was less pronounced for non-Lebanese households, explainable mostly by the underrepresentation of non-Lebanese in higher income brackets and overrepresentation in lower-income groups (figure 5).

Figure 4. Distribution of households of Lebanese persons with a severe disability by income (per capita).⁴

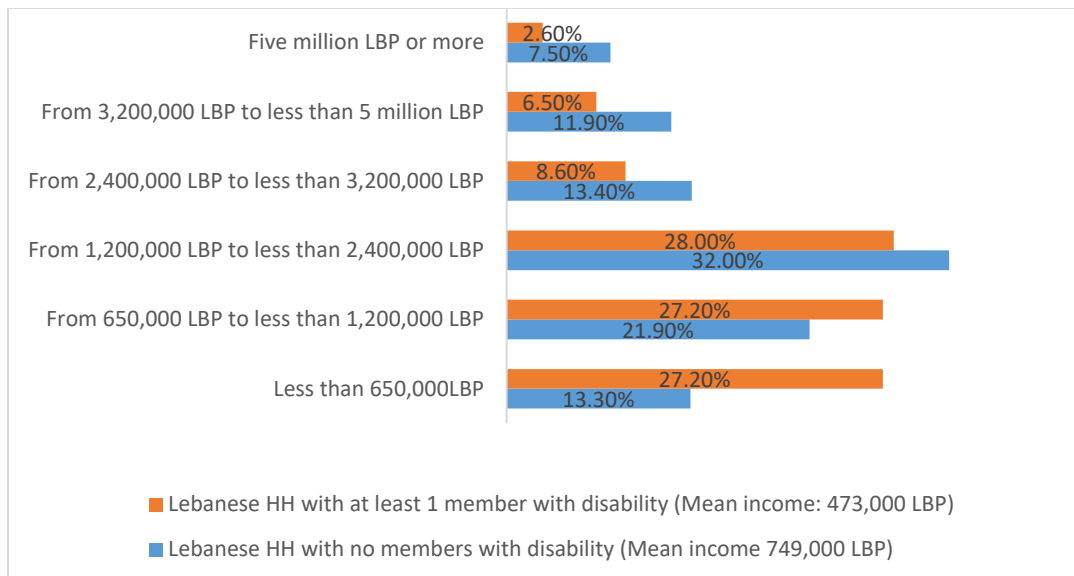


Figure 5. Distribution of households of non-Lebanese persons with a severe disability by income (per capita).⁵

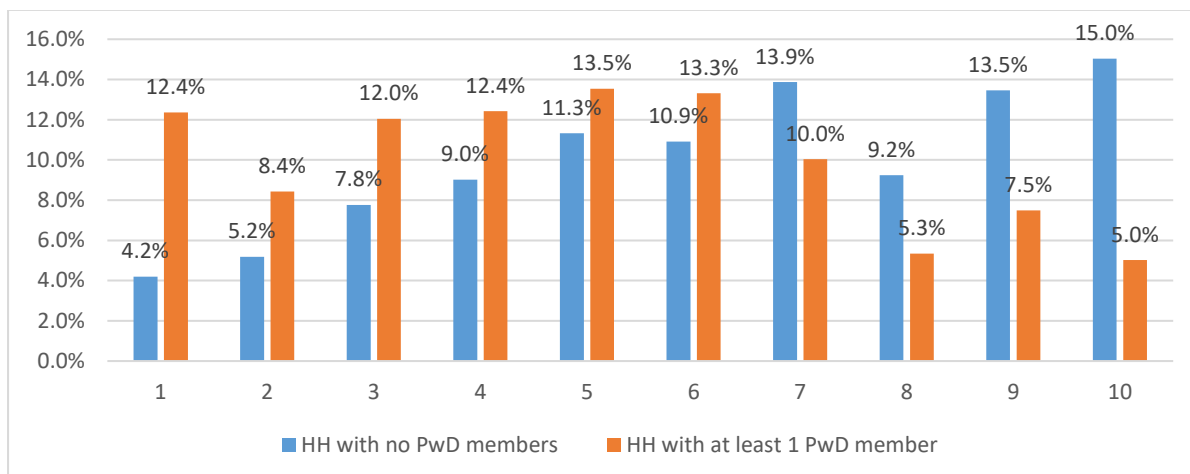


Grouped in deciles (figure 6), income distribution of Lebanese households by disability status shows a similar pattern. Prior to the crises, 59 percent of households with a member with disability were in the bottom half of income distribution, compared with 37 percent of households without a disability.

⁴ LFHLCs (2018-19)

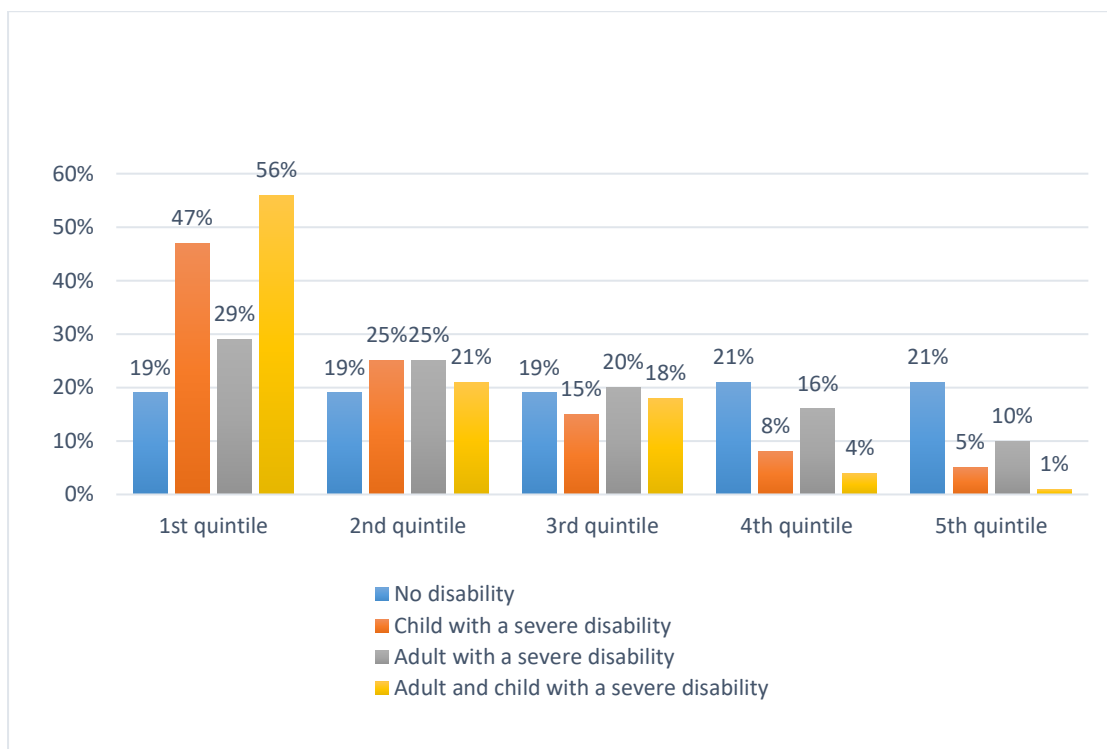
⁵ LFHLCs (2018-19)

Figure 6. Distribution across income deciles (per capita) by household disability status (mild and severe), with 1 being the poorest and 10 the richest 10%. ⁶



The pattern of income deprivation is more pronounced in case of severe disabilities as households with a member with a severe disability are more likely (31 per cent) to be in the lowest income quintile than households without a member with a disability (19.1 per cent). Figure 7 distinguishes between children and adults in households with a member living with a severe disability. Households with children with a severe disability fare significantly worse, in that 47 per cent of households with a child with a severe disability and 56 per cent of households with both a child and an adult with a disability are in the lowest income quintile.

Figure 7. Income distribution (per capita, quintiles) by adult/child with a severe disability, Lebanese households. ⁷



⁶ LFHLCs (2018-19)

⁷ LFHLCs (2018-19)

2.2. Estimating the impact and cost of disabilities

The presence of a person with a disability affects both household income and expenditure in a negative manner. A linear regression calculation using LFHLCs data on Lebanese and non-Lebanese households found that the presence of a person with a severe disability significantly reduced monthly household income, with the effect being twice as large when the household member was a child.

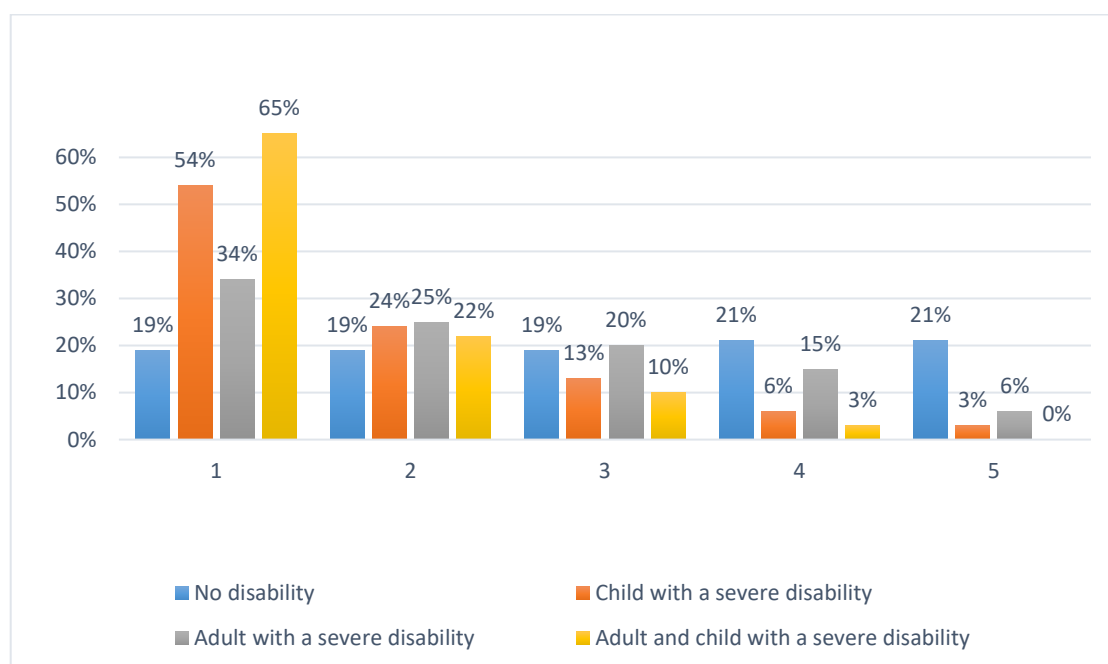
Using the standard of living (SoL) method to calculate the extra cost of disability, households where a person was living with a severe disability spent, on average, 16.5 per cent more in order to achieve the same SoL as persons with no disability. The effect was worse for the lowest income households, which spent, on average, 31.8 per cent more than non-disabled households.

Table 1 SoL estimates of additional costs of a disability by household income (per capita, quartiles)

| Lowest | Second-lowest | Second-highest | Highest |
|--------|---------------|----------------|---------|
| 31.8 | 13.4 | 21.2 | 23.6 |

Adjusting income for the extra cost of disability, around 87 per cent of households with both an adult and a child with disabilities belonged to the bottom two income quintiles, compared with only 38 per cent of households without a member with a disability (figure 8).

Figure 8. Distribution of households with a child or adult living with a severe disability by income (per capita, quintiles), adjusted for extra costs of disability⁸



These data provide strong evidence that persons with a severe disability and their families are more likely to live in poverty compared with households without a disability. This reflects the effects of lost income and additional expenses incurred by medical, rehabilitation and caregiving costs, as well as other specialized services related to education and transportation, on top of all other basic needs (food, water, rent and energy).

⁸ LFHLCs (2018-19)

However, income alone does not fully capture the level of well-being of persons with a disability. To do this, a multidimensional poverty index (MPI) was used to capture not only income and assets, but also employment, education and living conditions. A total of 27 per cent of households where at least one person was living with a disability were in the lowest quintile of the MPI compared with 15 per cent of households with no disabilities.⁹

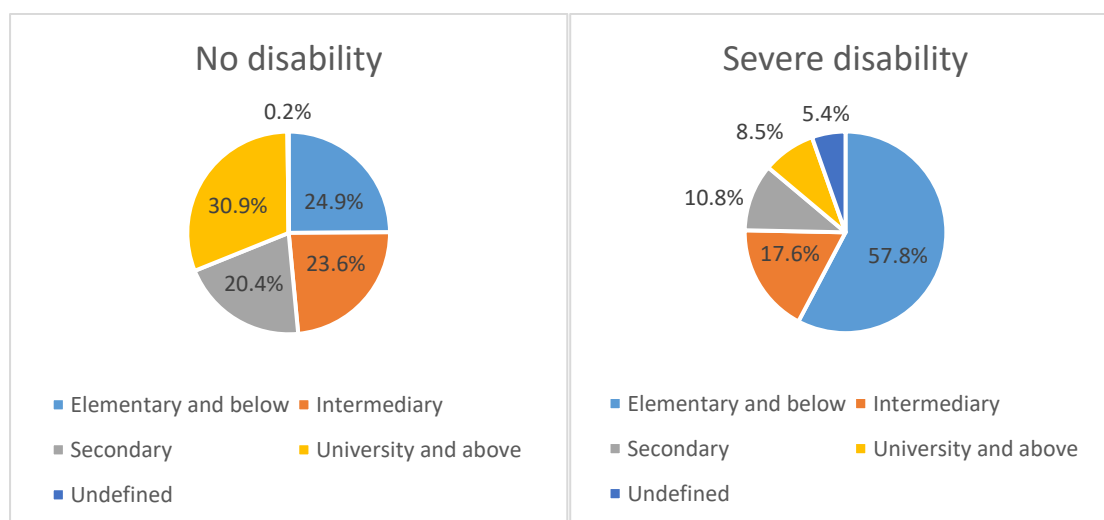
Table 2 Multidimensional Poverty Index (MPI) scores per income quintile for Households with and without a person with severe disability

| MPI Quintile | HH No Disability | HH with severe Disability | Total |
|---------------------------|------------------|---------------------------|--------|
| 1-Highest quintile of MPI | 0.1538 | 0.2691 | 0.1707 |
| 2 | 0.1948 | 0.2606 | 0.2044 |
| 3 | 0.2156 | 0.2161 | 0.2156 |
| 4 | 0.2107 | 0.1363 | 0.1998 |
| 5-Lowest quintile of MPI | 0.2251 | 0.1179 | 0.2094 |
| Total | 1 | 1 | 1 |

2.3. Educational attainment

Attainment of education beyond the elementary level was limited for Lebanese persons with a severe disability; 17.6 per cent reached intermediary level and 10.8 per cent secondary level. Only 8.5 per cent of persons with a severe disability attained university education or above (figure 9). This stands in stark contrast with 30.9 per cent of their peers with no disability who have a university degree or above.

Figure 9. Educational attainment (ages 16–69 years) by disability status (no disability or severe).¹⁰



It is challenging to interpret the large education gap between persons with and without a severe disability. As the rate of disability increases with age, the graphs display differences in educational

⁹ Note that these percentages refer to grouped MPI values and should therefore be taken as estimates.

¹⁰ LFHLCs (2018-19)

attainment, partly driven by age differences between the two sub-populations, as well as differences in disability.

On the other hand, the Lebanese educational sector is not sufficiently equipped to provide for the needs of children with disabilities. Only a very limited number of schools are physically accessible for students with disability, while other barriers are linked to poverty, overcrowded schools, social stigma, lack of trained teachers, inaccessible curricula, lack of support for students with a disability, lack of reasonable accommodation, inaccessible transport and a lack of familiarity with the school environment. In some cases, parents' beliefs have placed an additional limitation on their children's learning potential, especially for those with intellectual disabilities.

2.4. Access to health services

Persons with a disability have the same health needs as every other member of the population but may also have additional, more complex healthcare requirements. At the same time, persons with a disability often face more difficulties in accessing healthcare because of their socio-economic status rather than the disability itself.

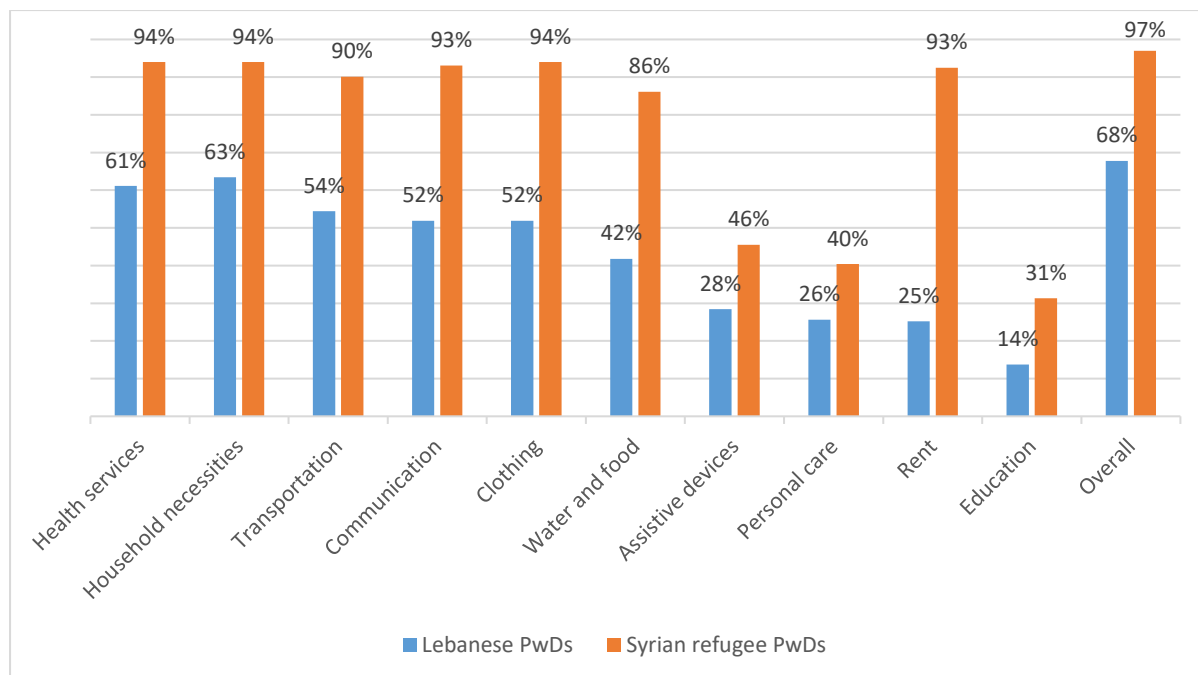
Compared with their peers, persons with a severe disability (Lebanese and non-Lebanese) were much less likely to have their medical needs met, and much less able to afford drugs and medical services. Some 18.3 per cent of persons with a severe disability aged 16–59 years and 14.4 per cent aged 60 years or over could not afford their prescribed drugs, compared with 2.7 per cent and 6.2 per cent, respectively, of those with no disability. Similar figures were found with respect to the cost of essential medical services.

Access to affordable healthcare was additionally problematic given the limited access to health insurance among persons with a severe disability (see also section 6), as well as the limited availability of disability-related medical specialties within Lebanese medical institutions. The ongoing economic and health crisis in Lebanon has aggravated this situation, placing persons with a disability at greater risk of being excluded from public services, including healthcare services.

2.5. Difficulty meeting basic needs

Additional results of the FPS survey showed that, prior to the crisis, 67.6 per cent of Lebanese persons with a disability and 97.0 per cent of Syrian refugees with a disability found it “difficult” or “very difficult” to meet their overall needs. Women with a disability found it significantly harder (82.7 per cent) to meet their overall basic needs, compared with men (72.7 per cent).

For Lebanese, the top three needs reported to be difficult to satisfy were access to health services (68.1 per cent), purchase of household necessities (63.4 per cent) and access to transportation (54.4 per cent). Among Syrian refugees with a disability, more than 90 per cent found it difficult to meet their needs for health services, household necessities, clothing, accommodation and rent.

Figure 10. Difficulty meeting basic needs by nationality¹¹

Despite their greater need for basic services, often the needs of persons with a disability remained unmet because of financial limitations and restricted access to knowledge. The need for health services was reported by the large majority of Lebanese persons with a disability, including those with a disability card (90.9 per cent), those without a card (93.4 per cent) and Syrian refugees with a disability (73.4 per cent). Among these, the latter group was least likely to receive the needed service (75.6 per cent). Syrians with a disability reported a much higher need for welfare services and were also more likely to receive them, while persons with a disability card were much more likely to access educational and vocational services than the other groups. Legal services were mostly needed by Syrians with a disability, but they were less likely to receive them.

¹¹ Disability and Health Survey conducted by Fundación Promoción Social (FPS), as captured in their *Disability and Health Situational Analysis Report* (2019/20).

► Section 3. Disability and employment

Persons with a disability face institutional, attitudinal, physical and socio-economic barriers in accessing decent job opportunities in Lebanon. Labour laws do not recognize disability inclusion and there is a lack of provisions with respect to equal opportunities and creating an enabling environment. While Law 220 on the rights of persons with a disability in Lebanon prescribes a 3 per cent quota in the public sector, this is not being enforced. Limited access to the education system, including vocational training, as well as persistent misconceptions about the capacities of persons with a disability, further affects their employability and remuneration levels. Sheltered workshops have exacerbated the problem by normalizing the employment of people with disabilities outside of the regular workforce.

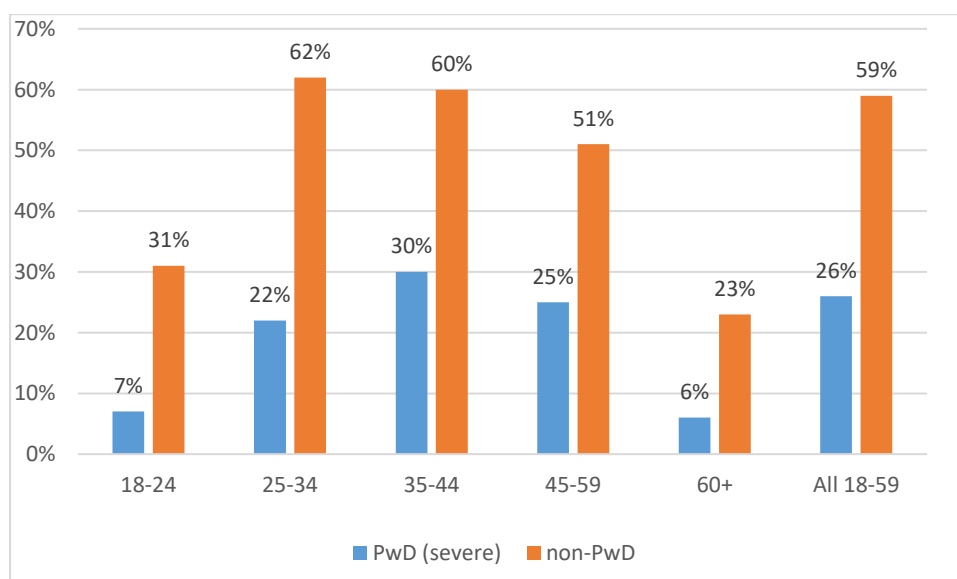
Non-Lebanese workers with a disability face additional legal restrictions, preventing them from occupying jobs in the formal sector; opportunities for non-Lebanese workers are limited to specific low-income jobs in the informal sector. The data in the following section for non-Lebanese need to be interpreted with care, as disaggregated data may be insufficiently reliable.

3.1. Labour market participation and employment

Among the working age population (18–59) the labour force participation rate was 26 per cent for those with a severe disability and 38 per cent for those with a mild disability, compared with 59 per cent with no disability. A large gender gap is evident, with female labour force participation at 12.7 per cent, compared with 35.9 per cent for men living with a severe disability.

Figure 11 shows that the highest participation rates of Lebanese persons with a disability are within the age groups 35–44 (30 per cent) and 45–59 (25 per cent), while the highest numbers of those without a disability are within the age groups 25–34 (62 per cent) and 35–44 (60 per cent).

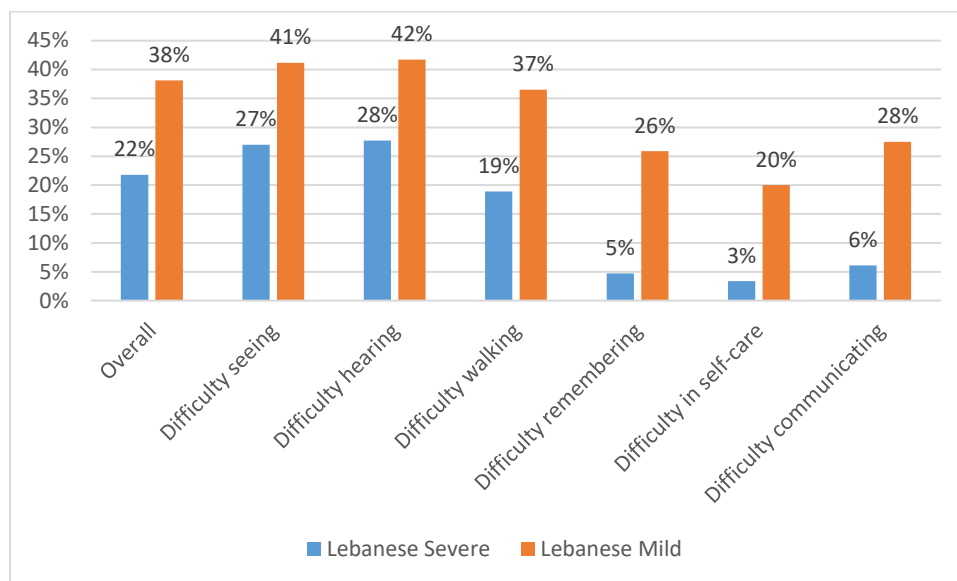
Figure 11. Labour force participation rate by age group and disability status (no disability or severe), Lebanese.¹²



¹² LFHCLS (2018-19)

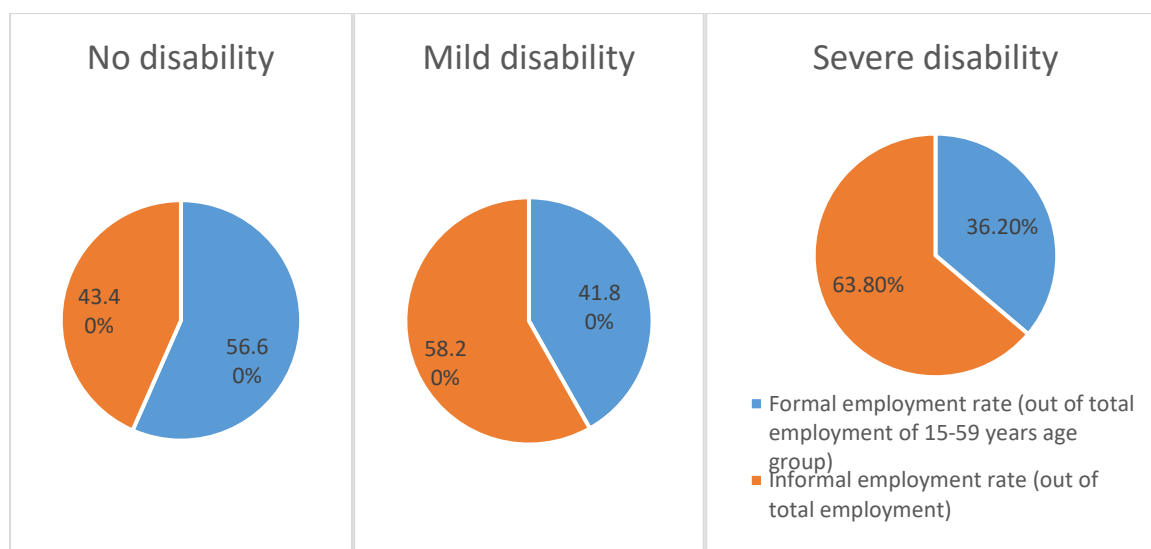
Persons with a severe disability are less likely to be working than persons with mild difficulties. When breaking the survey data down by disability level, 21.8 per cent of Lebanese persons with a severe disability aged 15–59 were employed, compared with 38.1 per cent of their peers with mild difficulties. Figure 12 illustrates that the employment status of Lebanese persons with a disability varies depending on not only the level of disability across all domains, but also on the specific difficulty experienced. Particular gaps are evident in the domains of memory, self-care and communication, possibly reflecting common stereotypes and misconceptions regarding intellectual and cognitive disabilities, but also the lack of reasonable accommodations available, such as assistive technology.

Figure 12. Employment rate by disability type and status, Lebanese (ages 15–59 years)¹³



Formal employment for Lebanese persons with a disability is less likely than for those with no disability. Significantly more Lebanese persons with a disability were informally employed (63.8 per cent) than those with no disability (43.4 per cent). Among persons with a disability, those in the severe category were less likely to be working than persons with a mild disability. The majority of Lebanese employed persons with a severe disability (63.8 per cent), as well as those with mild disabilities (58.2 per cent) were working in the informal sector (figure 13). Some 44.1 per cent of employed Lebanese respondents with a severe disability were self-employed without employees, while 33.8 per cent were employees paid on a monthly basis. Lebanese with a severe disability in the private sector worked, on average, 2.5 hrs more per week than their peers with no disability.

¹³ LFHLCs (2018-19)

Figure 13. Employed Lebanese persons (ages 15–59 years) by disability and employment status¹⁴

3.2. Wages of Lebanese persons with a disability

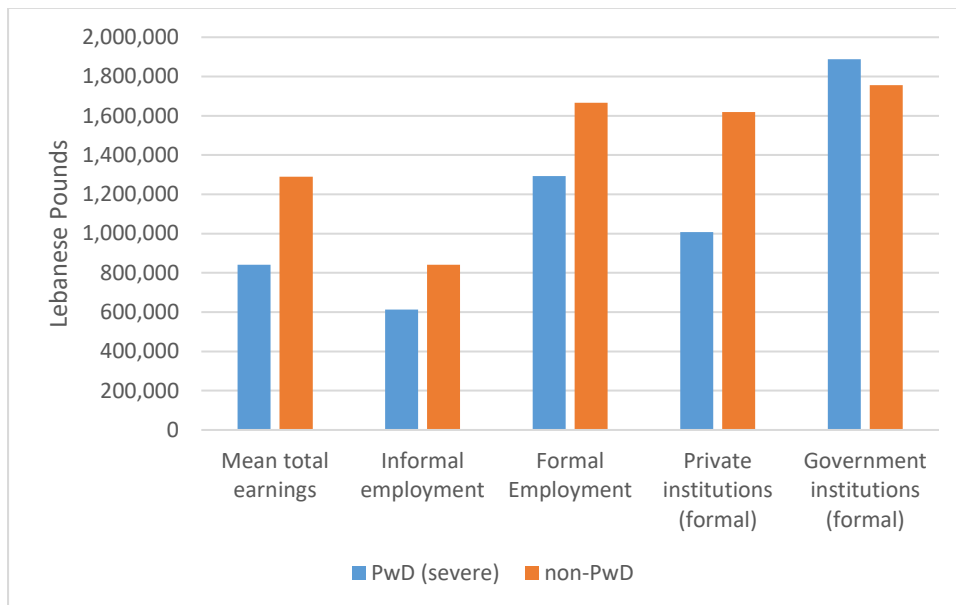
Lebanese workers with a severe disability earned, on average, 35 per cent (449,054 lira) less than those without a disability, with the largest gap (37 per cent) found in the formal private sector (figure 14).

In the informal sector, persons with a disability earned, on average, approximately 25 per cent less than those without a disability. In contrast, employees with a disability working in formal governmental institutions were paid more than those without a disability, perhaps a result of higher age, seniority and accompanying pay scales. Employees with severe communication difficulties had the lowest mean total earnings, and persons with severe visual impairment earned the highest hourly wage.

These gaps may be strongly linked to stereotypes and misconceptions regarding the capacities of persons with a disability, especially those with intellectual and cognitive issues and the lack of reasonable accommodations, assistive products and technologies, and accessibility policies.

¹⁴ LFHLCs (2018-19)

Figure 14. Average monthly earnings (ages 15–59 years) by employment type and disability status (severe or no disability).¹⁵



¹⁵ LFHLCs (2018-19)

► Section 4. Disability and gender

Women with disabilities face the risk of double discrimination in accessing employment. Misconceptions, stereotypes and discriminatory practices against women, in addition to the other barriers facing persons with a disability, coalesce to prevent women with disabilities from equal access to employment opportunities.

Table 2 shows that Lebanese women (ages 15–59 years) with a severe disability were significantly less likely to participate in the labour force (13 per cent) than their male counterparts (36 per cent), a relatively larger gap than for their peers without a disability (34 per cent for women versus 77 per cent for men). Women with a severe disability who are not employed are more likely to actively seek for a job compared to men (20 per cent versus 9 per cent unemployment rate).

For both genders, the employment rates of persons with a mild disability are almost double those of persons experiencing severe difficulty in any of the domains of seeing, hearing or walking. However, women with severe difficulties with memory, self-care and communication had an extremely low (1 per cent or less) chance of being employed, while the proportion of men employed ranged from 5 to 10 per cent for the same domains of disability.

Table 3 Labour force participation by disability status (severe versus no disability) and gender, Lebanese (ages 18–59 years).¹⁶

| | PwD (severe) | | non-PwD | |
|--|--------------|--------|---------|--------|
| | Male | Female | Male | Female |
| Total labour force participation (15–59 years) | 36% | 13% | 77% | 34% |
| Unemployment rate | 9% | 20% | 10% | 18% |
| Employment rate (employment to population ratio) | 34% | 11% | 75% | 30% |

For women with a severe disability, higher levels of education increased their likelihood of being employed, following the same trend as for women without a disability. While the same was true for men with a severe disability, education was much stronger factor for women: 30 per cent of men with only primary education were employed compared with 7 per cent of women.

¹⁶ LFHLCs (2018-19)

Figure 15. Employment rates by disability status (severe or no disability), gender and education level.¹⁷

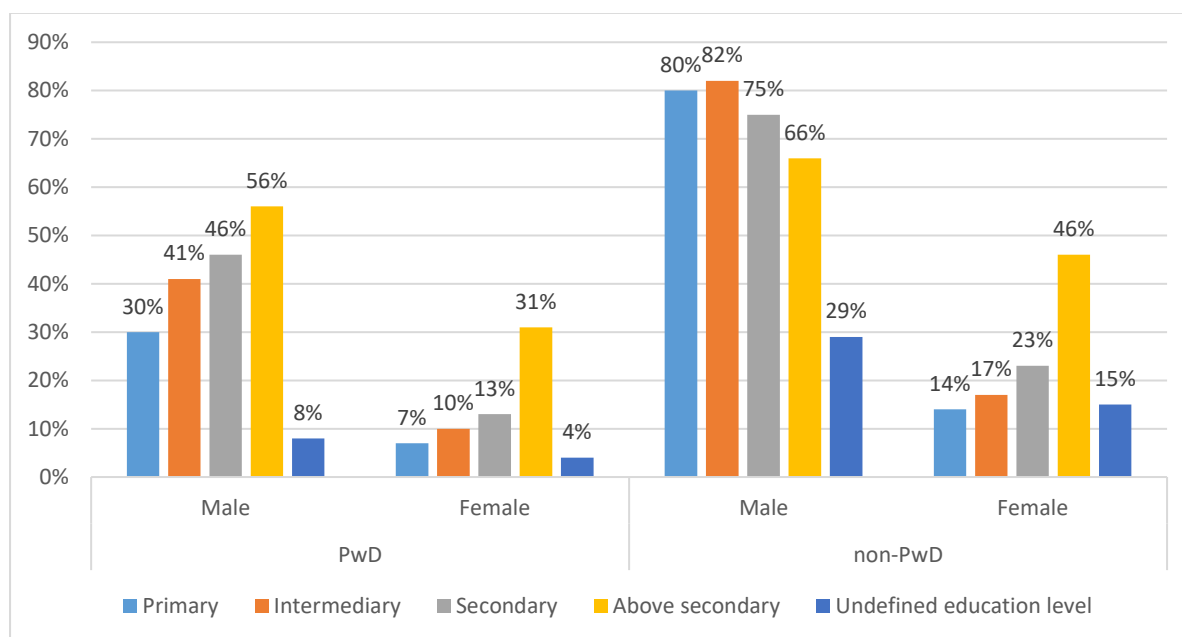
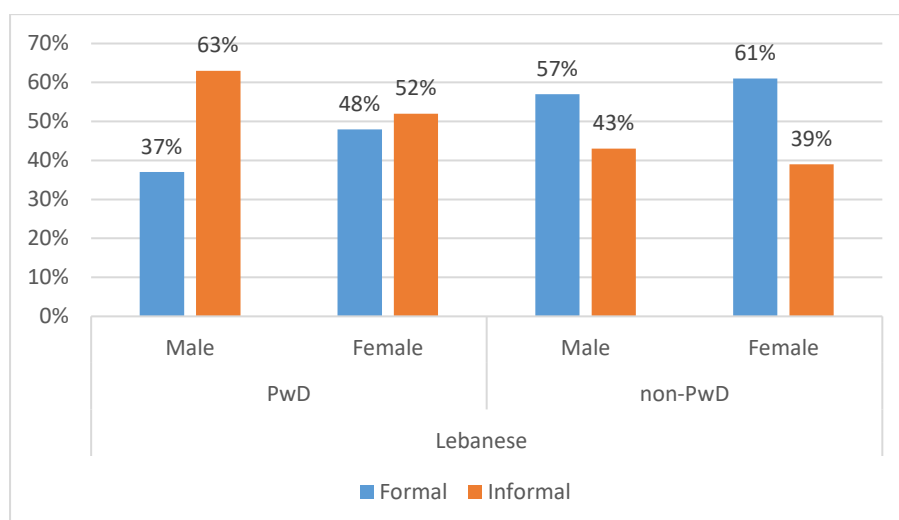


Figure 16 shows that both men and women with a severe disability were more likely to work in the informal sector, with women generally more likely to work in the formal sector than men.

Figure 16. Employment by disability status (severe or no disability) and gender, Lebanese.¹⁸



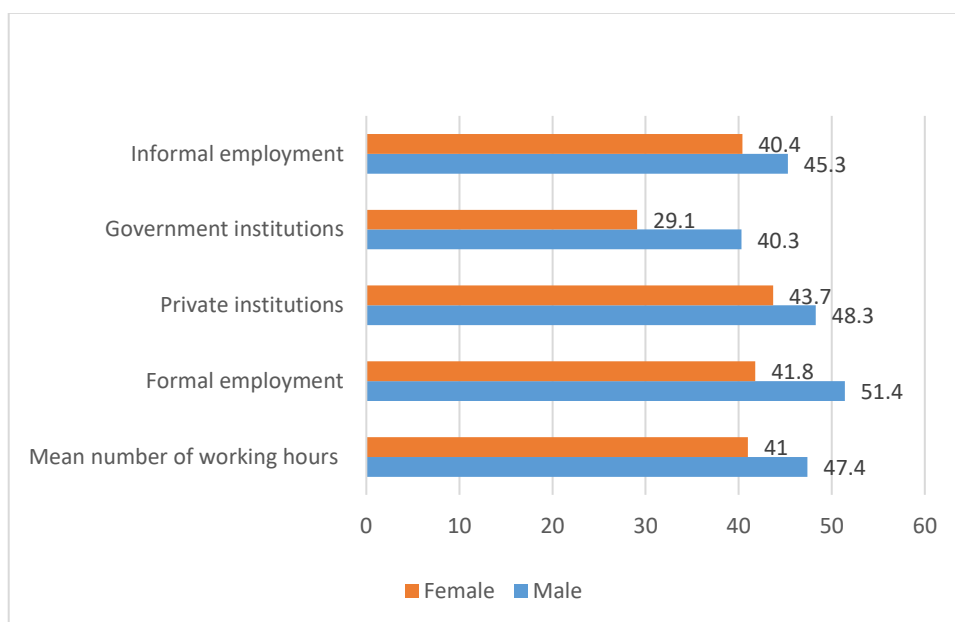
Focusing in on women with a severe disability in the formal sector, data show they were much more likely than their male peers to work in the public sector (59 per cent versus 22 per cent) and less likely than men to work in the private sector (37 per cent versus 77 per cent). There were almost no women with a severe disability who worked informally within the formal sector.

Employed women with severe disabilities worked, on average, fewer weekly hours than men (see figure 17). The gap was largest in the formal sector, with almost 10 hours fewer, but just 5 hours fewer in the informal sector.

¹⁷ LFHLCs (2018-19)

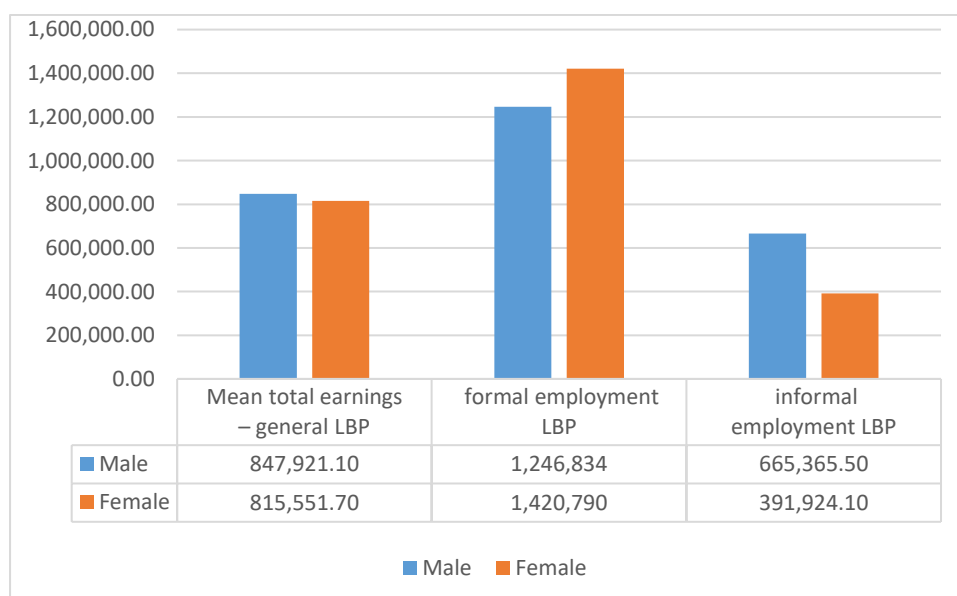
¹⁸ LFHLCs (2018-19)

Figure 17. Average weekly working hours by employment status and gender, Lebanese persons with a severe disability.¹⁹



Overall, women with a severe disability (815,551 lira) earned less than their male peers (847,921 lira). This figure can be directly linked to the large pay gap that women with a severe disability experience in the informal sector, where they earn, on average, less than 60 per cent of men's earnings. Conversely, earnings of women with a disability employed in governmental institutions were considerably higher than those of men.

Figure 18. Earnings (lira) by formality of employment and gender, Lebanese persons with a severe disability.²⁰



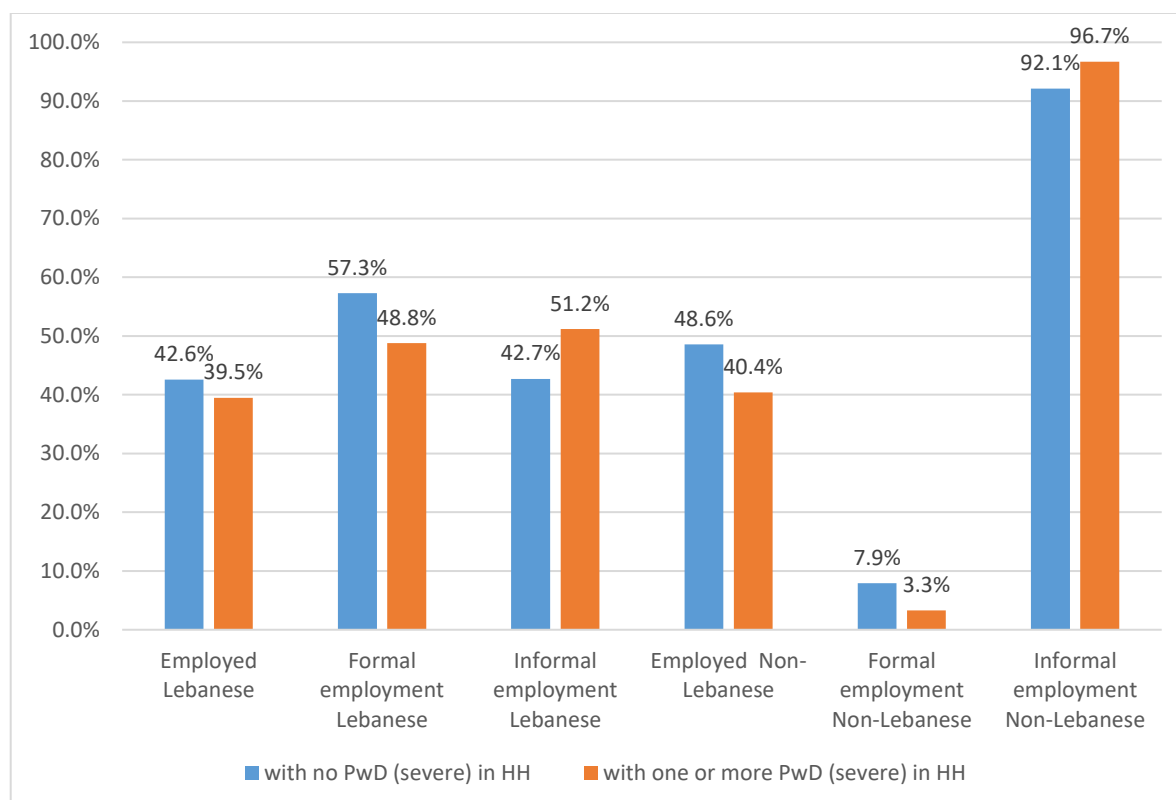
¹⁹ LFHLCs (2018-19)

²⁰ LFHLCs (2018-19)

► Section 5. Impact of disability on family members' employment and earnings

The impact of disability on family members' employment and earnings is often related to care responsibilities. Figure 19 shows that family members of households without a disability were more likely to be employed in the formal sector (57.3 per cent for Lebanese and 7.9 per cent for non-Lebanese) compared with those who have one or more person with a disability in their households (48.8 per cent and 3.3 per cent). The lack of support services in Lebanon may give family members reason to work in the informal sector, where they have more flexibility to support the person with a disability with their daily living activities.

Figure 19. Employment status of family members of persons with a severe disability by nationality. ²¹

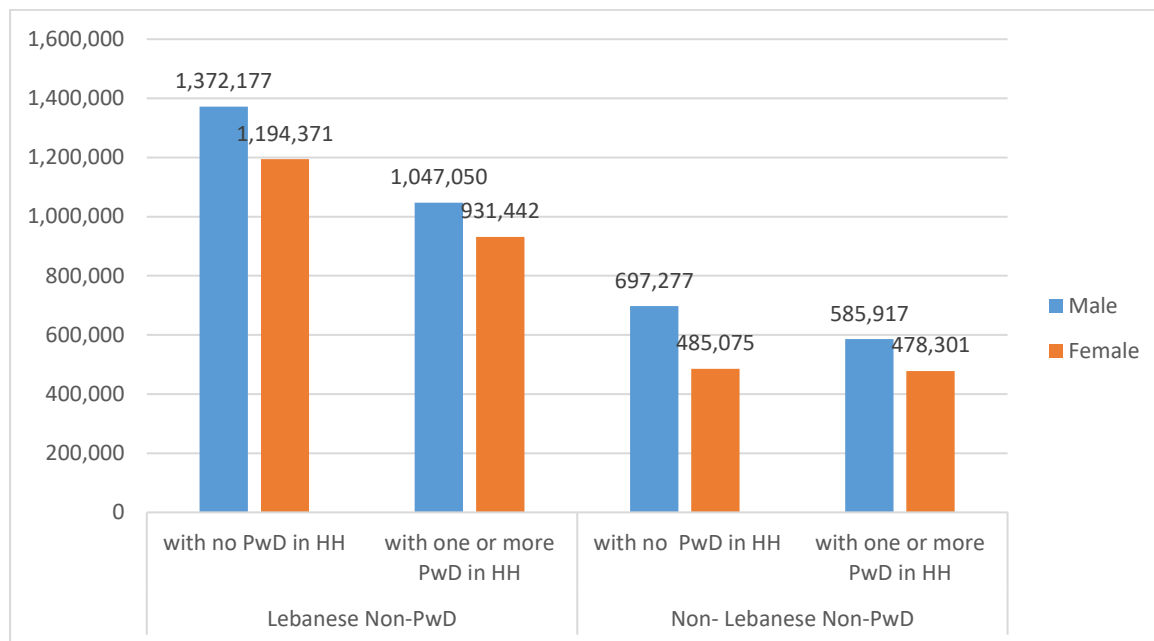


Results of an employment logit model revealed a large gender gap in the employment implications of living with a person with a severe disability. Having a child with a severe disability made women 23 per cent less likely to be employed compared with women with similar characteristics but no children with disabilities. In contrast, having an adult with a disability in the household increases a woman's likelihood of being employed by 43 per cent. This may be because they are substituting for other family members who are not able to find employment, such as their spouses. For men, there was no statistically significant impact on employment of having a child or an adult in the household with a disability.

²¹ LFHLCs (2018-19)

In line with earlier data presented, figure 20 shows that family members (with no disability) of a person with a severe disability living in the same household earn significantly lower incomes compared with those without any disability in their households. Estimates by use of a Heckman sample selection model showed an even bigger income gap by zooming in specifically on employed persons with no disability. Their income reduced by 34 percent if a person with a severe disability lives in their household. The figures could reflect the observation that family members often take jobs that are more flexible or closer to home in order to be better able to provide support.

Figure 20. Monthly income (lira) of family members by nationality, disability status of household and gender. ²²



²² LFHLCs (2018-19)

▶ Section 6. Disability and social protection

Disability-related income security and cash transfers covering basic disability-related costs are largely lacking in Lebanon, leaving large numbers of persons with a severe disability outside of any social protection system. In particular, non-Lebanese persons with a disability find themselves among the most vulnerable groups, with almost all of them lacking access to contributory schemes.

Public and private contributory schemes exclude those most in need, including informal workers, unemployed and the self-employed, all categories in which persons with a disability are overrepresented. Those who are covered under these schemes receive a one-off lump sum as end-of-service payment, instead of a regular income (pension) after reaching the pension age. On the non-contributory side, social assistance programmes have typically been inadequately resourced, limited in scope and often unable to reach those most in need.²³

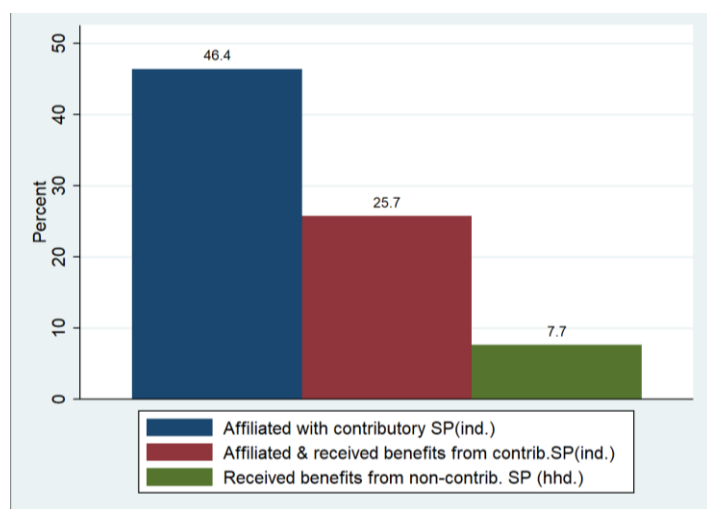
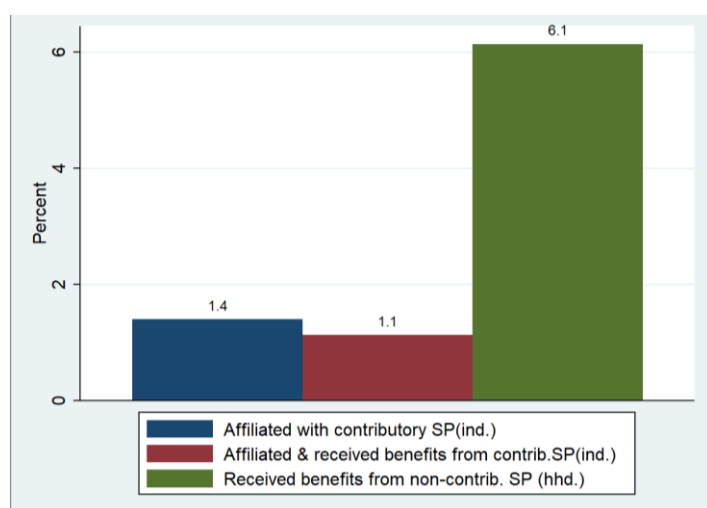
Even where social protection schemes are in place, they are not sufficiently tailored to the needs of persons with a disability and most lack disability-specific provisions. None of the existing social protection schemes cover the extra costs of living faced by persons with a disability.

The crises over the past 3 years have, in many ways, affected the picture painted in this section. In fact, the situation has worsened for both those covered as well as those not covered by any social protection scheme. The sharp deterioration of the exchange rate of the Lebanese pound has disproportionately affected the poorer segments of society, and has nearly evaporated all pensions. The scale up of non-contributory cash assistance schemes has been relatively slow and has not had a specific focus on addressing vulnerabilities of persons with disabilities.

6.1. Social protection affiliation and benefits

At the time of the LFHLCS survey, the main form of social protection for Lebanese persons with a severe disability came from social insurance (health insurance, end-of-service indemnity and public-sector pension schemes). A total of 46.4 per cent of persons with a severe disability were affiliated with a contributory scheme of social protection and 25.7 per cent received contributory benefits. Only 7.7 per cent of households with persons with a severe disability received benefits from a non-contributory social protection scheme.

²³ ILO, Vulnerability and Social Protection Gaps Assessment – Lebanon (2021) And UNICEF and ILO, Towards a Social Protection Floor for Lebanon show that income-support programmes failed to reach the lowest income groups.

Figure 21. Social protection coverage of persons with a disability by scheme type, Lebanese²⁴Figure 22. Social protection coverage of persons with a disability by scheme type, non-Lebanese.²⁵

Among non-Lebanese persons with a severe disability, insurance affiliation was rare as non-Lebanese are normally excluded from contributory schemes; only 1.4 per cent were affiliated with a contributory social protection scheme and 1.1 per cent received contributory benefits. This means that, for non-Lebanese, non-contributory social protection benefits (6.1 per cent) were the main source of social protection.

Looking at contributory and non-contributory benefits combined, 62.2 per cent of Lebanese households with at least one member with a disability and 62.6 per cent of their peers without any disability in the household were not in receipt of any social protection benefits prior to the crises.

6.2. Health insurance affiliation and employment status

At the household level, 63.8 per cent of Lebanese households with a member with a severe disability had one or more members directly affiliated (as a policy holder) with some form of health insurance,

²⁴ LFHLCs (2018-19) Note: SP (ind) refers here to data gathered at an individual level where SP (hhd) refers to data gathered at a household level.

²⁵ LFHLCs (2018-19)

compared with 68.6 per cent among households without any member with a disability. Households that included a person with a severe disability were more likely (30 per cent) than other households (25 per cent) to not receive health insurance benefits. .

Of the persons with a disability affiliated with any of the contributory social protection systems only 9.2 per cent were actual policy holders. Most persons with a severe disability were insured through the National Social Security Fund (NSSF) (24.8 per cent) or the army (12.9 per cent).

Direct affiliation of health and social insurance among persons with a severe disability was associated with employment status, with workers in the formal public and private sectors much more likely to be insured than those unemployed or informally employed.

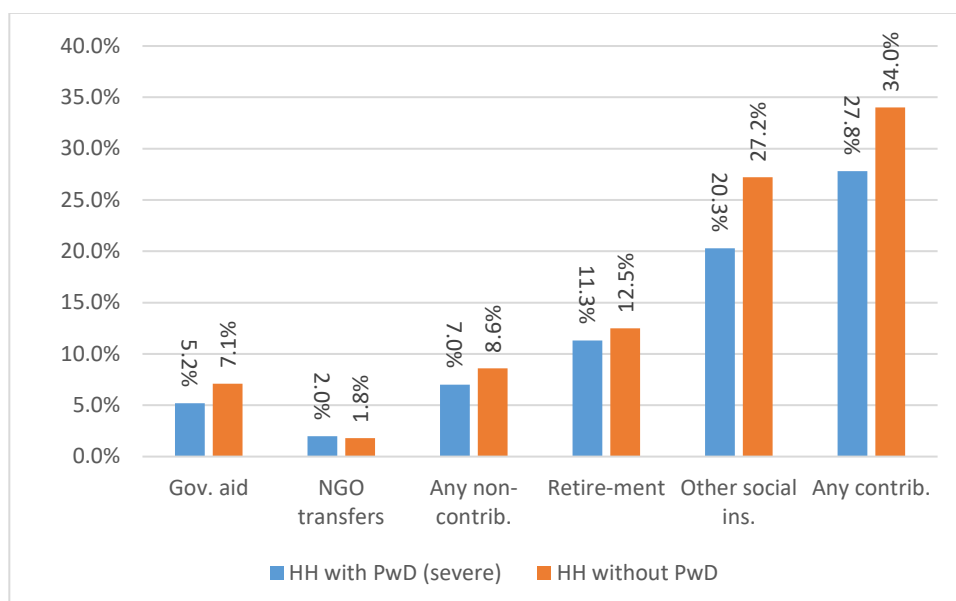
Unemployed persons with a severe disability and those with informal jobs were least likely to be covered under any form of social or health insurance when compared with their peers with no disability. The current social insurance system excludes unemployed people, agricultural workers, self-employed workers, and those working in the informal sector (e.g. unskilled labourers and seasonal workers), who earn lower incomes and are more vulnerable to shocks and risks. Only 19.4 per cent of unemployed persons with a severe disability and 18 per cent of those who were informally employed benefitted from health insurance coverage, compared with 28.5 per cent and 23.2 per cent of those with no disability.

6.3. Social protection gaps between persons with and without severe disability

There are significant gaps in social protection between those households with and without a person with a severe disability (figure 23). Despite their overall higher levels of income vulnerability, Lebanese households with a person living with a severe disability were less likely (7 per cent) to receive non-contributory social protection from the Government or an NGO than households with no person with disability (8.6 per cent).

Men with a severe disability were more likely (3.5 per cent) to benefit from contributory social protection than women (1.6 per cent), as well as government assistance (6.9 per cent and 4.9 per cent, respectively). Men with a severe disability received, overall, higher amounts of contributory social protection benefits than women.

Figure 23. Proportion of households receiving benefits by scheme type and presence of disability (no disability or severe)²⁶



6.5. Disability cards and tax exemptions

Lebanese persons with a disability have the right to a disability card, providing they meet certain impairment-focused criteria for physical, hearing, visual or intellectual disabilities. The card gives holders access to a number of government services and benefits. The MoSA Disability Rights and Access Programme reports that about 52 per cent of card holders are of working age (18–64 years). More men (65 per cent) than women (35 per cent) are registered as disability card holders, although this does not align with the reality that more women than men live with a disability.

Comparing the total number of persons with a severe disability from the LFHLCS with the latest data on card holders (including those with invalid cards) from MoSA shows that less than 65 per cent are registered. Reasons for the relatively low rate of registration include limitations imposed by the medical definition of disability, as specified in Law 220/2000 and adopted by MoSA, as well as social stigma and the limited range of benefits provided by the disability card.

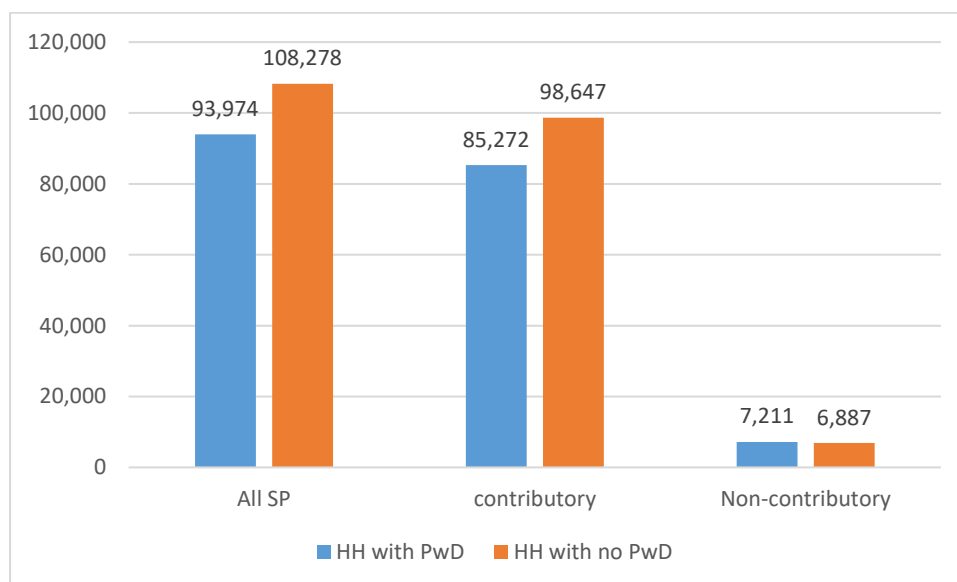
The FSP survey showed that the higher a household's income is, the more likely persons with a disability were to make use of a disability card to access services. Tax exemptions (64.3 per cent) and health services (47.5 per cent) were the two most reported services that card holders benefitted from. Persons with a disability from the lowest income bracket were more likely to benefit from health services, while those in the highest income bracket were, predictably, more likely to benefit from tax exemptions.

²⁶ LFHLCS (2018-19)

6.4. Adequacy of social protection for persons with disabilities and impact of social protection on income deprivation

Despite the fact that families with a person with a disability need greater support than others, most of the contributory social protection benefits received by persons with a disability were significantly lower than those received by their peers without a disability (figure 24).

Figure 24. Household benefits (lira, 2019 rate) by scheme type and disability status (no disability of severe disability) ²⁷



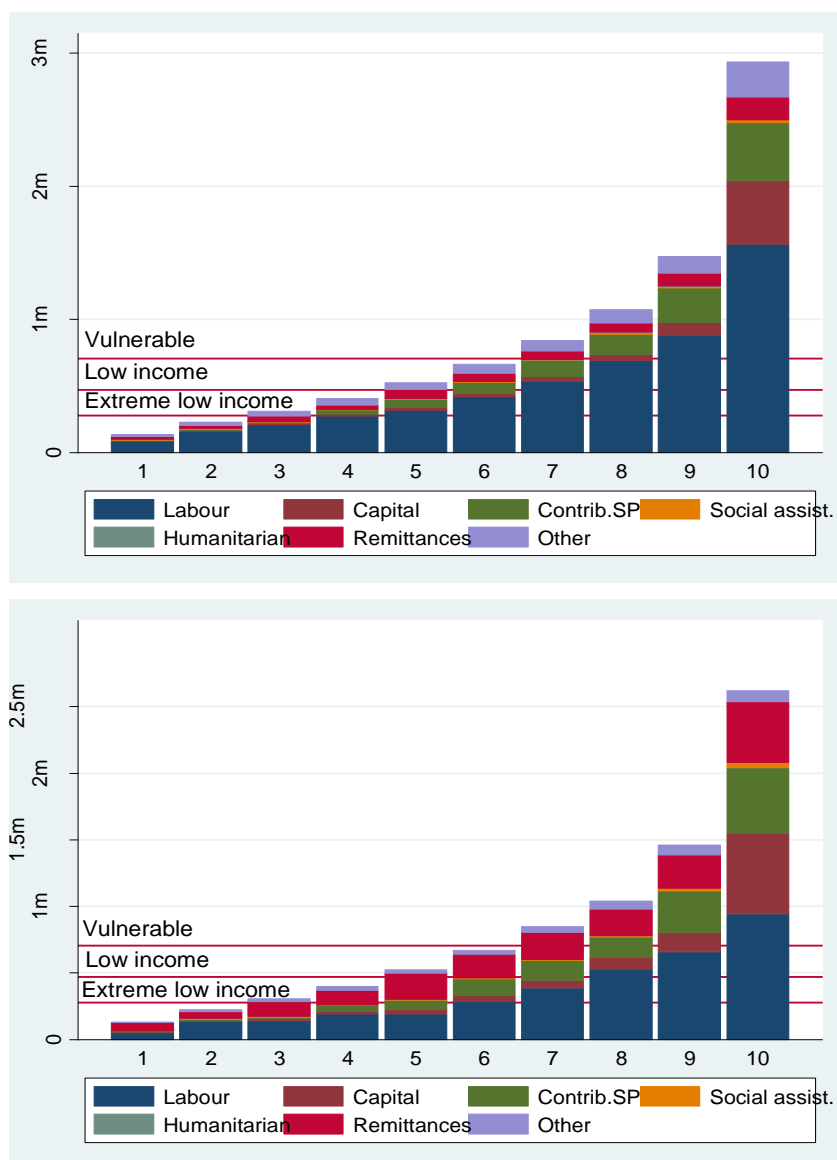
Note: SP = social protection.

Prior to the crises persons with a severe disability on higher incomes benefitted much more from social protection than those on lower incomes (Figure 25). Neither social assistance nor contributory social protection benefit did have a significant impact on reducing income deprivation at the lower income levels (where need is highest), regardless of disability status.. Contributory benefits constituted, on average, a larger proportion of the income of persons with a severe disability than for those without.

Looking at other sources of income, persons with a severe disability were much less able to rely on their labour for income than persons without a disability. Instead, they are more dependent on remittances across all deciles, but especially so in the lower income deciles.

²⁷ LFHLCs (2018-19)

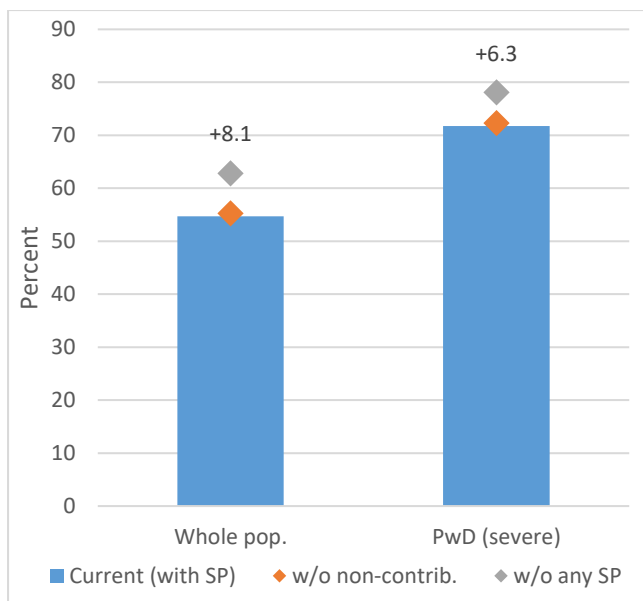
Figure 25. Income and income source by income decile (per capita), Lebanese persons without a disability (top) and with a severe disability (bottom).²⁸



Social protection benefits had a direct positive impact on people experiencing income deprivation. However, at the time of the survey, the impact of social protection was smaller for persons with a severe disability than for those without a disability, despite the finding that more than 70 per cent of persons with a disability were living in a state of deprivation (figure 26). Social protection benefits reduced income deprivation for persons with a disability by 6.3 percentage points, compared with 8.1 per cent for the whole population, with all the impact derived from contributory benefits and very negligible impact of social assistance schemes

This analysis will show different results once for the impact of the crisis, the reduction of real value of contributory benefit and scale up of social assistance is taken into account.

²⁸ LFHLCs (2018-19)

Figure 26. Impact of social protection on income deprivation.²⁹²⁹ LFHLCs (2018-19)

► Conclusions and recommendations

Evidence from the 2019 Labour Force survey in Lebanon shows that persons living with a disability, particularly those with a severe disability were among the poorest and most vulnerable of society. Since the series of crises that have shaken the country, their predicament has only worsened and the current social protection system was inadequate when it came to addressing their needs. Persons with a severe disability were more likely to live in poverty and face difficulties in meeting even their basic needs. At the same time they faced significantly higher expenses (up to 30 per cent higher) because of the extra costs associated with living with a disability. Persons with a disability were overall significantly less likely to be employed, but were more likely to work informally for generally lower wages than their peers without a disability. This vulnerability extended to family members of persons with a severe disability; they were not only less likely to be employed but earn, on average, 34 per cent less than others in households without a disability. Despite their obvious needs, persons with a disability were, overall, less likely to receive income support. Less than half of all persons with a disability had social insurance; one in four received contributory social protection benefits, and only 7 per cent of households with a member with a disability received social assistance.

Among persons with a disability and their families, certain groups remained at greater risk. Women with a disability were generally worse off than men, facing a double burden of gender-based discrimination. Households with children with a disability faced several vulnerabilities, with challenges accessing work and generating sufficient income.

Data limitations make it difficult to draw a detailed conclusion regarding the situation of non-Lebanese persons with a severe disability, though it is clear their socio-economic position remains considerably worse compared with nationals. Additional research should focus on the intersectional effects of gender, age, nationality and severity of disability, together with their implications for social protection.

Considering the severe recent changes in the economic and social situation of persons living in Lebanon, authors recommend that this analysis is repeated based on more recent data, and stress the importance of regular monitoring of living standards and issues to do with access to employment and social protection amongst Persons with Disability during the crisis.

With Lebanon in a critical state and currently facing multiple challenges affecting the employment and livelihoods of many people, policy actions are urgently needed to realise the rights of persons with a disability. The following recommendations are a summary of those that emerged from the original studies. Some of these recommendations are also reflected in the 2021 ILO report, *Vulnerability and Social Protection Gaps Assessment of Lebanon* and 2021 UNICEF and ILO report *Towards a Social Protection Floor for Lebanon*.

Short-term recommendations

- (1) Expand government-funded social assistance to cover persons with a disability and improve accessibility for persons with a disability to receive benefits.
- (2) Establish a national disability allowance programme to provide regular income support to all persons with a disability, starting with those with high-support needs, in recognition of the additional expenditures faced by persons with a disability and their families.
- (3) Streamline existing social protection programmes such as the National Poverty Targeting Programme and the NSSF to ensure access for persons with a disability at all levels, taking

into account the diversity of disabilities and the intersectionality of disability with gender and poverty.

- (4) Put in place financial incentives for employers to implement the work-related quota for persons with a disability and provide accessible work environments for employees with a disability.
- (5) Improve the coverage and comprehensiveness of the disability card and its benefits.
- (6) Complete the ratification of the Convention on the Rights of Persons with Disabilities and revise national laws, including Law 220/2000, to align with the Convention, and introduce into law a rights-based definition of disability that aligns with social model of disability expressed in the Convention.

Medium-term recommendations

- (1) Develop a rights-based inclusive social protection system that establishes a basic minimum income guarantee in the form of a social protection floor and that takes into account the intersectionality of disability, gender and poverty.
- (2) Strengthen and enforce legal mechanisms to counteract discrimination against persons with a disability.
- (3) Put into effect decrees and procedures related to the amended legislation and allocate sufficient funds in the budget to ensure proper implementation.
- (4) Establish a legal mechanism for ensuring fair implementation of the quota stipulated in Law 220 in all sectors, guaranteeing decent and equal work opportunities across all employment categories.
- (5) Develop and enforce a regulatory framework that addresses the inclusion of persons with a disability in the labour force based on labour market needs, removes attitudinal, institutional and physical barriers, and provides on-the-job training to persons with a disability.
- (6) Develop and strengthen labour services and programmes of the National Employment Office and the specialized associations to support persons with a disability in accessing employment by addressing misconceptions, improving their income-generating capacity and contributing to their overall well-being.
- (7) Ensure greater availability of inclusive vocational training and education services for persons with a disability.
- (8) Improve frameworks for the participation of organizations of persons with a disability in relevant decision-making, and the monitoring and evaluation of policies and programmes.
- (9) Improve and integrate databases, information management and referral systems to ensure comprehensive support for persons with a disability regarding their health, education, employment and social protection.
- (10) Establish a mandatory comprehensive multi-sectoral system for the identification, assessment and determination of disabilities, including Lebanese and non-Lebanese persons.
- (11) Ensure that accessible, low-cost public transportation is available for all persons with a disability living in Lebanon.

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