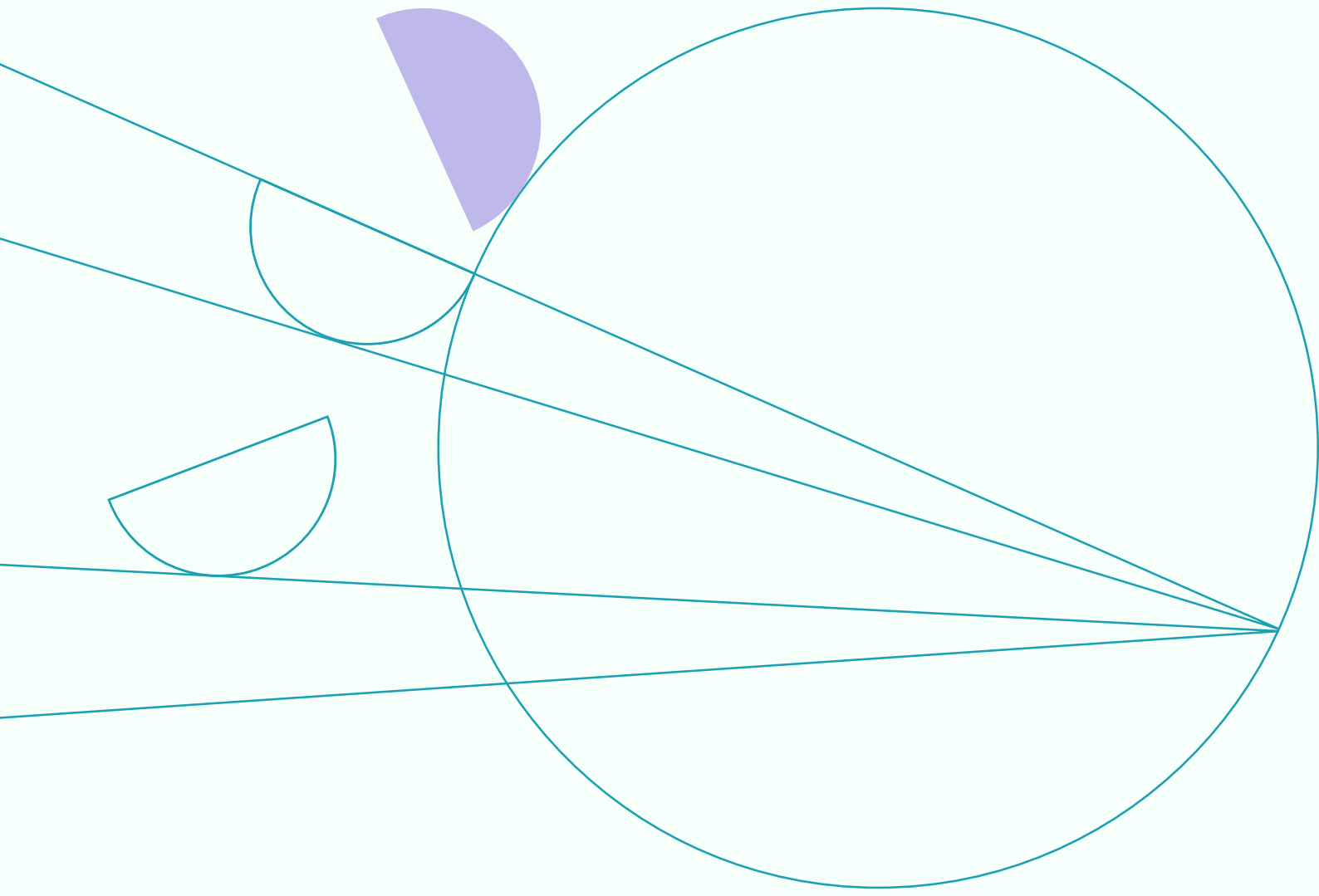




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UNDERSTANDING ECONOMIC GENDER-BASED VIOLENCE IN LEBANON





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1. EXECUTIVE SUMMARY

Background and Introduction

This report presents the findings of a national, mixed-methods study on Economic Gender-Based Violence (EGBV) in Lebanon carried out in close coordination with Lebanese civil society organisations that already work on gender-based violence prevention, case management, and women’s economic empowerment. The study was initiated in response to growing evidence from frontline organisations that economic forms of harm, such as controlling a woman’s income, denying her inheritance, blocking her access to property, or preventing her from working, are frequent, deeply consequential, and yet only partially recognised in current legal and programmatic frameworks. While gender-based violence is increasingly acknowledged in national discourse, its economic dimension remains under-examined, often normalised within households, and rarely reported in the absence of physical or verbal abuse.

The purpose of the research is therefore threefold: first, to document how EGBV manifests in everyday life in Lebanon, especially inside families and extended kin networks; second, to capture social attitudes toward economic control and to assess the degree to which such control is considered acceptable or legitimate; and third, to examine how far existing laws, services, and referral pathways respond to these specific forms of harm. By foregrounding economic deprivation and coercion as forms of gendered violence, the report aims to support Lebanese civil society, service providers, and policymakers in building a more inclusive protection framework—one that treats economic control as a violation of rights, not only as a private family matter.

Methodology and Participatory Approach

The research was designed and implemented using a participatory, CSO-led approach so that Lebanese organisations working on Gender-Based Violence (GBV) were co-producers of knowledge. Triangle worked with seven partner CSOs from different regions and programme profiles (women’s rights, community development, legal support, and protection) to ensure that the tools reflected how EGBV actually appears in casework.

Phase One (Sept 2023 – Feb 2024) focused on jointly reviewing existing GBV/EGBV materials, agreeing on an operational definition of “economic gender-based violence” for Lebanon, and identifying the priority behaviours to measure (income control, restriction on work, inheritance waivers, denial of maintenance).

Phase Two (March – July 2024) covered the co-development and testing of the survey and interview guides. A national survey was fielded with adults in different regions and socioeconomic groups to capture prevalence and attitudes, while partner CSOs helped recruit survivors they had previously supported so the study could document real economic-abuse trajectories.

Phase Three (Sept 2024 – Feb 2025) was dedicated to analysis and write-up. This phase was partly disrupted by the Israel–Lebanon escalation, which limited access to some areas and reduced CSO availability, but the study still achieved a balanced survey sample and a sufficient number of qualitative interviews to illustrate patterns of economic control.



Phase Four (April 2025) brought the wider CSO group together (including Abaad, SAMA for Development Organisation, Haltek, the Collective for Research and Training on Development – Action, USPEaK, Plan Lebanon, the Lebanese Center for Human Rights, and I’mpossible Organisation) to validate the findings, check that they matched field practice, and prioritise the recommendations.

In terms of methods, the EGBV study therefore drew on three real and clearly defined sources of evidence: (i) a representative national survey (1,030 respondents) on household financial management, economic autonomy, and awareness of services; (ii) in-depth interviews with women survivors referred by participating CSOs to capture how economic violence is experienced and navigated over time; and (iii) a targeted review of Lebanese legal and institutional frameworks (Law 293, personal status regimes, national strategies) to assess whether the current system explicitly recognises and protects against economic abuse. Together, these sources allowed the study to link women’s lived experiences to the broader social attitudes measured in the survey and to the structural barriers identified by CSOs.

Scope and Definitions

Because “gender-based violence” and “economic violence” can be defined broadly, the study adopts a practical, context-specific scope. EGBV is used here to refer to acts of control, deprivation, coercion, or punishment that target a woman’s economic resources or her ability to generate and manage those resources, and that are made possible because of her gendered position in the household or community. This includes controlling or confiscating wages and income, refusing to contribute to household expenses as a form of punishment, blocking or restricting women’s right to work or to choose the type of work, denying or withholding inheritance and property rights, excluding women from household-level economic decision-making using debts, dowry, or marital financial obligations to pressure or silence women.

The study recognises that many of these behaviours are normalised in Lebanon, especially in families where the man is socially perceived as the head of the household and the main breadwinner. For this reason, the research does not treat every unequal economic arrangement as violence. Rather, it focuses on situations where economic power is used deliberately to control, threaten, or isolate a woman, or to force her to remain in a harmful relationship. It also distinguishes between individual experiences of EGBV and the broader structural environment—particularly religious inheritance rules and informal family practices—that conditions what women can realistically claim.

Economic Manifestations and Triggers of Abuse

Survey data reveal that financial control, income restriction, and exclusion from economic decision-making are common dynamics within households. Women are much less likely than men to be the main income earners, and even when they contribute financially, their access to and control over household resources remains limited. A significant share of women respondents reported that decisions on household spending are made solely by male family members, regardless of who earns the income. These patterns are reinforced by limited ownership of assets among women, including land, housing, and other property. The data further show that disputes over finances—especially during periods of marital conflict or separation—frequently



result in withdrawal of financial support or access to shared assets. Respondents also pointed to the denial of inheritance and the withholding of property as recurring sources of tension and exclusion within families. The report further notes that economic deprivation is often used as retaliation in situations of separation, divorce, or conflict over children, and that women with no independent income or assets are the least able to contest this deprivation.

Social Norms and Cultural Acceptance

The study finds that a substantial portion of the population views male control over family finances and limiting women's economic autonomy as culturally acceptable. Many respondents, including some women, expressed the belief that men should be the primary decision-makers regarding money, particularly in cases where they are the main income earners. Women, however, are significantly more supportive of the need for their role in financial decision-making, income earning, and involvement in the broader economy. This increases with their level of education and is prominent among younger educated women, who show the most potential for economic independence.

However, responses also revealed a spectrum of attitudes, with a notable minority disagreeing with these norms and expressing discomfort with practices such as restricting women's employment or controlling their income. Younger respondents and those with higher levels of education were generally more likely to view economic control as problematic. Among respondents from lower-income backgrounds or rural areas, acceptance of male financial authority was more common. While awareness of EGBV as a form of harm is emerging, the survey indicates that it has not yet translated into widespread recognition of such practices as forms of violence. Survivors are less likely to report unless accompanied by more physically visible forms of violence, and they may not have full knowledge of their rights, entitlements, and local services they can access if they choose. There is also a strong stigma with risk of consequences amongst a survivor's family and community that precludes them from seeking support. The report underlines that this partial awareness coexists with slow shifts: younger women, women in paid work, and women exposed to CSO programmes were more likely to describe income control and inheritance denial as unacceptable, but they also noted that pushing back without legal backing can provoke family pressure or social blame.

Legal Protection and Institutional Accountability

The research highlights how inheritance remains a significant source of institutionalized gender-based discrimination in Lebanon, both legally and socially. While formal laws—largely governed by religious courts—often grant women smaller shares than men, informal practices further erode women's ability to claim even those limited shares. Women are regularly pressured by male relatives to waive their inheritance rights and are often unaware that this waiver is technically revocable. There is also a significant barrier in terms of access to legal assistance, with many women not knowing they can challenge waivers, or lacking the financial means to pursue their rights.



Most respondents reported low confidence in the legal system's capacity to respond effectively to economic abuse. Knowledge of laws related to domestic or family violence was uneven, and few respondents believed existing legislation offers protection in cases of economic control. Where laws were known—such as Law 293 on domestic violence—respondents often viewed them as limited to physical or verbal violence, with minimal applicability to financial harm. Perceptions of religious courts were particularly critical, especially in relation to issues of inheritance and financial rights within marriage. These courts were widely seen as upholding male financial authority and providing little recourse for women seeking economic justice. The survey results suggest a widespread gap between public experience of need and corresponding legal protection, with respondents perceiving the system as inaccessible or irrelevant in cases involving economic coercion.

The report also flags specific protection gaps for women in highly dependent situations, including migrant domestic workers employed under the sponsorship system, who face wage withholding and have limited access to complaint mechanisms, and for whom GBV services do not always capture economic exploitation. In addition, national GBV information tools currently prioritise physical and sexual violence, which means economic deprivation and property-related abuse are under-recorded; this weakens the evidence base for policy reform and leaves much of the burden of defending women's economic rights to civil society.

Referral Pathways and Service Delivery

Knowledge of available services for women experiencing economic control or deprivation was limited among survey respondents. Few were aware of where to go for help in such cases, and even fewer indicated that they would trust state institutions or law enforcement to handle these matters fairly. Respondents most commonly mentioned NGOs or community organisations when asked where a woman might seek support. However, access to these services appeared uneven and highly dependent on location. In some areas, respondents reported no awareness of any services at all.

While respondents expressed openness to women seeking external assistance in cases of financial abuse, the absence of structured, visible pathways for support emerged as a critical barrier. The findings point to a clear need for investment in community-based outreach, formal referral systems, and greater institutional clarity around how to address EGBV. Participating CSOs reported that current intake and case-management tools do not always record economic violence as a distinct category, which contributes to underreporting and weak follow-up. They also noted that women are more likely to approach a local CSO or a trusted community organisation than to use formal complaint channels when the perpetrator is a family member, which makes it essential to standardise referrals between CSOs, legal aid actors, and social services.

Recommendations for Civil Society Organisations

The findings underscore a critical role for civil society organisations in addressing EGBV in Lebanon. As primary points of contact for many affected individuals, CSOs are well positioned to lead both awareness-raising and response.



First, the report highlights the need for CSOs to integrate EGBV more systematically into their existing GBV frameworks—this includes updating intake forms, case management tools, and training materials to capture and respond to financial abuse. CSOs should also consider developing targeted outreach initiatives to increase public understanding of EGBV, particularly in communities where financial control is normalized or misunderstood.

Second, coordination across sectors is essential. CSOs are encouraged to formalise partnerships with legal aid providers, financial inclusion actors, and mental health services to ensure holistic support for individuals facing economic abuse. Strengthening referral mechanisms through shared protocols and data collection practices can help close the gap between identification and intervention.

Finally, CSOs can play a catalytic role in advocating for clearer legal recognition of economic violence. By documenting case trends, supporting survivor-led narratives, and contributing to policy dialogue, they can help push for reforms that move beyond physical or verbal violence to include economic harm as a legitimate and addressable form of GBV. While resource constraints and institutional limitations persist, the report suggests that CSOs remain among the most trusted and accessible actors in Lebanon's fragmented protection landscape. The report also encourages CSOs to feed EGBV-specific data into national GBV information systems so that economic abuse is visible in official reporting, and to use this evidence to argue for expanding the scope of existing laws—such as Law 293—to cover financial coercion, maintenance denial, and inheritance-related pressure.



2. INTRODUCTION AND CONTEXT

2.A. Background of Study

This report presents findings from research on Economic Gender-Based Violence (EGBV) in Lebanon, a deeply rooted issue shaped by structural inequalities, socio-economic conditions, and gendered power imbalances. EGBV is recognised as a “wicked problem”,¹ difficult to address due to its intersection with broader systemic challenges, including financial dependency, legal constraints, and limited access to support mechanisms.

The study employed a participatory collaborative approach, involving seven local Lebanese Civil Society Organisations (CSOs) engaged in the Power of Learning programme, Triangle researchers, and a Knowledge Manager, with coordination and funding from Mannion Daniels (MD) and the Kingdom of the Netherlands Ministry of Foreign Affairs. The Power of Learning programme, launched by Mannion Daniels in early 2023 and funded by the Kingdom of the Netherlands Ministry of Foreign Affairs, served as the foundation for this research. Triangle led the design and implementation of the primary research, working closely with local CSOs and the Knowledge Manager to ensure a context-specific approach.

Through this collaboration, the project aims to enhance understanding of EGBV in Lebanon by identifying its root causes, risk factors, and impacts. It also explores how survivors and communities navigate economic abuse within the broader context of gender-based violence. The research aims to inform future interventions, grounded in evidence and reflective of the lived realities of those affected. By strengthening the knowledge base on EGBV and amplifying survivors’ voices, this research contributes to the broader movement for economic justice and gender equality in Lebanon. The findings support both immediate interventions and long-term structural changes, equipping CSOs with the tools necessary to advocate for systemic reforms and sustainable solutions.

Intended Utilisation of the Research

- 1. Addressing Gaps in Knowledge on EGBV in Lebanon:** This research contributes to the limited body of literature on Economic Gender-Based Violence in Lebanon by identifying the specific social, economic, and structural factors that sustain and exacerbate economic abuse. It builds upon a review of existing studies to uncover how gendered economic inequalities intersect with broader socio-political conditions. Additionally, it highlights how economic dependence, workplace discrimination, inheritance laws, and informal financial practices contribute to the occurrence of EGBV.
- 2. Supporting CSO Decision-Making and Leadership:** A central component of this research is its participatory learning approach, designed to empower Lebanese CSOs in shaping both the study’s focus and its outcomes. By engaging in the conceptualisation, data collection, and interpretation, CSOs have played an active role in ensuring that the research and findings align with the lived realities of those experiencing EGBV. The study specifically examines localised risk factors, determinants, and structural contributors to economic abuse, offering CSOs a data-driven foundation for advocacy and programme development. This approach not only enhances their ability to respond effectively to EGBV but also strengthens their leadership in addressing gendered economic injustices.



- 3. Informing CSO Strategies and Advocacy:** The findings from this research serve as a resource for CSOs to refine their interventions and advocacy efforts. By identifying key drivers of EGBV, organisations can develop targeted programmes that address economic abuse through legal, financial, and psychosocial support mechanisms. For instance, CSOs can use the data to advocate for policy reforms on employment protections, equitable financial access, and the enforcement of anti-discrimination laws. Additionally, insights from survivors' experiences provide guidance on designing survivor-centred services, from financial literacy programmes to emergency economic relief initiatives. The research also equips CSOs with evidence to challenge harmful socio-economic norms that sustain economic abuse, reinforcing their role as critical agents of change in Lebanon's gender justice landscape.

2.B. Defining the Scope

The study employs a Participatory Learning and Action (PLA) methodology, designed to actively engage Lebanese CSOs and key stakeholders in shaping the research process, especially its scope. This approach ensures that the research reflects the local contexts and lived experiences and that findings remain grounded in the realities of those affected by EGBV in Lebanon.

PLA is a qualitative research methodology that promotes co-learning, knowledge production, and inclusive decision-making. It seeks to reverse traditional power dynamics in research by amplifying local voices and fostering collaboration between researchers and community organisations. As INTRAC for Civil Society describes, PLA facilitates: "An in-depth understanding of a community or situation with full and active participation of community members, emphasising reversals in power relations between communities and outsiders."²

The participatory methodology in this study was designed to:

- 1.** Facilitate co-learning and knowledge sharing by creating a safe space for stakeholders to exchange insights and experiences and ensuring that findings reflect the realities of those impacted by EGBV.
- 2.** Enhance CSO capacity and leadership in research by equipping CSOs with the skills to conduct future research, including on EGBV and strengthening their ability to advocate for policy changes.
- 3.** Strengthen solidarity and civic engagement by fostering collaboration between CSOs to build a stronger civil society network in Lebanon.
- 4.** Support the development of localised solutions by ensuring that interventions and policy recommendations are contextually relevant and providing a research foundation that empowers CSO to advocate for sustainable and systemic reforms.

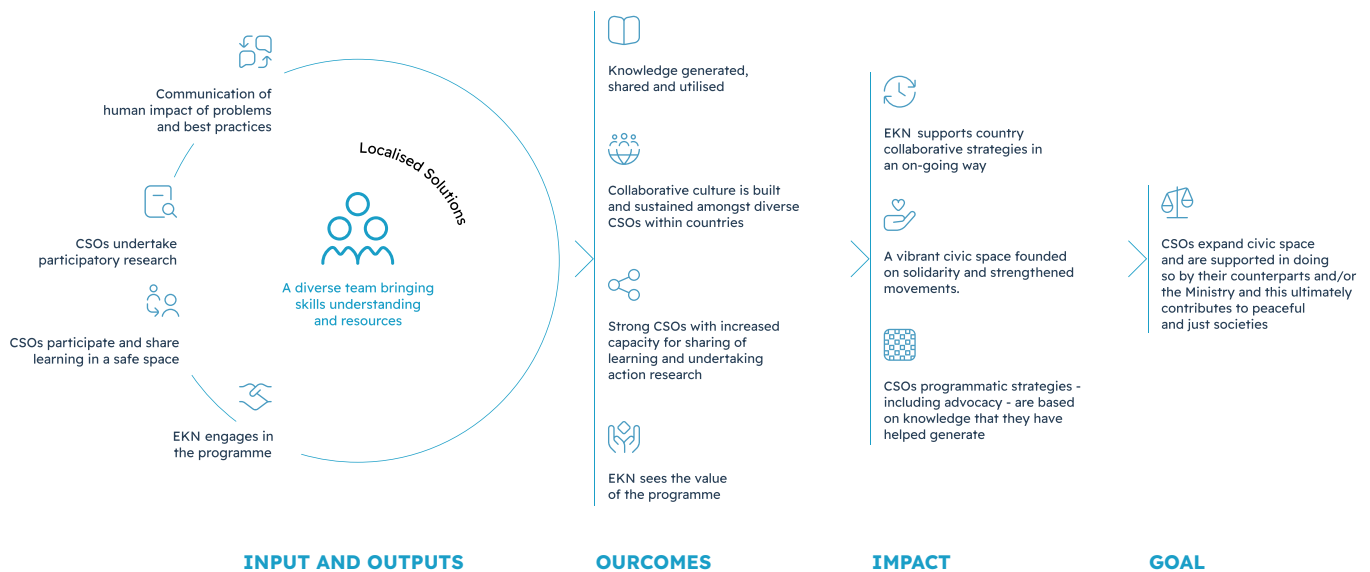


Figure 1: Theory of change of the participatory learning and action

Milestones

The participatory approach was integrated at every milestone of the study, from literature review and research design to data collection and analysis, ensuring a bottom-up, inclusive research process. A total of seven local CSOs have participated in this research process since the research project was launched. The CSOs work in various sectors ranging from education to women empowerment to human rights, and livelihoods, and are also based in different geographies across Lebanon, including Tripoli (North Lebanon), Saida (South Lebanon), the Bekaa (East Lebanon), and the capital Beirut.

The research process evolved through three distinct phases, with each phase refining the study’s direction, integrating stakeholder insights, and adapting to contextual challenges. The project’s iterative nature allowed for flexibility in responding to emerging issues while maintaining its commitment to localisation and evidence-based research and policy impact.

Phase One: Literature Review and Research Design (September 2023 – February 2024) In this phase, Triangle, MD, and the CSOs began engaging on the wicked problem, laying the groundwork for the study. The research team conducted an extensive literature review, integrating global and local insights, with CSOs contributing unpublished reports and experts providing additional knowledge. A participatory workshop facilitated by Triangle refined the literature findings, ensuring they aligned with localised realities. Further reviews strengthened the study’s conceptual framework, emphasising systemic inequalities, gender norms, and Lebanon’s socio-political crises as key drivers of EGBV. The finalised research design adopted an intersectional approach to understanding economic abuse.



Phase Two: Participatory Engagement and Fieldwork Preparation (March – July 2024) This phase centred on participatory workshops where CSOs refined research questions, co-developed data collection methodologies, and identified ethical considerations. In April, an in-person workshop in Beirut validated and finalised methodological tools, including interview guides and surveys. All research instruments were translated into Arabic, ensuring accessibility for field implementation. Triangle held capacity-building sessions for CSOs on qualitative data collection techniques, equipping them with the necessary research skills and reinforcing the role of CSOs in shaping research outcomes. Fieldwork commenced with CSOs and the research team conducting pilot in-depth interviews, expert discussions, and focus groups. However, operational challenges significantly impacted CSOs' ability to remain actively engaged in the research. Committed to maintaining a participatory approach, Triangle re-engaged with CSOs to reassess the research scope, leading to adjustments in study design and data collection methods.

Phase Three: Data Analysis, Policy Integration, and Finalisation of Findings (September 2024 – February 2025) Research activities were severely disrupted as Lebanon faced a localised international conflict, which escalated in early September. With no resolution to the conflict until late November, research activities and engagement with CSOs faced prolonged disruptions, necessitating adaptive strategies to maintain research continuity as outlined in the Research Limitations section. Committed to maintaining a participatory approach, Triangle re-engaged with CSOs to reassess the research scope, leading to adjustments in study design and data collection methods. Following methodological revisions, the study focused on finalising research tools, conducting fieldwork, and initiating data analysis. Triangle and the Collective for Research & Training on Development – Action (CRTD-A) collaborated on refining research instruments, translating them into Arabic, and piloting them for contextual relevance. Ethical safeguards were reinforced, with CRTD-A developing protection protocols, training materials for enumerators, and a referral system for participants requiring support. Fieldwork adopted a mixed-method approach, with CRTD-A leading in-depth interviews, identifying sample frames, transcribing data, and conducting preliminary analysis.

Phase Four: CSO Engagement for Interpretation, Contextualisation, and Recommendations (April 2025) In this phase, the research team engaged directly with local CSOs to interpret the findings and provide deeper contextual insights. Several local CSOs attended the workshop including Abaad, SAMA for Development Organisation, Haltek, CRTD-A, USPEaK, Plan Lebanon, Lebanese Center for Human Rights (CLDH), and I'mpossible Organisation. Recognising the CSOs' integral role in understanding ground realities, their involvement was crucial for grounding the research findings in the local socio-political context of Lebanon. As organisations that are deeply embedded in community work, particularly in areas such as women's empowerment, human rights, and livelihoods, the CSOs brought invaluable perspectives to the interpretation process. They helped contextualise the findings, ensuring the study's outcomes were relevant to the lived experiences of those affected by EGBV.

Moreover, the engagement with CSOs facilitated a collaborative discussion on the study's recommendations. Their feedback was vital, as many of the recommendations directly aligned with ongoing work and strategic initiatives already being pursued by the CSOs. This engagement ensured that the findings were not only academically relevant but also actionable, offering practical insights that could be integrated into CSO



programming, interventions, advocacy, and partnerships. This approach strengthened the practical applicability of the study and laid the groundwork for future phases of the research as part of the Power of Learning Programme.

3. LITERATURE REVIEW

Economic gender-based violence is a significant yet often overlooked form of abuse that undermines women's financial independence and economic security.³ It refers to actions that inflict financial harm based on gender, reinforcing systemic inequality and limiting women's ability to effectively engage in the economy.⁴ Manifestations include economic control (such as restricting financial decision-making)⁵, economic sabotage (by denying access to employment or education)⁶, and economic exploitation (through wage theft, financial coercion, or inheritance deprivation)⁷. This literature review explores how EGBV manifests in Lebanon, identifies key demographic risk factors, and highlights potential interventions (please see full literature review attached). The study is particularly relevant given Lebanon's ongoing economic crisis, which has exacerbated gender inequalities and increased cases of EGBV.

EGBV In Lebanon

A series of overlapping crises in Lebanon during recent years—including economic collapse, the COVID-19 pandemic, and the Beirut port explosion—have severely impacted all people, with a particularly negative impact on women.⁸ With lower incomes and competing caregiving responsibilities, women face worsening social and economic insecurity. The country's 2019 financial crisis, has disproportionately impacted women, forcing many into precarious employment or unpaid caregiving roles.^{9,10,11} In Lebanon, these conditions have intensified EGBV, leaving women more financially vulnerable. Female-headed households face greater economic hardship, with 57% living below the poverty line.¹² Subsequently, the COVID-19 pandemic, cholera outbreak, and Beirut port explosion severely limited women's access to healthcare and increased financial strain.^{13,14,15} Internally displaced and marginalised women faced heightened vulnerability to gender-based violence, exploitation, and economic hardship. In 2022, women's workforce participation in Lebanon stood at 23%, significantly lower than the global average, with many women pushed into informal labour.¹⁶ In 2023, gender bias in employment remains widespread with a slight increase in female labour force participation (27.5% for women vs 65.9% for men).¹⁷ Economic dependency remains a key driver of gender-based violence, with 35% of Lebanese women reporting that financial insecurity prevents them from leaving abusive relationships. Additionally, women entrepreneurs cite lack of funding and financial discrimination as significant barriers to business success, reinforcing the cycle of economic marginalisation. Research indicates that 51% of women-owned businesses in Lebanon seek loans, but only 17% successfully receive them, highlighting significant challenges in accessing financial support.¹⁸

Impact of EGBV

The impacts of EGBV extend far beyond individual survivors, constituting both a serious violation of human rights and a significant barrier to inclusive development. EGBV affects every dimension of a woman's life—undermining her physical and mental health, restricting access to education and healthcare, and isolating



her from economic and social opportunities. For example, an International Labour Organization report found that women globally perform 76% of unpaid care work, limiting their ability to engage in paid employment and achieve financial independence.¹⁹ While not necessarily constituting economic gender-based violence in itself, these structural barriers create an environment in which women are more vulnerable to EGBV. Economic instability also contributes to long-term consequences for mental and physical well-being, disrupts family dynamics, and reinforces intergenerational cycles of poverty, further exacerbating vulnerability to economic violence.^{20,21}

At a broader level, countries with high rates of EGBV often experience slower recovery from crises, deeper poverty, and entrenched social disparities. This is supported by World Bank findings which indicate that “a 1 percentage point increase in the share of women experiencing violence can reduce economic activity by up to 8 percent.”²² Although Lebanon lacks comprehensive national data on the full scope of EGBV’s impact, such as on physical and mental health outcomes, its intersecting crises—financial collapse, displacement, and entrenched gender discrimination—make it a critical setting for better understanding of EGBV to inform prevention and response.

Demographic Vulnerability Factors

Several demographic groups in Lebanon face heightened vulnerability to EGBV. Female-headed households, especially within refugee and migrant communities, are among the most at risk due to economic instability and limited access to services.^{23,24} These women often bear a dual burden of caregiving and income generation, all while facing restrictive social norms. Syrian refugee women encounter severe employment barriers and low participation in the workforce—mostly in exploitative, low-paid jobs—and often lack knowledge about their rights and access to justice.²⁵ For example, of those who are active in Lebanon’s workforce, 59% of men were employed compared to only 9% of women.²⁶ Women and girls with disabilities are subject to intense stigma, limited services, and increased exposure to violence, particularly those with intellectual or mental impairments.^{27,28} Barriers include inaccessibility, communication challenges, and reliance on others for basic needs, putting them at greater risk of abuse. Migrant domestic workers, primarily women from Africa and Southeast Asia, operate under the exploitative Kafala system, which ties their legal status to employers.^{29,30} Many of these women experience unpaid wages, financial abuse, and lack of protection under Lebanese labour laws—further exacerbated by the pandemic and economic crisis.³¹

Legal and Institutional Barriers

Lebanon lacks a unified civil personal status law, allowing religious sects to regulate family and financial matters.^{32,33} These laws often disadvantage women in inheritance, marital financial rights, and property ownership (Mannion Daniels, 2023). While national strategies, such as the National Strategy for Women in Lebanon (2011-2021), aim to protect women from violence, enforcement remains weak due to social and legal constraints.³⁴ Lebanon has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and other international treaties concerning women’s rights.³⁵ The Constitution recognises equality of all Lebanese citizens;³⁶ however, the legislative framework is limited. The National Commission for Lebanese Women has established a National Strategy for Women which promotes their economic



development and participation in the economic field. Nevertheless, the responsibility of implementing women's rights continues to stem from civil society organisations and associations, with tangible impacts primarily observed at the grassroots level through community initiatives.³⁷

Gaps, Challenges, and Future Directions

Addressing EGBV in Lebanon demands a multi-dimensional response rooted in financial inclusion, legal reform, and community-based action. Targeted programmes that promote financial literacy, access to decent employment, and survivor-focused support can help dismantle cycles of economic dependency. Legal reforms must explicitly recognise and criminalise economic violence to ensure stronger protections for women. Public awareness campaigns and grassroots advocacy can challenge social norms that normalise economic control, while integrating gender equality into education systems helps cultivate long-term cultural change and shifts in power dynamics.

However, persistent structural barriers continue to undermine progress. Data on EGBV remains scarce due to underreporting, stigma, and the lack of comprehensive national research, which restricts CSOs' ability to share knowledge and advocate for systemic change effectively. Existing tools like Lebanon's Gender-Based Violence Information Management System (GBVIMS) offer limited insight into the economic dimensions of abuse. Legal frameworks often fall short in protecting survivors, while ongoing economic instability deepens financial vulnerability. These gaps underscore the need for focused, context-specific research to understand how EGBV is experienced, reported, and addressed in Lebanon.

3.A. Research Questions

The study evolved to address key knowledge gaps and methodological challenges. While it initially aimed to collect qualitative insights into economic abuse, the literature review and early consultations with CSOs and subject-matter experts revealed a need for quantitative data to better support programming, planning, and advocacy. Quantitative data is essential to understanding the scale and trends of EGBV, which in turn directly informs the areas that require the most urgent attention. This data helps pinpoint the critical determinants of EGBV, allowing for the development of targeted, evidence-based interventions that can effectively address the root causes and drive systemic change. The lack of data on attributable factors and the absence of quantifiable evidence related to EGBV prompted a strategic shift in August 2024. The research team revised the approach to include quantitative tools that capture measurable insights into key determinants of EGBV, such as power dynamics and control mechanisms.

To reflect these priorities, the study investigated the contextual factors that contribute to EGBV in Lebanon, focusing on how people perceive and experience economic control, financial autonomy, and gendered power dynamics. Due to ethical and logistical constraints, the study did not measure statistical prevalence of EGBV. Capturing the true prevalence of EGBV is challenging due to its sensitive and therefore hidden nature. In communities where EGBV is normalised or under-reported, acknowledging its existence can expose deep social issues. Additionally, the lack of accessible resources and referral systems further complicates accurate documentation, making it difficult to directly measure prevalence in the study. Instead, it explored how



individual, social, cultural, and structural forces drive economic disempowerment. This approach allowed the researchers to explore the societal and cultural factors influencing individuals' views on EGBV without violating ethical considerations, such as ensuring the safety and privacy of potential participants. Additionally, measuring perceptions can offer valuable insights into how attitudes toward EGBV might shape prevention strategies and policy-making, even in the absence of precise prevalence data. By centring lived experiences and systemic conditions, the research generates evidence that can inform targeted interventions and long-term structural reforms in Lebanon's gender justice landscape.

The study sought to answer the following research questions:

- 1. Determinants of vulnerability:** What are the root causes and risk factors of EGBV in Lebanon? To what extent do specific intersectional demographic profiles (e.g., gender, age, socio-economic status, and geographies) determine the likelihood of individuals being exposed to EGBV?
- 2. EGBV and the Lebanese context:** Are women and men in Lebanon aware of any legal, policy, individual, social, cultural, and economic frameworks related to EGBV? How accessible are services addressing EGBV, if any, and what barriers exist?
- 3. Impact of EGBV:** How does economic abuse affect Lebanese women's decision-making power within the household, and what patterns of financial dependency are evident? How effective are the available social and legal support systems in helping women in Lebanon cope with or escape economic abuse, and what barriers do they face in accessing these services?
- 4. Way forward:** Considering the strongest determinants of EGBV identified in the study, what broad factors should be taken into account when exploring ways to reduce its occurrence and strengthen individuals' capacity to avoid, cope with, and recover from it? How can CSOs contribute to these efforts, and how should their strategies and practices be informed by the findings of this study?

4. RESEARCH METHODOLOGY

4.A. Research tools, methods, & analysis

Triangle used a mixed methods approach to enable a better understanding of the conditions and circumstances in Lebanon that have the potential to increase incidence of EGBV, aiming to better understand the different gendered roles and responsibilities, access to resources, influence of education access, and broader influence of contextual power dynamics. The data collection phase was founded in a widespread representative survey of individuals in Lebanon, complemented by qualitative information collected through in-depth interviews from those who have received services from CSOs engaged in the project for experiences of EGBV.

Two complementary primary data collection methods were deployed:

- Surveys with a broad sampling of Lebanese men and women.³⁸
- In-depth interviews (IDIs) with survivors of EGBV who used services of local organisations.



The study adopted the geographic classifications utilised by Lebanon’s Central Administration of Statistics (CAS), which do not follow a strict urban-rural dichotomy and employs a central-periphery framework, distinguishing areas based on their proximity to major urban centres and access to infrastructure and services. Following the CAS breakdown enables comparability with national datasets, although it is acknowledged that boundaries between urban and rural areas remain fluid and context specific. In this study there were little noted differences across central and peripheral areas when it comes to the core contributing factors for EGBV.

Survey

Building on the findings from secondary literature reviews of research reports and theoretical frameworks, as well as the identified knowledge gaps and CSO needs, the objective of the cross-sectional survey was to provide a more granular understanding of Lebanese households’ financial management, access to resources, and decision-making processes that can contribute to likely prevalence of EGBV. The survey aims to explore individuals’ perceptions on how financial control, access to employment, resource ownership, and sociocultural norms impact the economic autonomy of individuals and to identify key factors contributing to economic vulnerability and gender inequality within household financial dynamics.

Survey Sampling Strategy

The research team conducted 1,030 individual surveys (515 women, 515 men) with Lebanese residents across the governorates of Akkar, Beirut, Bekaa, Mount Lebanon, and the North—excluding South, Baalbek-Hermel, and Nabatieh due to security constraints. This sample provides a representative dataset with a 95% confidence level and 7.5% margin of error, allowing for disaggregation by gender, age, and governorate. Stratified random sampling ensured representation across urban and rural areas, with urban centers defined as municipal zones and rural areas as those outside these bounds. Eligible participants were Lebanese adults (18+), not directly impacted by conflict or displacement.

Fieldwork used Computer-Assisted Personal Interviewing (CAPI) with GPS-enabled tools where feasible, supporting geographic sampling via Google Earth overlays in Keyhole Markup Language (KML). Random walk sampling guided household selection using satellite imagery and GIS data. If a GPS point proved invalid (e.g., non-residential), enumerators selected the nearest valid location. When possible, follow-ups over the phone were conducted for absent respondents, and snowball sampling was employed to ensure gender balance where needed.

This study included a balance of male and female respondents (50% each), the majority coming from medium-sized families (between 4-6 individuals) and between the age of 25-54. Most respondents represented are either married (66%) or are single or never married (26%), with a very small proportion of the survey including divorced or widowed individuals (8% combined). Household income level representation was evenly dispersed, ranging from less than \$100 to more than \$2,240 per month. Most survey respondents had between primary and undergraduate education levels, with postgraduate education being an outlier.

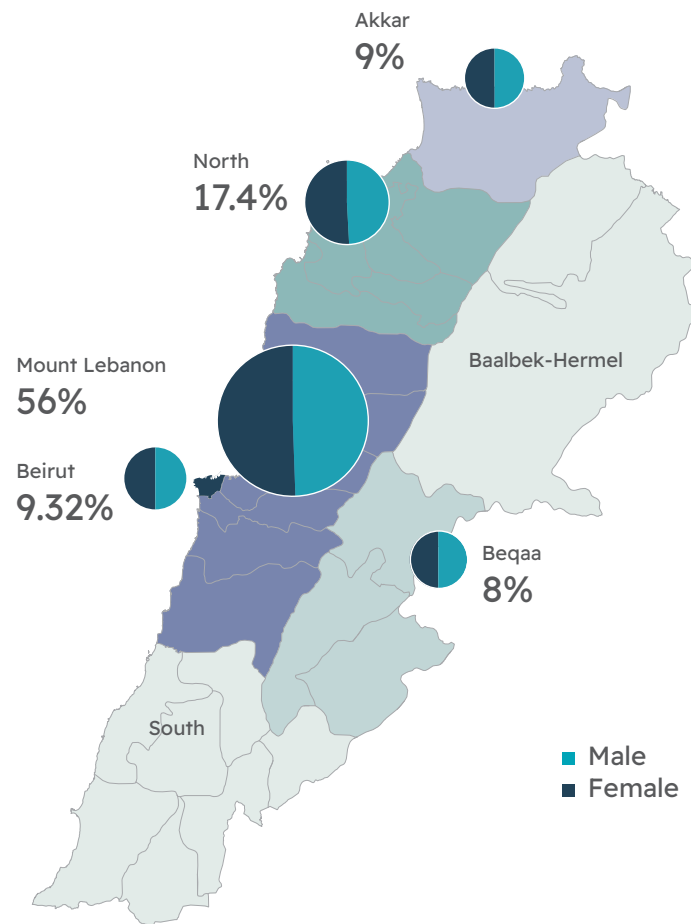


Figure 2: Percentage of survey respondents by Governorate and Gender

In-Depth Interviews

The in-depth interviews (IDIs) were conducted with survivors of EGBV selected from the same governorates as the survey sample, ensuring geographic diversity across regions. While the original sample aimed to include both women and men, the research team was unable to identify male participants; as a result, the IDI sample consisted solely of women survivors (see Table 1). The IDI participants were recruited from several local organisations, including Association Najdeh, USPEaK, the Union of Progressive Women (UPW), the Committee of Employee Women Union (CEWU), and Ward Organisation, or were referred by individuals in the community. These discussions explored how financial dependency and economic abuse impact women’s daily lives, decision-making power, and mental wellbeing, while also examining the influence of cultural and regional factors. Participants shared personal experiences of seeking support, shedding light on the challenges faced and the effectiveness of available social and legal services. The IDIs offered a deeper understanding of the dynamics and consequences of economic abuse within the broader context of EGBV.



GOVERNORATE	AGE	MARITAL STATUS
Mount Lebanon – Baabda	40	Married
Mount Lebanon – Chouf	41	Divorced
Beirut – Chatila	32	Married
Beqaa – Zahle	42	Divorced
Beirut – Dora	47	Married
Akkar – West Tel Abbas	40	Married
Akkar – Telmian	34	Married
Tripoli	33	Married
Bekaa	32	Single
Tripoli – Abu Samra	30	Single
TOTAL		10

Table 1: Demographic overview of female IDI participants by governorate, age, and marital status

4.B. Data Analysis

The research team conducted the analysis with the aim of generating findings that are both contextually grounded and actionable. The process began as the data collection phase ended. Secondary data played a central role from the outset—it informed the research design, tool development, and ultimately served as a critical layer for triangulating findings during analysis. An in-depth literature review guided the framing of analytical categories and highlighted key gaps the primary research sought to address.

Quantitative data was cleaned and extracted into XLSX format and then processed using the Jamovi software to run statistical tests. These included analyses of variance with post-hoc tests, as well as logistic and linear regression models. Models tested how socio-demographic indicators (such as age, gender, and geographic location) predict the outcomes associated with EGBV. These analyses were crucial for identifying targeted, evidence-based recommendations.

Quantitative data were analysed using a range of statistical methods, depending on the nature of the variables. For categorical outcome variables, Triangle used binomial or multinomial regressions, while for ordinal or interval outcomes, the team employed ANOVA or linear regression analyses. In several models, variables such as age, income, and education were included as categorical predictors; however, when possible, the team transformed these into ordinal variables to facilitate clearer interpretation of the results. Additionally, two indices were constructed to capture key dimensions of the study: the Decision-Making Index, where higher scores indicate greater individual power in household decision-making, and the Labour Index, where higher scores reflect greater involvement in household labour. For some figures, the analysis team adjusted the y-axis by excluding zero to improve readability. This was done solely for visual clarity and does not affect the interpretation of the results—readers are encouraged to refer to the axis values carefully.



All the results we highlight in this report are based on statistical analyses that showed a p-value below 0.05, which is a commonly used threshold to indicate that a finding is unlikely to be due to chance. In simpler terms, this means we only focused on effects that are statistically significant. Any results that did not meet this standard were not included in our discussion, as they may not reliably reflect real patterns in the data.

Qualitative data, collected through in-depth interviews with women survivors, were analysed descriptively using a grounded theory approach (Glaser-Strauss). Themes were developed iteratively and examined in parallel with and guided the further analysis of quantitative findings, allowing insights to emerge across data types. This comparative approach ensured coherence and enhanced the interpretive depth of the research. Merging qualitative insights with statistical results helped contextualise the lived experiences behind the numbers, particularly those of marginalised women who themselves had experienced EGBV. Triangulation with secondary data further validated the findings, reinforcing the analysis and helping bring to the surface broader structural and sociocultural drivers of economic abuse and EGBV in Lebanon.

4.C. Research Limitations, Field Complications & Mitigation Measures

This research faced several limitations stemming from the sensitivity of the topic, the participatory design, and Lebanon's evolving political, economic, and security context. Given the focus on EGBV, ethical safeguards were embedded from the outset. Although tools were developed to encourage safe disclosure through trauma-informed and gender-sensitive approaches, the personal and stigmatised nature of the topic may have led some participants to withhold or temper their responses. In line with ethical and methodological priorities, the study did not aim to measure statistical prevalence and did not specifically include EGBV survivors in the quantitative survey. Instead, it explored how people experience economic control, financial autonomy, and structural inequality—centring individual narratives while mapping broader systemic drivers. While our sample was diverse and aimed for balanced composition, it cannot be treated as nationally representative. The escalation of conflict restricted access to several governorates, and areas deemed unsafe were excluded for ethical and security reasons, further limiting geographic coverage. This approach allowed for nuanced, in-depth findings, however, limited the study's ability to provide nationally representative understanding of factors facilitating EGBV in Lebanon. Additionally, the IDI sample initially sought to capture diverse perspectives, including men; however, the final sample frame—based on partnering CSOs and their beneficiaries—did not identify any men willing to participate in the in-depth interviews, resulting in data that reflect only women's perspectives.

Lebanon's ongoing economic and institutional collapse presented persistent operational barriers, including limited staffing, inconsistent communication channels, and overstretched capacities within CSOs. These structural conditions made sustained CSO engagement challenging from the early stages of the research, compounded by conflict escalation. Already resource-strained CSOs were pushed to shift priorities toward urgent emergency response, field support, and humanitarian programming. Many were forced to pause non-core activities, including their participation in the study. Several organisations that had engaged in early conceptualisation phases were no longer able to meet timelines, take part in pilot testing, or complete scheduled interviews. This double-layered disruption—structural and conflict-related—significantly limited the depth and continuity of CSO participation throughout the research cycle.



To mitigate this, Triangle revised its implementation strategy and took on a greater operational role in data collection and coordination. CRTD-A—the only CSO able to maintain consistent involvement throughout—emerged as a key partner in co-leading the study. Together, CRTD-A and Triangle refined and translated research instruments, piloted tools for contextual relevance, and conducted qualitative fieldwork. CRTD-A also led the development of protection protocols, trained enumerators, and established a referral system for participants requiring support. Their sustained involvement helped uphold the participatory ethos of the project, maintain ethical and contextual integrity, and preserve the quality of outputs, despite widespread disruptions in Lebanon’s civil society ecosystem.

4.D. Ethical Considerations

Triangle embedded ethical principles into the research from the design stage, shaping the methodology, tools, and implementation strategy. The team aligned all processes with global standards for EGBV research and tailored them to Lebanon’s context. CRTD-A led intensive training sessions for enumerators and field staff, covering informed consent, data protection, referral pathways, “do-no-harm” principles, and safeguarding practices. Before launching fieldwork, the team piloted all tools to ensure cultural relevance, emotional safety, and ethical compliance. Field teams obtained verbal informed consent from participants, clearly explaining confidentiality, voluntary participation, and the right to cease involvement at any time.

The research team carefully designed survey and interview questions to reduce the risk of distress or unintended disclosures of personal abuse or exploitation. Data collectors offered referral support to participants who disclosed or showed signs of EGBV. Triangle selected enumerators with experience in trauma-informed and gender-sensitive research. To protect participants and ensure the integrity of the research, the team adapted the study’s geographic scope and thematic focus in response to shifting risks and field conditions. These adaptations prioritised participant safety and researcher security while allowing the study to meaningfully address not only individual experiences of economic abuse but also the institutional and structural barriers that reinforce EGBV. Throughout the data collection process, the team anonymised and securely stored all data, conducted ongoing security assessments, and applied continuous risk mitigation to uphold ethical standards and participant dignity.

5. RESEARCH RESULTS

5.A. Sociocultural Dynamics: Patriarchal Influence

The occurrence of EGBV is largely driven by sociocultural value systems which in Lebanon are highly patriarchal and mirrored both within households and in broader social and religious systems and institutional structures. Therefore, analysis of family dynamics and demographics are critical to understanding how and whether women are either engaged or prevented from engaging in the household and broader economy through income generation, financial decision-making, and access to vital assets and resources that enable them to have economic independence. The below findings are therefore intended to provide a description of how the data reflects demographic influence on the factors that contribute to likelihood of occurrence of EGBV.

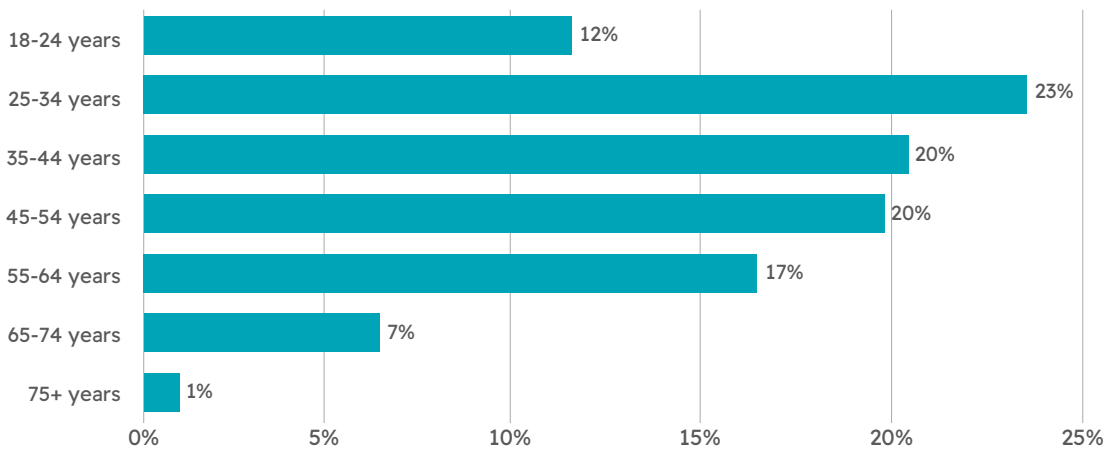


“For [my father], a daughter was honour itself, meaning no one was allowed to see her, she wasn’t allowed to go out, and she had no freedom of movement.”

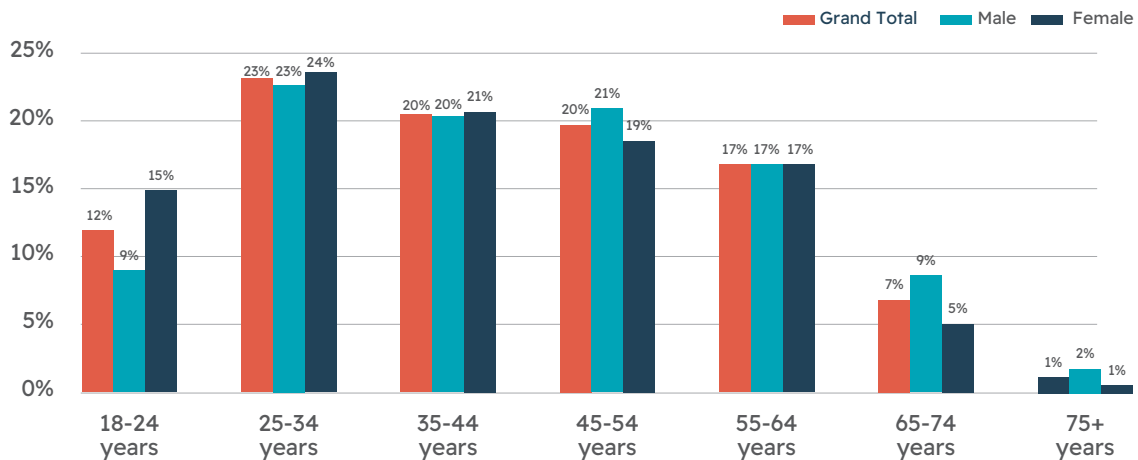
| IDI, female age 42, Beirut

“Men live by old traditions. There is a saying: ‘Stretch your legs only as far as your blanket reaches’. I always hear it, ‘Women don’t need to work, they don’t even need to go to school’.”

| IDI, Female age 32, Beirut outskirts



| Figure 3: Distribution of survey respondents by age group (N=1030)



| Figure 4: Distribution of survey respondents by age group and gender (N=1030)

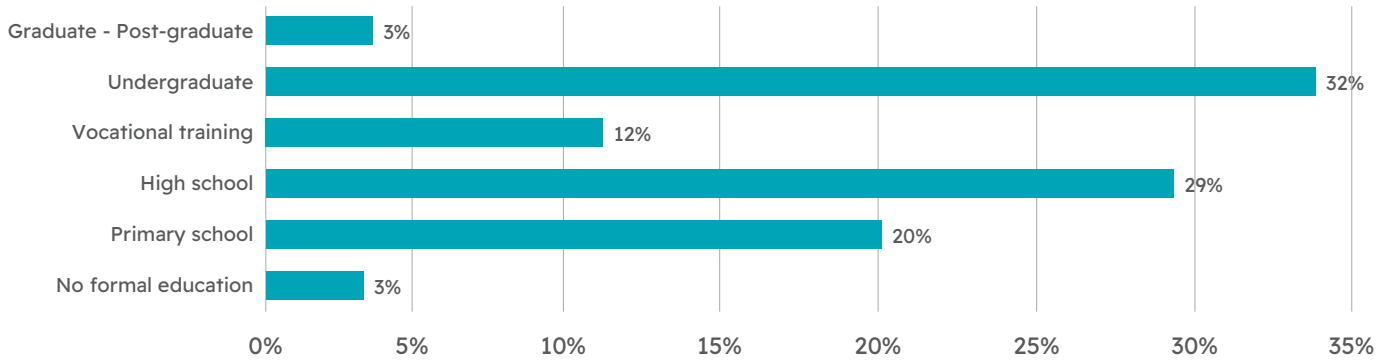


Figure 5: Distribution of survey respondents by level of education (N=1030)

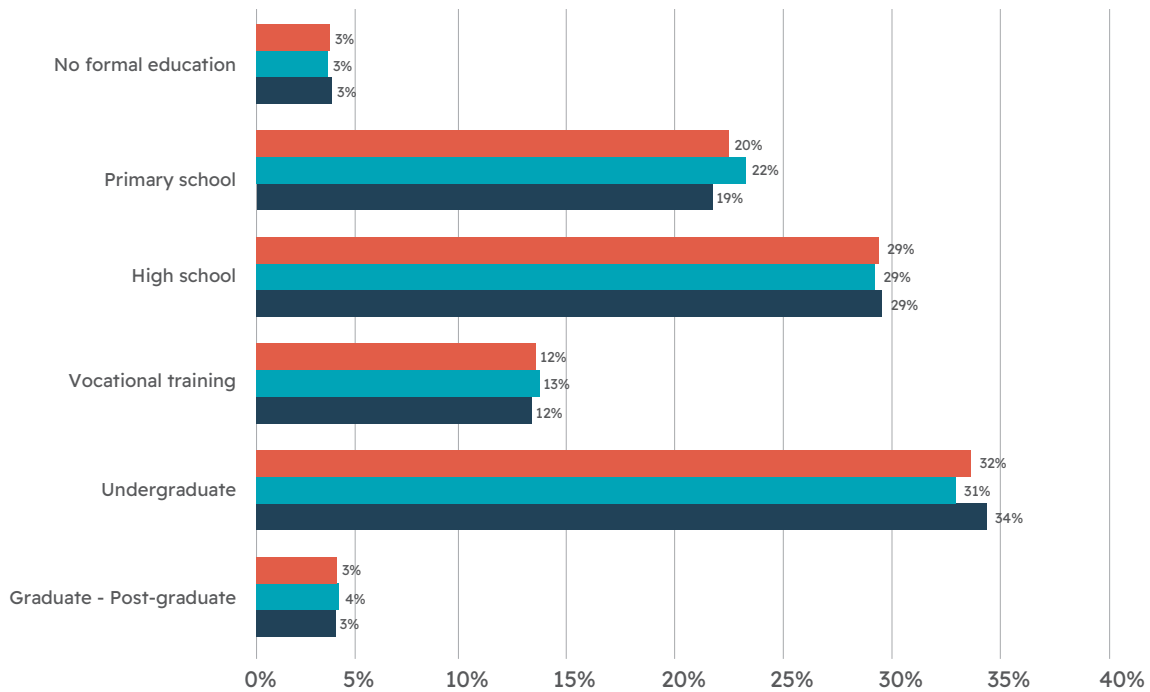


Figure 6: Distribution of survey respondents by education level and gender (N=1030)

5.A.1. Income Generation

Gender emerged as the strongest predictor of engagement in income-generating activities. Men were about 2.1 times as likely to engage in income-generating activities. While other variables—such as age, education, marital status, and income level—also significantly influenced the likelihood of engagement, the gender gap became more pronounced when these characteristics were accounted for.* The table below presents the effect of each variable on the likelihood of participating in income-generating work, relative to a reference category (e.g., women for gender, married individuals for marital status, and those in the lowest category for education and income). Age was treated as an ordinal variable. Accordingly, odds ratios are interpreted in relation to these reference groups. These results are based on a binary logistic regression model.

*When controlling for age, education, income, and marital status, the odds that a man engages in income-generating activities are 14.26 times the odds that a woman engages in income-generating activities.



PREDICTOR VARIABLE	ODDS RATIO	INTERPRETATION
Gender (Men vs Women)	14.26	Men have 14 times higher odds of engaging in income-generating activities than women.
Age	0.85	Each step to an older age group is associated with a 15% decrease in the odds of engaging in income-generating activities.
Education	1.69	Higher education levels are associated with about a 69% increase in the odds of engaging in income-generating activities for each step up in education level.
Marital Status (Single vs Married)	0.62	Single individuals have 38% lower odds of engaging in income-generating activities than married individuals .
Marital Status (Divorced or Widowed vs Married)	1.89	Divorced or widowed individuals have 89% higher odds than married individuals to engage in income-generating activities.
Income	1.28	For each higher income level, the odds of engaging in income-generating activities are multiplied by 1.28 (about a 28% increase in odds).

Table 2: Variables predicting the ability to engage in income generating activities.³⁹

Many women during qualitative interviews noted either being prohibited from working, needing to engage in household caregiving labour, or engaging in the informal workforce, with most facing difficulties in reaching places of employment, particularly if needing to travel to do so. Younger individuals (18-24) and older persons (above 65) are least likely to work, largely owing to engagement in education amongst the former and retirement status of the latter. As reasonably expected, those aged 25-44 are the most likely to be engaged in the labour market.

“[After my divorce] I was living with my parents. I was expected to cover half of the household expenses...but when I spoke to my father about getting a job in Beirut, he completely rejected the idea, saying: ‘How will you commute every day? What will people say, seeing you coming and going every day?’ So, I started looking for jobs locally—mostly in small shops—but the working hours were too long, from 9 AM to 6 PM. Even though I was willing to work those hours, my father refused, saying: ‘You can’t work after it gets dark.’”

| **IDI Female age 41, Mt. Lebanon**

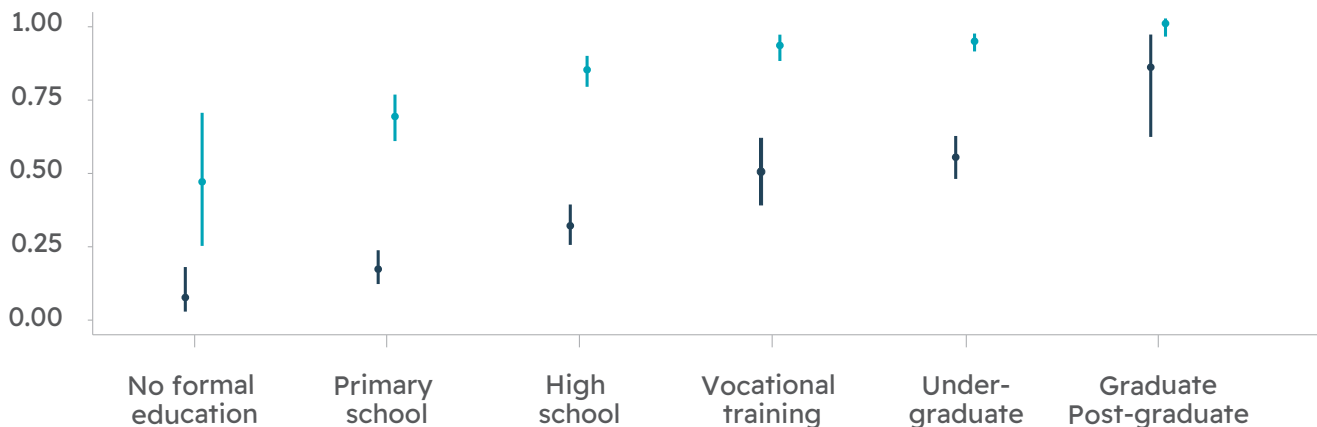


Figure 7: Income-generating labour participation by level of education and gender

The lack of formal education or completion of only primary education is associated with significantly lower rates of economic engagement compared to those with higher education for both genders. As education level increases, so does involvement in income-generating work. However, the economic benefits of education appear to plateau at the level of vocational training. This pattern holds for both men and women. Importantly, since women tend to have lower levels of education, this may partially explain their lower rates of economic engagement. The gender gap is evident at every level of education: across all levels, men are consistently more likely than women to engage in income-generating labour. During interviews, women reported often being restrained from obtaining higher education levels, which they felt curtailed their career progression, further amplified once having and needing to care for children. While some women were able to complete an education, they observed that often they were not allowed to work once married.

“[I was studying to be a nurse] but I stopped [when I married at 17] ...my husband refused to let me continue and even my father supported him. He said, ‘a girl’s place is in her husband’s home’... **Even though there were available jobs, my husband refused. I had a Practical Nurse certificate and an internship certificate with an excellent grade. They called me to start working, but both my husband and my father refused.**”

| IDI, Female age 32, Beirut outskirts

While higher levels of education are strongly associated with a greater likelihood of engaging in income-generating work, reported household income levels had a comparatively weaker effect on individuals’ ability to participate in such activities. Although those in higher income brackets were likelier to engage in the labour force, this was not statistically significant as a determinative or descriptive factor. This could reflect perceptions of their ability rather than their actual engagement, or potentially



the generation of passive income. The threshold income level that most predicts the likelihood of income generation activity across survey respondents is around \$750-\$1,120 per month, with those in that income bracket having the same rates and capabilities of engaging in the labour market as those in the wealthiest categories. While the study had broad geographic coverage, in addition to income, findings indicate that location within Lebanon was not a significant factor when assessing variables that lead to higher likelihood of gender-based economic deprivation.

Note: In this model, categorical variables such as income were transformed into ordinal variables to capture the overall trend across ordered groups. For example, income that originally was grouped (e.g., less than \$250, \$251-\$550, \$551-\$650, etc.) and treated as a variable that increases step by step. This approach allows us to analyse whether the likelihood of a given outcome increases or decreases with higher income levels. However, it also means that we cannot draw conclusions about any specific income group (e.g., individuals earning \$750-\$1,120), as the model focuses on general patterns rather than comparisons between individual categories.

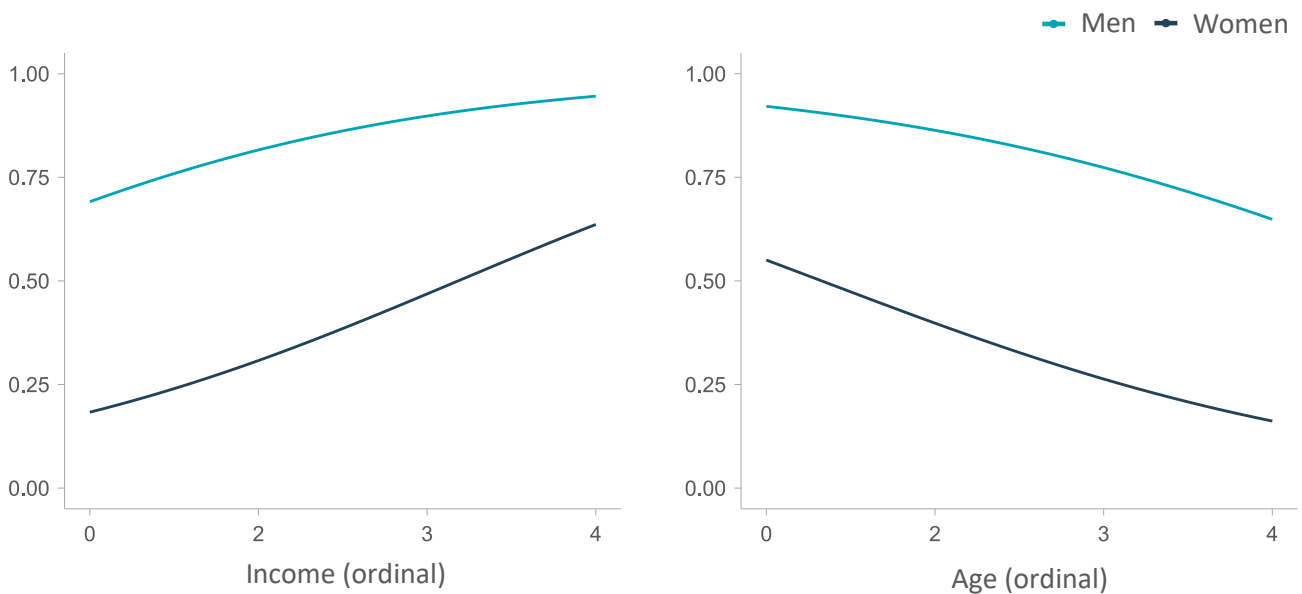


Figure 8: Income-generating labour participation by level of education, income, age, and gender

Younger educated women show the most potential for increased ability to engage in earning income and developing financial autonomy. When controlling for other factors, the impact of education is substantially greater for women when it comes to their engagement in the economy. While qualitative information demonstrates that barriers still exist for young women to complete their education, particularly if they are living with male relatives or are newly married, those who were able to obtain secondary education or higher had much more engagement in the labour force. For every increase in education level, women’s likelihood of engaging in labour rises more significantly than men’s. Education access appears to be one of the strongest protective factors that limit women’s likelihood of exposure to EGBV by their ability to become more economically independent.



“[Men] believe that money gives women knowledge, and that at any moment, she might decide to leave them. The same applies to girls who want to pursue an education—that’s another form of economic violence because without education, she will never achieve financial independence. They teach her just enough to read and write, and then that’s it—‘You’ll get married, your husband will take care of you.’”

| **IDI, Female age 41, Mt. Lebanon**

5.A.2. Asset Ownership

Men are much more likely to have sole ownership of land, homes, and property,⁴⁰ with women’s entitlements exclusive to items such as jewellery that are often given at the time of marriage. Most primary assets, including land both for residence or productive capacity, homes, and large-scale assets are owned by men or jointly amongst male relatives, with very little ownership by women. Of survey respondents, 39.4% of men versus 4.5% of women solely owned land, with an even higher proportion of men having joint ownership. Men aged 25-34 have the highest level of land ownership when compared to younger and older groups. Interviews with women further indicate that even when provided items of value such as jewellery, in times of financial hardship these are often taken to accommodate for debt or other needs deemed important by spouses or male relatives.

“Even the gold jewellery they put on you on your wedding day—they take it from you later and sell it.”

| **IDI Female age 40, Mt. Lebanon**

There are no statistical differences across levels of education when it comes to land ownership. While those with graduate education tend to have higher rates of land ownership, it is not a major factor, particularly in consideration of patrimonial generational land distribution in Lebanon (see Figure 9). Similarly, there is no correlation in the current study between land ownership and income level. Regardless of education, income, or household size, married older men are much more advantaged overall when it comes to sole ownership of land, and traditionally have sole decision-making capacity as to how the land is distributed.

“I have [girlfriends] who don’t have brothers, yet their wealthy father wrote his entire estate in his will for his brothers and nephews—can you imagine?”

| **IDI, Female age 40, Mt. Lebanon**

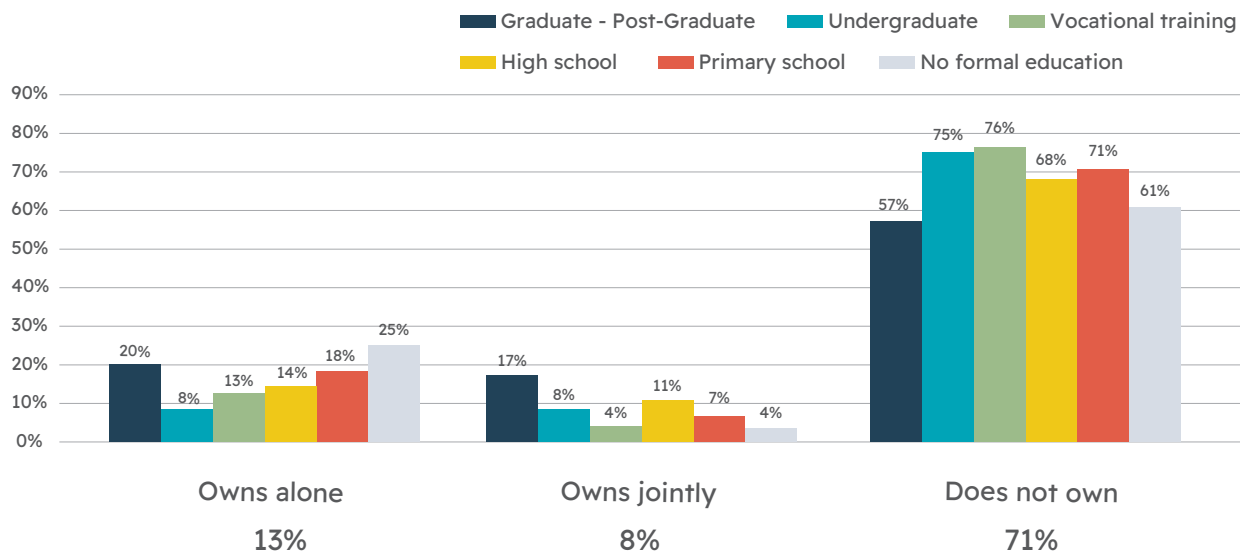


Figure 9: Land ownership distribution by education level (N=1030)

In comparison to land, there are fewer gender-related differences when it comes to home ownership, though the trend remains that men are much more likely to own their home. With that said, historically in Lebanon, the domestic realm is more gendered and attributed to the realm of women in comparison with land. There is more likelihood of women having some level of shared ownership of a home or apartment, to have her name included on a lease (even if not provided via a particular inheritance modality). However, as a larger more visible asset, it is still more common for men to claim such ownership.

“I was a teacher, and my children studied in the same school where I worked. Their tuition was deducted from my salary, and I paid for everything, but [my husband] didn’t see any of it. He only saw that he built the house, so in his eyes, I was an outsider—it was his house, not mine.”

IDI, Female age 42, Beirut

Men and women both have higher rates of sole ownership of property as compared to land and homes, indicating a higher level of autonomy in this category of assets. Women have more ability to purchase and manage various types of moveable personal assets, which includes anything of value outside of homes or productive land (such as vehicles, furniture, clothing, or other items), though men are still 4 times more likely than women to report owning property. For women, education has an impact on their ability to own property, which increases with their level of education, with 18.3% of university-educated women owning property. This does not, however, compensate for the overall gender disparity, as even educated women own property at lower rates than even men with little or no education. Reported household income levels



do not significantly influence ability to own property; while there are small increases in women’s asset possession in the wealthiest income bracket, there is no difference for men across all levels of income – they are equally likely to have sole ownership of property regardless of wealth status.

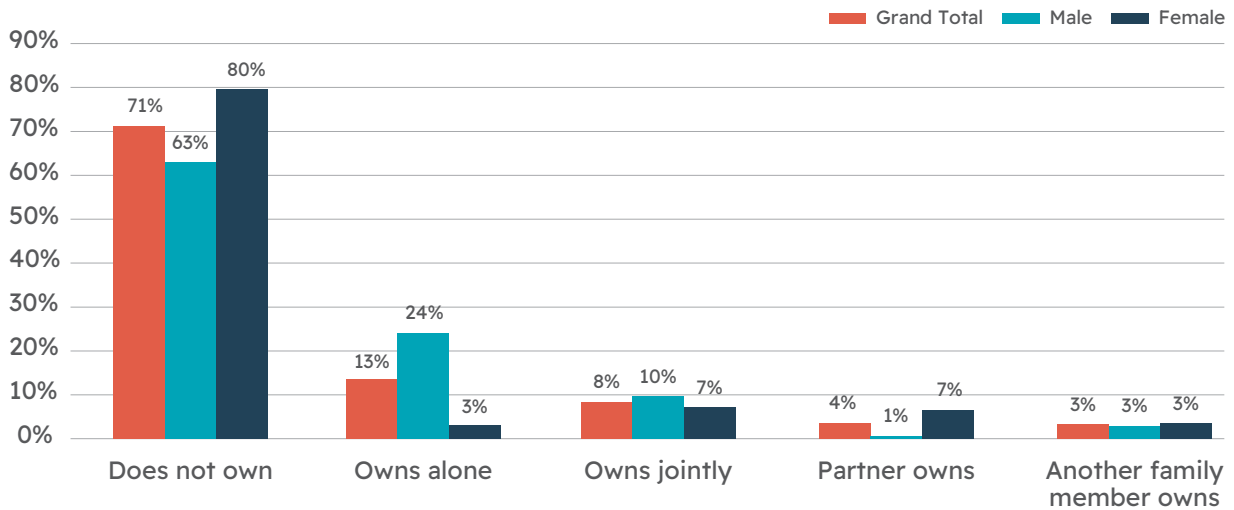


Figure 10: Survey respondent distribution by land ownership and gender (N-1030)

5.A.3. Decision-Making

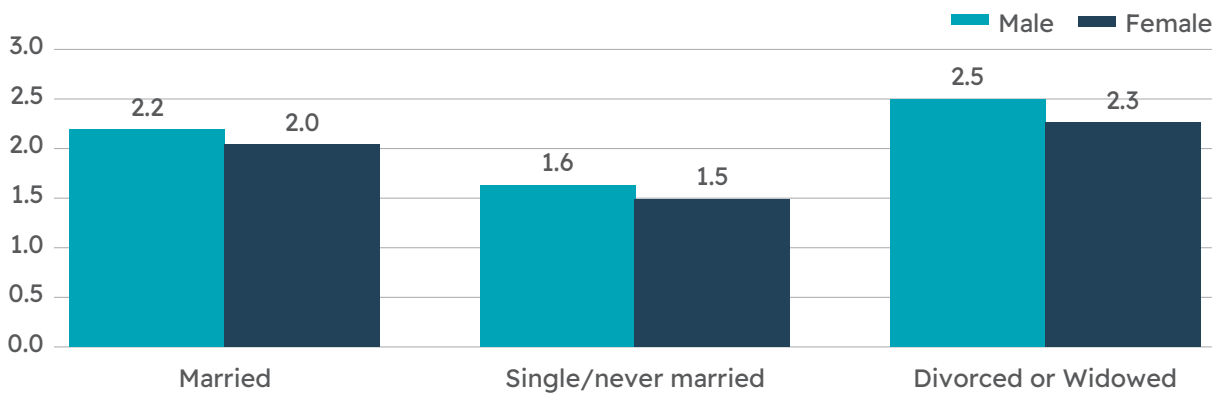
Men have the highest rate of individual decision-making capacity around how finances are managed within the household, as reported by both men and women. While the study indicates that education does not significantly impact who makes decisions and whether they are done jointly, it is notable that gender, age, and marital status play a large role in financial decision-making trends and the degree to which women are able to participate.

Single women have the least ability to influence household financial decision-making. While there is some degree to which married women are merely consulted or have opportunity to make decisions together with their husbands, single or never married females are the most dependent on other family members and have 79.8% less decision-making power compared to married women. Because in Lebanon older males control assets and resources, younger women rarely choose on their own how they can use available money, whether to invest it in education, or whether they are allotted expendable income for themselves. On the other hand, divorced and widowed women have the most financial influence and are 46.2% more likely to have decision-making power than married individuals. With that said, interviews with some women demonstrated that divorced or widowed women are often forced to revert to reliance on family members, with an attached stigma that resulted in harsher restrictions on their economic autonomy.



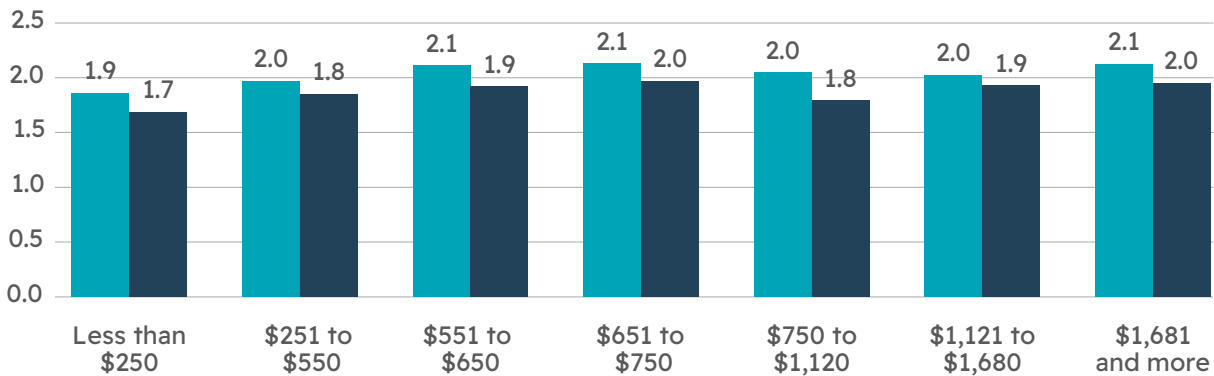
“It’s incredibly hard when you need something, but you have to ask your father for money as a grown woman, because you can’t find a job that pays enough. For example, where I come from, it’s considered normal for a divorced woman to be placed in a small room with a kitchenette and a bathroom—they call it the “Beit Al-Qataia” (a room for outcasts).”

| **IDI, Female age 41, Mt. Lebanon**



| Figure 11: Decision-making index by marital status and gender

Note: The chart above shows how people’s involvement in decision-making varies depending on their marital status and gender. The vertical axis represents how much influence someone has in making important decisions. Higher numbers mean more decision-making power.



| Figure 12: Decision-making index by income level and gender



We found that men tend to report higher involvement in decision-making than women across all marital statuses (Figure 9). People who are divorced or widowed—especially men—report the highest levels of decision-making, while single women report the lowest. This suggests that both marital status and gender play a role in how much decision-making responsibility individuals take on in their daily lives.

When looking at the decision-making index, men score 25.3% higher in influencing decisions around how money, resources, and assets are used and whether they or others in the household can work. This is compounded as the number of children and dependents in the household increase, in which case women have even less involvement in decisions (Figure 12).

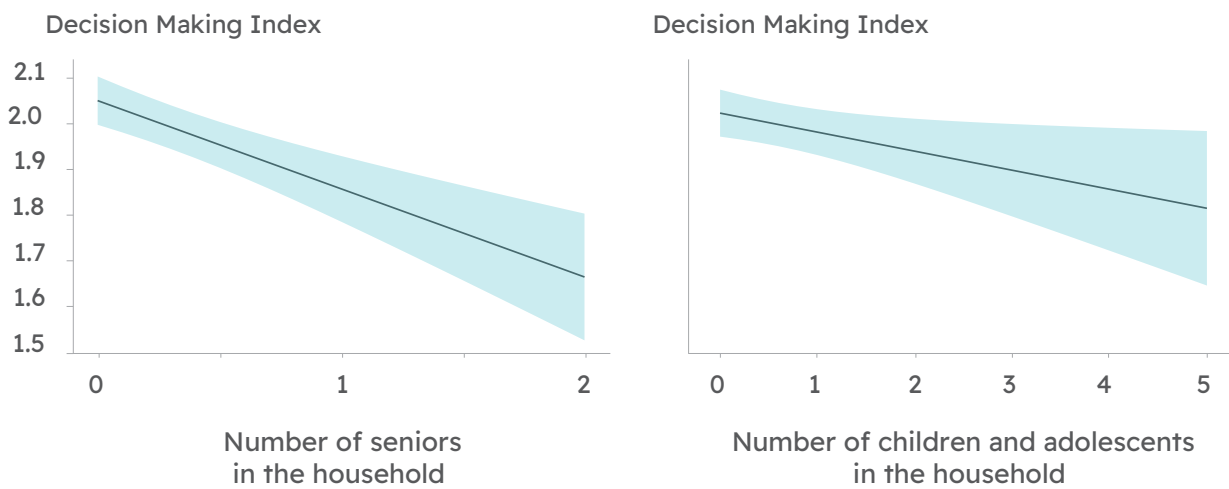


Figure 13: Decision-making index of the number of seniors as well as children and adolescents in the household

Note: The direction of this effect is similar for both men and women. People’s decision-making power tends to decrease when they live with a higher number of seniors or children/adolescents in their household. This figure is based on a model that controls for household composition, gender, age, marital status, education, and income level.

Qualitative information further demonstrates that while women may be consulted when choosing how and where to use family resources, ultimately their spouse or other male relative generally makes final decisions, particularly when it comes to larger purchases or whether to go into debt. Men are much more likely to choose to borrow money or use resources for non-essential items, while women prefer to utilise finances for daily expenses and those focusing on caregiving for children and other dependents.

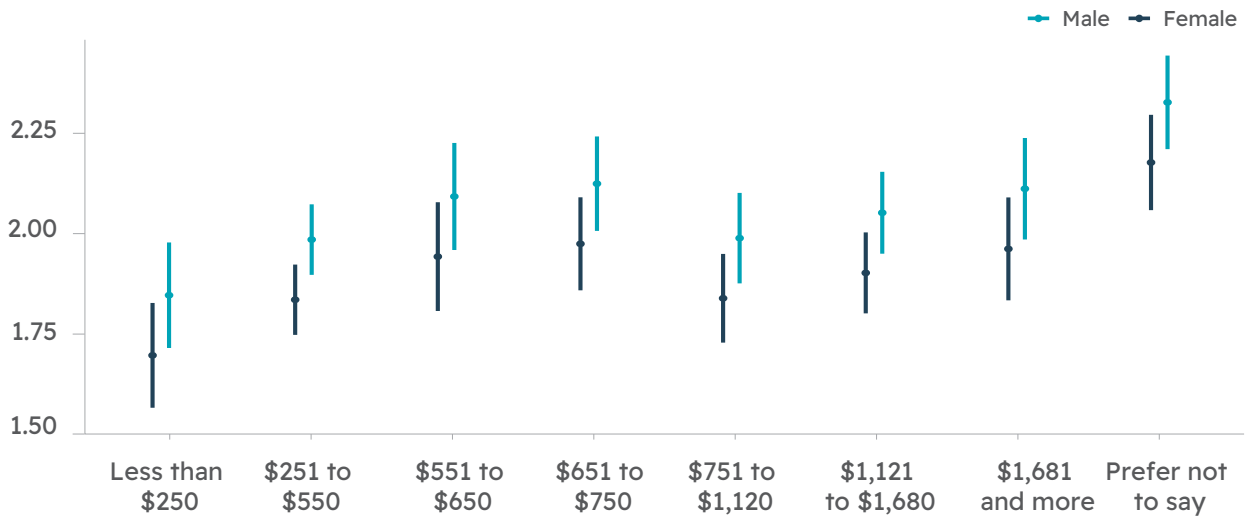


Figure 14: Decision-making index by household income levels and gender

Household income level has little influence on gendered financial decision-making; regardless of economic status, men still take on a stronger role. Both quantitative survey data and interviews confirm that low-income and wealthy households demonstrate similar patterns of choosing how to use financial resources and assets of all kinds. Even when women reported having their own income or allowance, they will still decide how to use it jointly with other household members or allow their spouse or male relative to guide decisions on finances. Much more predictive of women’s ability to play any role in financial decision-making than income is the presence of older males in the household; when there are men over the age of 55 in the home, they are considered by default to be the primary decision-makers regardless of wealth.

“Economic crises have also worsened the situation, but they are not the root cause. There is no doubt that financial hardships have increased violence, but they are not the main reason behind it.”

IDI, Female age 40, Mt. Lebanon

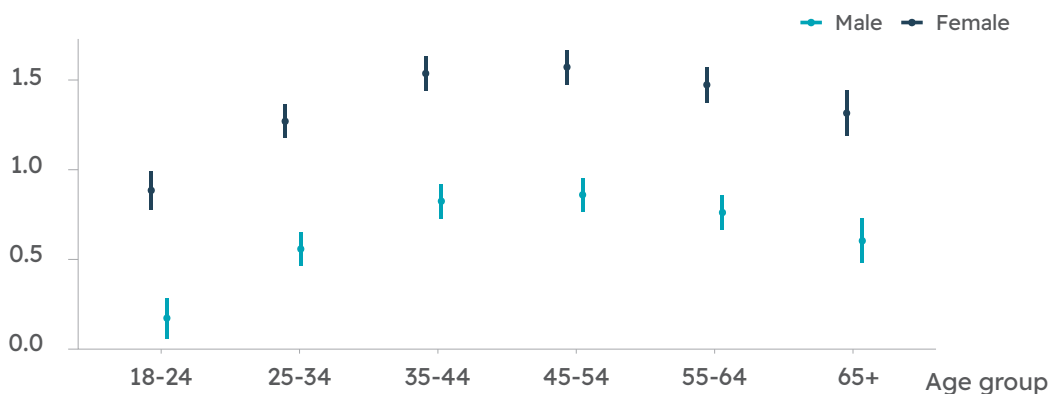


Figure 15: Labor index by age group and gender



When it comes to division of labour in families, gender, age, and household composition are the largest contributing factors, with women taking care of the vast majority of household tasks, and younger men contributing the least. The survey showed statistical significance of gender in determining who does what in the home, explaining 53% of variance on the household labour index. Societal gender norms place women in charge of childcare and caregiving for other family members, housework and cleaning, cooking, and health care of relatives, and women demonstrate the least amount of autonomy on choosing whether to do these tasks – it is largely expected of them. This trend occurs regardless of education level or income of respondents and is rather more reflective broadly of normative gender expectations. Older individuals hold the most influence in the home, with older women specifically contributing higher rates of household labour than men.

“The political environment plays a role in pushing women into the kitchen, framing it as an act of honouring and respecting them, when in reality, it is a way to exclude them from politics and decision-making.”

| **IDI, Female age 40, Mt. Lebanon**

5.B. Perceptions and Beliefs Related to EGBV

Education level and gender are the highest determinants of whether people believe women should be engaged in the household economy and financial decision-making (see Figure 16). Regardless of above-detailed trends on decision-making, when asked about attitudes on what is considered appropriate in terms of women’s economic empowerment, women are 9.3 times more likely than men to support the belief that women should contribute to financial decision-making and have control over resources. For both men and women this belief increases with the level of education obtained; however, while women’s support for their engagement in financial decision-making remains higher at all levels of educational attainment, the impact of education is more prominent among men, with those who have completed post-secondary education being twice as likely to support women’s economic engagement as those who have only completed primary education. The lowest level of support is found among men who have not completed any formal education. This is regardless of location and income status; income does not appear to be a determinative factor for openness to women’s financial independence and influence on the household economy. That said, women who are engaged in income generation are even more likely to support their financial agency within the household.

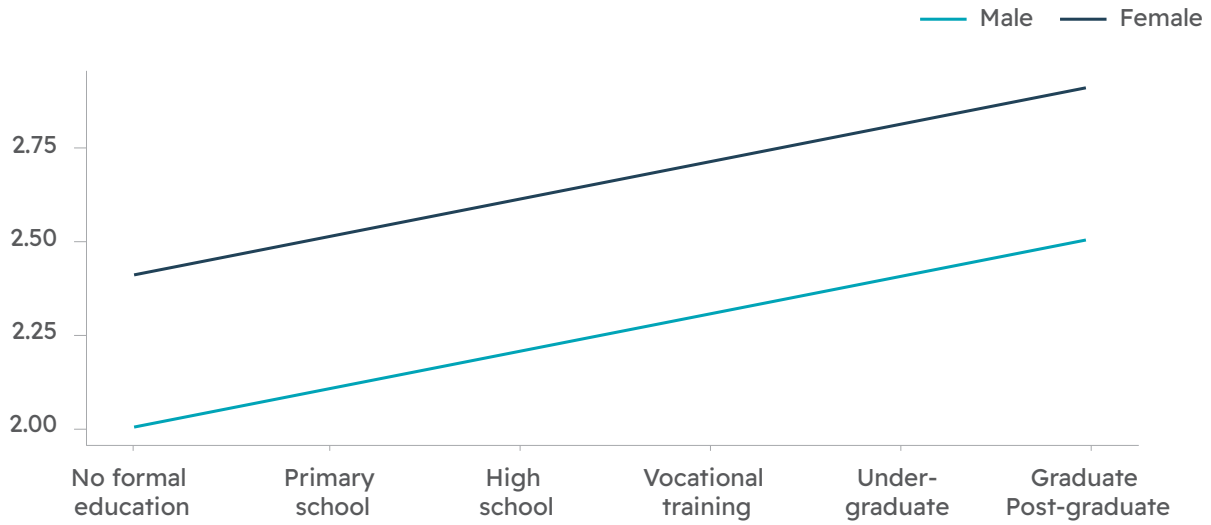


Figure 16: Belief in women’s role in managing household finances by education level and gender

Older men are the demographic most strongly opposed to women’s financial independence. Age-related trends mirror those of education levels, with younger generations more supportive of women’s financial decision-making; respondents aged 18-34 are 15% more likely to support women earning and managing finances. Older men (above age 55) are the least supportive of women’s financial involvement, though this trend in age is not matched among older women, who remain more supportive of women’s economic engagement. Men’s supportive beliefs of women’s financial involvement stabilise in the 35-44 age bracket, and data demonstrates that younger men show more openness to women’s economic agency.

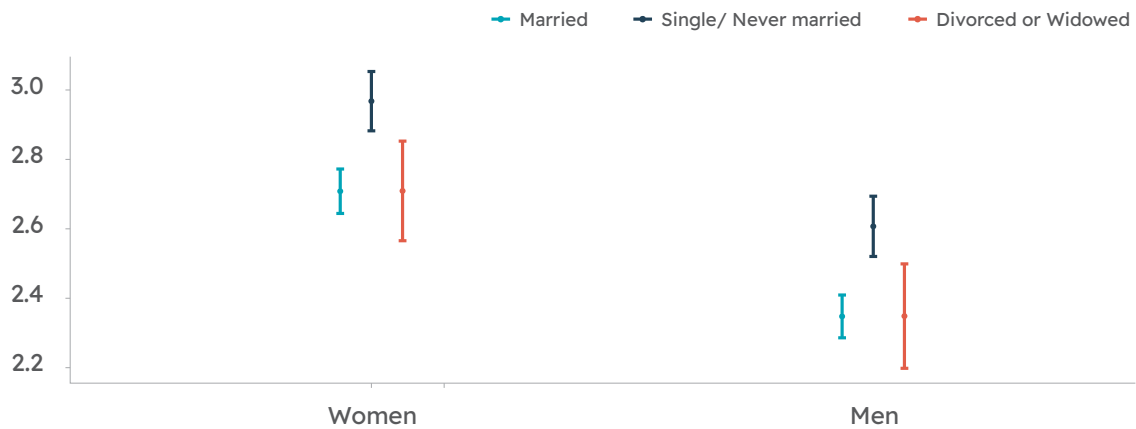
Income level does not play as large of a role in influencing perceptions of women’s engagement in the household economy, though among men an increase in economic status does marginally favour support for women’s decision-making. Low-income males are the least likely to be supportive of women’s involvement in management of household finances, with wealthier men being twice as likely to be in favour of women’s involvement. Women’s support for their contribution to the household economy remains stable regardless of income level. That said, income status is not determinative of the level of joint decision-making, with lower income households also demonstrating willingness to engage women when making choices around the earning and use of resources. Education and age are more prominent influencing factors.



“I have my own business... I became my own person. My husband’s view of me changed—now he considers me differently, and my opinions carry weight. I have my own identity. I can make purchasing decisions without relying on intermediaries or pleading for something that should be my natural right.”

| **IDI, Female age 40, Mt. Lebanon**

Marital status is also impactful in perceptions on women’s financial engagement, with single men and women the most likely to prioritise women’s influence, and married men and women the least likely (see Figure 17).



| Figure 17: Belief that women should have the opportunity to earn income by marital status and gender

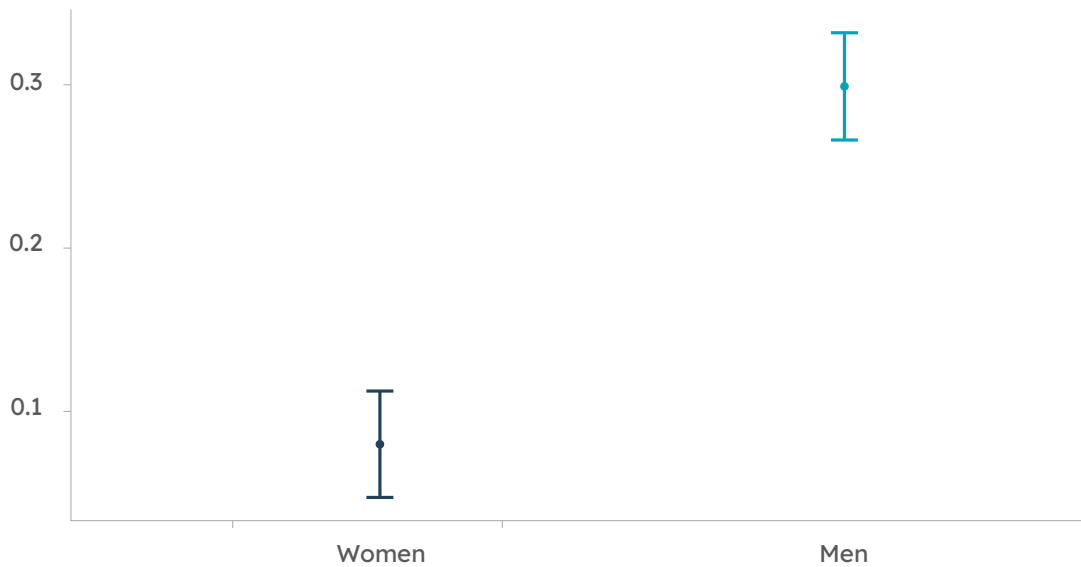
This is most notably among married men, who note higher preference for sole or consultative decision-making for shared assets coupled with married women’s reliance on male spouses’ income and overall contribution to the household economy. Single and never married individuals are 20% more likely to support women earning income. While there are noted exceptions, out of necessity, widowed and divorced women are most likely to show preference for women’s decision-making power, and are 30% more likely than married women to manage their own finances. However, qualitative data demonstrates that in some cases divorced or widowed women must rely on family support and are then beholden to older male’s decision-making, though this is likely impacted by women’s education level and ability to earn income.



5.C. Institutional and Structural Barriers

5.C.1. Inheritance Laws and Trends

In Lebanon, inheritance of land, homes, and other property are almost exclusively passed on to a male relative, as embodied both within legal and religious frameworks.



| Figure 18: Frequency of heavily relying on inheritance by gender

Women are much less likely to benefit individually from or economically rely upon any family inheritance, as it will be allocated directly to a male family member - men are 7 times more likely to report reliance on inheritance. Additionally, inheritance is not a determinative factor for women’s ability to engage in income generation or have financial independence.

“Because I am a woman in this society, justice in inheritance distribution was nearly non-existent. There was a mistake, an injustice...why should I be made to resent my brother just because he is male?”

| **IDI, Female age 40, Mt. Lebanon**

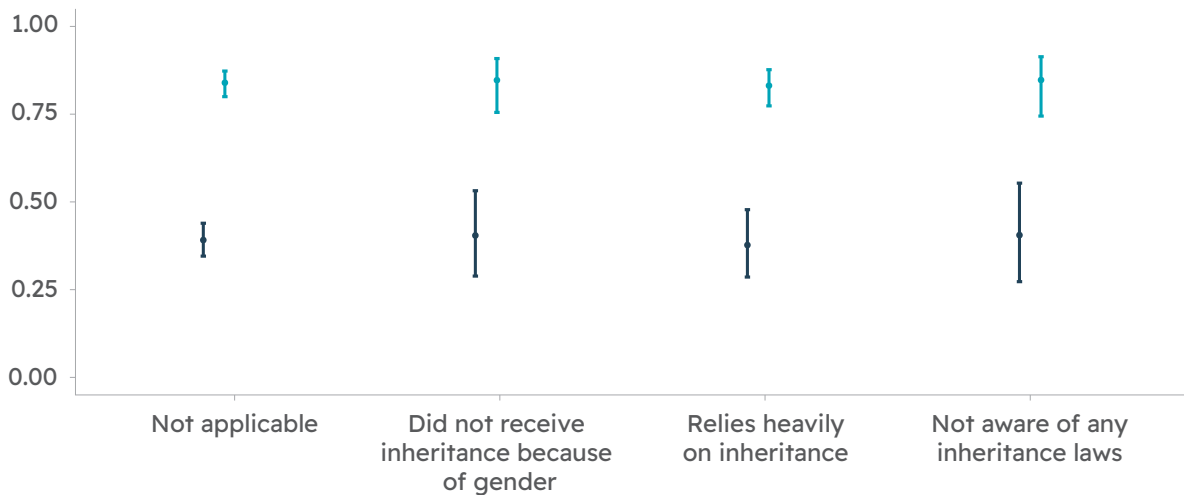


Figure 19: Perceived impact of inheritance laws on ability to engage in income-generating labour, by gender

While the issuing of inheritance is reflective of institutionalised EGBV, it is not predictive of household level proclivity for other types of resource deprivation, such as limiting women’s ability to engage in work, manage household finances, or seek higher education. Women’s inability to inherit is reflective of larger social values that have become generationally embedded.

“During my marriage, my husband did not want me to work, because he believed that a working woman becomes strong, and for some reason, he couldn’t accept that.”

IDI, Female age 41, Mt. Lebanon

Income only minimally impacts one’s need to rely on inheritance for economic security regardless of gender. Men in general report more reliance on inheritance, though this is irrespective of their income level. Women feel more discriminated against when it comes to inheritance based on their gender. Men also are much more likely to own homes, which increases with age, highlighting the gendered and generational nature associated with passing on property to adult male sons or relatives.

Note: This chart shows how often people say they rely on inheritance to support themselves, depending on their household’s monthly income and gender.

The vertical axis represents how frequently people report relying on inheritance—higher values mean inheritance is a more important part of their household’s income. The categories along the bottom show different income brackets, from less than \$250 per month to more than \$1,681.

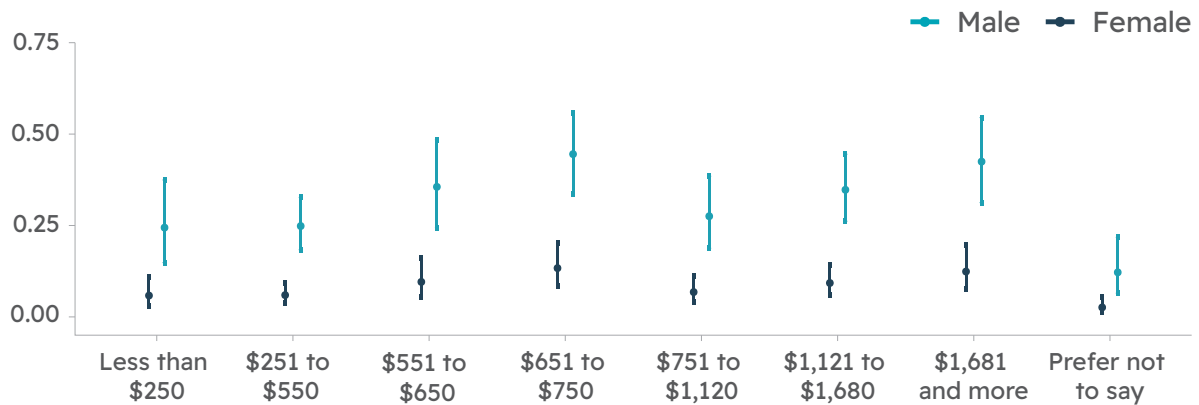


Figure 20: Frequency of relying on inheritance by household income level and gender

Overall, men are more likely than women to rely on inheritance across almost all income levels. The difference between genders is especially clear in middle- and higher-income groups. This could suggest that men have greater access to inherited wealth, or that they benefit more from it when it is available. Women, on the other hand, report consistently lower reliance on inheritance regardless of their income level.

Men are 8.7 times more likely to own land, and this increases with age, though this is not the case for women, which potentially implies that land ownership is auxiliary to inheritance. Even older wealthier women are not likely to own land, which is one of the most patriarchally valued assets that is transferred to male family members. In addition, men are 12.35 times more likely to own homes. The gender differential lowers with property ownership (that can include other purchased assets outside of land or homes), which could indicate more autonomy for women to receive or purchase other forms of property. The data demonstrates that education levels contribute more significantly to women’s property ownership.

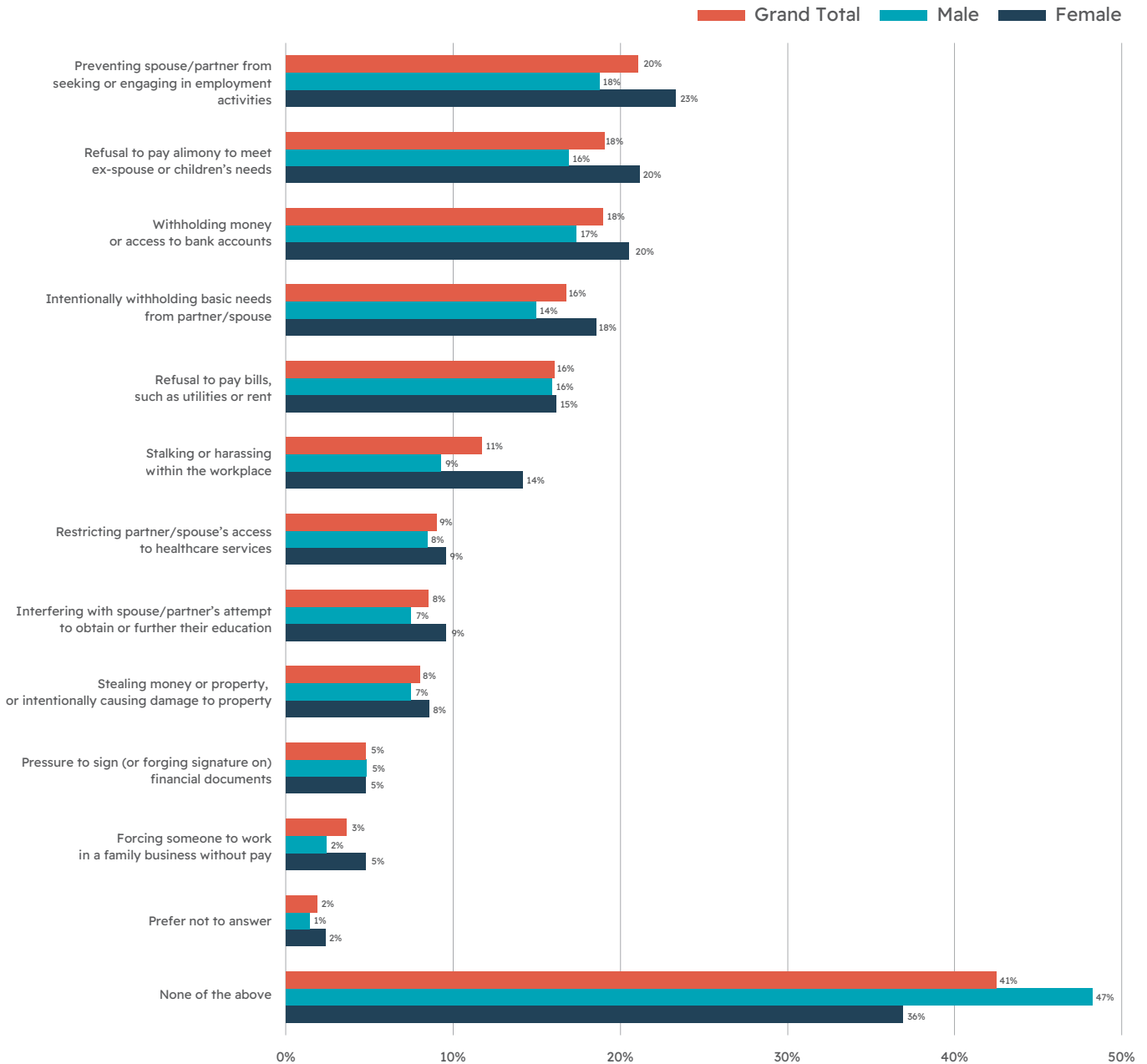
5.C.2. Access to and Utilisation of Rights and Support Resources

While there are varying reports of the degree to which people understand and would report EGBV, most were able to identify someone they knew who had experienced some form of EGBV. Of survey respondents, nearly 60% reported knowing someone who had experienced some form of EGBV, with the largest proportion being the prevention of women from engaging in the labour force, followed by the refusal to pay alimony or child support and the withholding of money or access to bank accounts, among other examples. When reported to have occurred, it is almost exclusively perpetrated by men. Qualitative interviews indicated a more prevalent rate of economic deprivation, though noting that it is rarely understood as a form of violence nor spoken openly about. Many women do not know that they can seek recourse for EGBV and because such practices are very culturally embedded with practical and social implications for sharing this information or making decisions impacting intimate partner relationships, few are willing to report. This is reinforced by generational trends in which women do not feel it is their right to stand up for themselves.



“[My husband] was raised in a household where his mother never took her rights, accepted anything, ate the leftovers from her child’s plate, wore whatever was available... Yes, I believe in honouring and nurturing children, but not at the expense of humiliating the mother.”

| IDI, Female age 40, Mt. Lebanon



| Figure 21: Awareness of financial, workplace, and familial control or abuse by others, by gender.



“A woman I know, was the one who bought everything for the house. When [she and her husband] were about to get divorced, he stopped providing for the household altogether. She started buying food and hiding it just so she could eat. This is economic violence.”

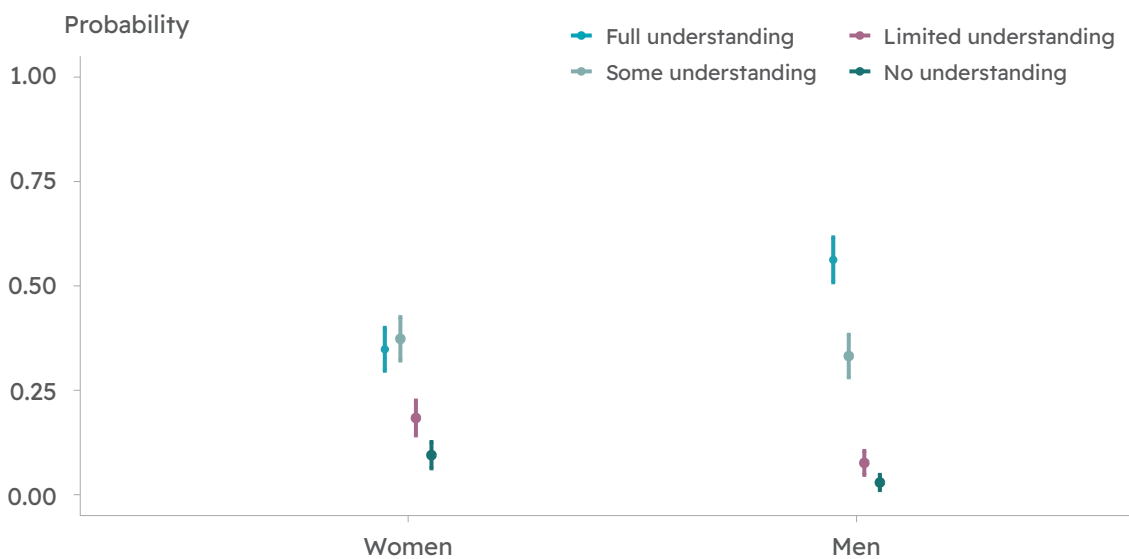
| **IDI, Female aged 42, Beirut**

Although EGBV frequently coincides with physical and psychological violence, the absence of physical evidence makes women less likely to view it as inappropriate. Because economic deprivation is so embedded in cultural norms and reinforced in the Lebanese legal system and inheritance laws, women are often not likely to name it as a form of violence and rather tend to accept it or refuse to report. This corresponds with limited understanding of available services. Interviews with women further demonstrated that if a woman reports any form of EGBV or seeks separation, control will then be claimed by another male family member, with further risks of retaliation.

“Sexual violence, psychological abuse, or manipulation, it’s all connected. If I hadn’t been forced to marry, I would have continued my education and worked. I wasn’t physically abused, but I was verbally abused...Sometimes, words hurt more than a hundred blows.”

| **IDI, Female age 32, Beirut outskirts**

Men are more likely than women to report understanding their rights and entitlements related to land and property ownership as well as financial protections related to divorce and custody disputes.



| Figure 22: Probability of understanding inheritance rights and entitlements by gender

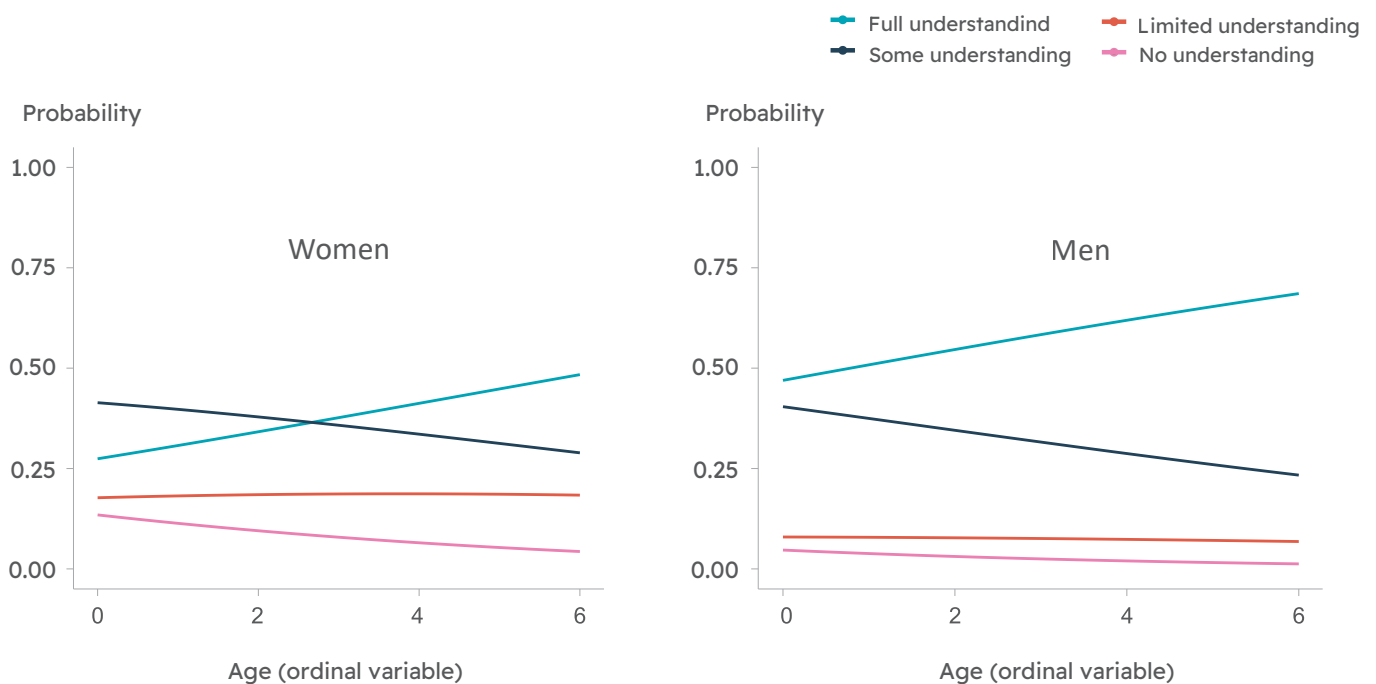


When asked about property rights, 56% of men compared to 34% of women felt they had a strong understanding, with stronger trends corresponding to women’s complete lack of knowledge of their rights related to economic entitlements. More women report their gender as being a factor in their inability to own land, with qualitative data supporting the general perception that as women they are not privy to the intricacies of legal entitlements. Similarly, men feel that when it comes to custody or divorce disputes, their financial rights are protected both by formal and religious institutions at higher rates than women, 60% of whom either do not feel they are protected or are not sure.

“In order to get out of [economic violence], marriage and family matters should follow civil laws, like in Europe, and not religious laws. To truly fix society, family and personal matters need to be taken out of the hands of religious authorities. Because no judge, no sheikh, no one will ever truly deliver justice. The only thing that can protect us is the law—one unified law that applies to everyone, whether they are Shiite, Sunni, or anything else. Imagine how corrupt the system is.”

| IDI, Female age 42, Beirut

Age plays a role in understanding economic rights and entitlements, with older populations having the strongest comprehension. Many practices related to the use and transfer of financial resources and other assets are tradition-based in Lebanon, therefore those above 65 felt they knew the most about what they were entitled to, and the youngest demographic reported knowing the least.



| Figure 23: Understanding of inheritance rights and entitlements by age and gender



When asked about legal, mental health, and financial support services, there were only marginal differences by gender, with most survey respondents feeling these services were available. The largest noted difference was related to legal services (including such topics as land dispute and child custody), where 19% more men than women felt they could access this type of support. While most men and women indicated the primary barrier was financial resources in seeking services, more women than men noted that they simply didn't know how to access any type of support service. Interviews with women further indicated that they weren't initially aware of organisations that help women who are being economically abused, among other forms of abuse early enough to have prevented or alleviated their situation.

“When I discovered that there were organisations, as they say, time had already passed. I already had three children and was pregnant with the fourth. It no longer made a difference in my life, but maybe I could help others. Through the sessions I attend, I raise awareness among those around me.”

| **IDI, Female age 32, Beirut outskirts**

“A woman finds it difficult to speak out. She might confide in another woman who can talk on her behalf without mentioning her name. But in many cases, the survivor will just sit silently in the background, listening—without saying a word. She wants to speak up, to respond, but she can't. First, because she knows it won't lead anywhere. In fact, it might escalate the situation and create a bigger problem. So instead, she just tells herself: ‘Let me accept things as they are and move on.’”

| **IDI Female age 41, Mt Lebanon**

Legal systems in Lebanon tend to reinforce male-focused patriarchal values by discounting various forms of abuse against women and limited willingness to grant and reinforce financial arrangements such as alimony or child support payments. Women report not feeling heard or seen by judges and are reticent to seek support. This dynamic is further reinforced by religious leaders and institutions, whose significant influence often determines whether women pursue educational and employment opportunities.

“The legal system [does not recognise economic violence], they have no idea what it even means, and they don't acknowledge it at all...And [in addition] religious leaders here are the ones preventing women from getting an education. Three-quarters of our society follows religious figures who forbid women from learning and working.”

| **IDI, Female age 41 Mt. Lebanon**



6. DISCUSSION AND CONCLUSION

Patriarchal values: While there are many individual factors that contribute to the occurrence or likelihood of EGBV in Lebanon, underlying sociocultural beliefs and patriarchal practices that are embedded in family systems, religious institutions, and governance structures constitute the core undercurrent that predicates women's experience of EGBV. Women face multifaceted barriers, given that these predominant values manifest in the home by restricting education and income-generating activity and are reiterated externally through deprivation of inheritance and land ownership within the legal frameworks. There is a highly generational nature to these cycles of abuse, with men also reporting patterns of abuse that align with patriarchal power structures that they are then taught to replicate within their families.

Addressing these male-centric beliefs and value system at all levels – starting with individual attitudes and behaviours – is the single most important focus of any initiative to address and prevent the occurrence of EGBV. Decentralised information and service availability, targeting both men and women is critical to reach more remote areas where women may be more isolated, without equitable access to labour opportunities where they can earn safe and liveable wages.

While often EGBV coincides with other forms of abuse, it is somewhat unique in the material nature of household finances that often manifest by showing power and control in ways associated more with visible social status and prestige. Men are more likely to seek to show their families and communities what they have, regardless of who has earned the income. Many women report that even if they had a higher-paying job, the man would take credit and seek to claim oversight for the larger status items, such as a home, vehicle, or other larger assets. In addition, the transactional nature of economic status achievement and the level of women's involvement in the economy further introduces a higher risk of sexual exploitation, both in the formal and informal workplace. Wealth can be perceived as a zero-sum situation, which when coupled with a need for male dominance means women face myriad potential for abuse.

Education: An important consideration when looking at the barriers women face is the protective influence of education in enhancing women's economic autonomy, which contributes more than any other factor to their engagement in income generation and financial independence. In many cases in Lebanon, male spouses or family members preclude women from obtaining an education as it may be perceived as threatening to their own status and ability to solely provide for the family. However, when women can complete education, this is highly predictive of their contribution to income and household decision making. Given that women in Lebanon to a large extent do not benefit from inheritance of land, property, or financial assets, their ability to obtain higher-yielding employment opportunities is more substantively tied to their economic independence and likelihood of experiencing EGBV given the absence of any safety net provided by family or institutional buffers.

Challenges in seeking support: As much as education is a protective factor, it is also notable that income level and geographic location bear little influence on gendered understanding of women's roles and correlated discriminatory practices that restrict them from engaging in the economy. Due to the widespread prevalence of EGBV and the scarcity of support services, women of all income levels often face discrimination in accessing economic opportunities, fair pay, and household financial decision-making. A smaller, though still significant, proportion of women experience complete exclusion from financial resources by spouses or



male family members, as well as punitive repercussions when seeking redress. Some women report having their children taken away when they file for divorce, while others recount being ordered by judges to pay child support despite being victims of EGBV.

It is often the case that women in Lebanon may acquiesce to patriarchal value systems and show reticence to question their spouses and male family members, in part owing to limited understanding of their rights and available services (which themselves do not cover the full extent of need), coupled with acknowledgement of EGBV as abuse and fear of stigmatisation and reprisal. That said, many women do stand up for themselves and seek justice and support, though they are likely to face consequences as a result. Separating from a male family member who is perpetrating EGBV often means even further limitations in resources to care for children, expenses related to legal procedures, and widespread stigma amongst the community and family members. Because of this stigmatisation, women are suppressed from speaking out, even though survivors have reported that support networks comprising other women who have experienced EGBV along with assistance from existing service organisations have been highly effective in helping women to understand that what has happened or is happening to them is not acceptable.

Role of CSOs: Interviewed survivors across Lebanon describe the life-changing impact of supportive institutions that address all forms of GBV including economic deprivation and other forms of abuse, which they report often coincide with EGBV. Such organisations help spread knowledge and understanding of what EGBV is, women's rights and entitlements, and provide a pathway for redress and healing. It is important that these services provide tailored, decentralised, and multifaceted levels of support. CSOs have also emphasised the importance of contextualising the findings based on their experience in the field and have noted that the understanding of EGBV is often limited, which makes raising awareness and advocacy even more essential. **The following are key areas in which civil society organisations can focus their support in addressing EGBV:**

- **CSOs can support and advocate for girls' and women's education as a fundamental right and strong contributor to the well-being of the Lebanese society and economy.** This can include advocacy at higher institutional levels to enable more flexible options to accommodate women with competing caregiving or household duties or those who cannot travel far for school or work. Discussions with the CSOs highlighted that there is a growing acceptance of the role women play in the economic development of their communities, especially in rural areas where male support has increased in recent years. CSOs can also prioritise community- and household-level engagement and discussions on the value of education for women and girls and its broader benefit for economic and personal well-being.
- **Given the proximity and in-depth understanding of community contexts and needs, CSOs can play an important role in influencing individual behaviour and attitude changes related to patriarchal power structures.** As highlighted by CSOs, a significant shift is already taking place in some areas, where male support for women's entrepreneurship has become more common, even in rural settings. A strong emphasis on community engagement that crosses generational divides and involves discussions with and support from religious institutions is pivotal to achieving social change enabling women to have better support for their economic independence and contribution to their household financial well-being. Key to driving such change is the involvement of male change agents,



as noted by the CSOs. Given the powerful role older men play in reinforcing deeply embedded gender norms, engaging men and boys, while simultaneously empowering women and girls, can help shift perceptions and cultural practices. In addition to working with adult men, outreach to school-aged (middle and high school) youth can be an important way to foster generational shifts in understanding EGBV, as well as beginning conversations around women's rights and available services should they experience any form of economic deprivation in their lives.

- **In addition to the critical role of CSOs at the community level, they are also well positioned to provide insight that can influence higher-level institutional and policy change related to women's economic rights.** Indeed, CSOs are currently advocating for reforms in family law, particularly on issues like maternity leave, as they find the existing legal framework to be inadequate for supporting women's full participation in the workforce. While attitude and behaviour change at the household and community levels are invaluable in facilitating sociocultural change, larger structural change must happen in parallel to enable the prevention of and response to EGBV. As mentioned by the CSOs, the issue of legal reform, such as inheritance laws, needs to be part of the broader advocacy agenda. CSOs can influence how and whether government, legal, and religious institutions focus on addressing gender inequalities related to economic engagement. Given the current state of Lebanon's economy and pathway to recovery, it is a critical time for the country to centre women in economic reconstruction. This also presents an opportunity for civil society to advocate for reforms to inheritance laws and other legal frameworks—particularly those related to family law—that fail to prioritize the protection of women. Alongside advocacy for women's and girls' education, ensuring female representation at all levels of governance remains essential.

Lebanon is at a critical stage in salvaging and rebuilding its severely weakened economy and recovering from compounded crises. Such circumstances draw attention to the historical prevalence of EGBV and how it is now being exacerbated and disproportionately impacting women's role in their homes and communities. The CSOs also stressed that while the laws may exist, the application of these laws remains a critical issue, as many laws lack effective implementation. The current situation further highlights the importance of and opportunity for women to play a powerful role in supporting their families and communities through economic independence and engagement. The more this becomes a part of the conversation, the better the opportunity is to create generational transformation in gender equitable values and practices. As the CSOs pointed out, it is not enough to simply have laws in place; it is crucial to ensure that women are equipped with the knowledge of their rights and the tools to claim them. This empowerment helps women assert their agency and navigate the challenges they face in these contexts.

This study provides substantial evidence of the factors contributing to EGBV in Lebanon and offers a foundation for advancing dialogue and action to address and mitigate its impacts, particularly on women and girls. It also identifies areas for further research that should centre the voices and lived experiences of women affected by EGBV, recognizing their resilience and courage in confronting its consequences.



“Being financially independent made me strong. I didn’t need him, I didn’t need my family, I didn’t need anyone. It made me feel like I exist, I have my own identity, I am a contributing member of society. A man should never have the power to decide whether I live or die.”

| **IDI, Female age 42, Beirut**



ENDNOTES

1. Wicked problem – A complex challenge that defies clear definition or resolution, making it difficult to address using straightforward or singular solutions. The term is used to describe problems that resist neat categorization and persist across multiple contexts. See: <https://www.sciencedirect.com/science/article/pii/S2405872625000024>
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ANNEX A - LITERATURE REVIEW

INTRODUCTION

1.A. Research objectives and scope

This literature review examines the manifestation of economic gender-based violence (EGBV) in Lebanon and explores potential actions to prevent and limit such violence within the context of intersecting economic power dynamics and gender-based violence (GBV). The review synthesises existing research, studies, and reports to provide insights into the nature of EGBV in Lebanon and identifies strategies for intervention and prevention, which includes highlighting important gaps in the literature. The findings are also corroborated from inception meetings with experts.

EGBV is deeply rooted in a system of gender inequality, sociocultural norms and practices and has long been a cause for concern in Lebanon. However, an in-depth study of EGBV in Lebanon has become more compelling in recent years, as the economic crisis has led to a rise in EGBV, and CSOs reported seeing an increase in cases of EGBV in their daily work.

In previous workshops, partnering CSOs have reported an increase in EGBV in the communities in which they work. The specific examples given by CSOs include women having their income taken by men at home. At this stage, this increase in EGBV is anecdotal, and not well-evidenced, highlighting the need for further research on this 'wicked' problem.

1.B. Structure

This literature review is structured as follows. Section Two provides the definitions and conceptual frameworks pertaining to this topic. Section Three examines EGBV in Lebanon. Section Four provides an analysis of the legal framework governing EGBV in Lebanon. Section Five concludes by synthesising the challenges and gaps in the literature.

2. DEFINITIONS AND FRAMEWORKS

2.A. Understandings of EGBV

EGBV is comprehensively defined as any action that causes economic harm to someone because of their gender, exploiting the victim's financial disadvantage to make them dependent on the abuser.¹

The literature holds that economic violence is rooted in gender inequality and reinforced by traditional gender norms. Manifestations of EBGV include, but are not limited to, limiting access to financial resources, healthcare, employment, education, and agricultural resources, as well as exclusion from financial decision-making.² Other manifestations include women's deprivation of their inheritance, violating their property rights, and further limiting their access to financial resources.



EGBV also finds its roots in religious and moral beliefs, especially within traditional contexts. Women, expected to fulfil caregiving roles, often bear the brunt of moral and emotional support, alongside potential financial sacrifices for their families. These societal norms shape economic exchanges, contributing to the perpetuation of EGBV.³

In other cases, it is well documented that women find themselves in precarious employment scenarios, increasing their vulnerability to various forms of violence and exploitation. Indeed, women are twice as likely to be unemployed compared to men.⁴ They also disproportionately hold lower-waged jobs and have limited entrepreneurship opportunities.⁵ Particularly in family-run businesses, where patriarchal norms are more pronounced, women encounter bullying and harassment. Women tend to be limited to labour in simple duties, hindering their professional growth.⁶

Economic abuse primarily aims to establish economic dependency on the abuser. Notably, economic abuse is often less emphasised in research, typically overshadowed by or integrated into the study of emotional or psychological abuse.⁷

Academic literature acknowledges a gap in understanding whether EGBV stands as a unique form of abuse or falls under the umbrella of general GBV. Indeed, there is a notable scarcity in both theoretical and practical literature on EGBV. However, recent trends in academic literature and practitioner insights are increasingly supporting the view that EGBV, while related, is distinct from other forms of abuse, including physical, psychological, and sexual abuse experiences.⁸

Although the literature has identified a variety of economic abuse tactics, scholars have historically blurred together measures of economic abuse with other forms of nonphysical abuse. Yet, it is often forms of nonphysical abuse that survivors identify as the most devastating form, beyond the effects of physical violence.⁹

While some conceptual frameworks include wage and workplace discrimination as manifestations of EGBV, most of the literature highlights EGBV as part of Intimate Partner Violence (IPV) and domestic violence, predominantly affecting women.¹⁰ In the United Kingdom (UK) for example, Economic Abuse is a legally recognised form of domestic abuse.¹¹ Within the European Union, research indicates that economic violence disproportionately impacts women in heterosexual relationships.¹²

Arab nations have embraced women's rights agreements, though Sudan and Somalia have not ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Some countries are incorporating these obligations into domestic laws to address violence against women, but according to the literature, progress remains slow and uneven. For example, many Arab nations have reservations to CEDAW, posing a challenge to its effective implementation and adherence, while most Arabic-speaking countries' constitutions lack gender-sensitive provisions.¹³

Lebanon was one of the first Arab nations to ratify CEDAW and other international treaties concerning women's rights. The Constitution recognises equality of all Lebanese citizens; however, the legislative framework is limited. The National Commission of Lebanese Women has established a National Strategy for Women which promotes their economic development and participation in the economic field. Nevertheless, the responsibility of implementing women's rights continues to stem from civil society organisations and associations, with tangible impacts primarily observed at the grassroots level.¹⁴



2.B. Forms of EGBV

In theoretical and practical literature, the terms “economic abuse” and “economic violence” are frequently used interchangeably. Economic abuse is characterised by an abuser’s control over a victim’s capacity to obtain, utilise, and sustain economic resources, thereby undermining their economic stability and self-sufficiency.¹⁵ Economic violence encompasses various manifestations, which can be broadly grouped together in three forms:

2.B.1. Economic Control

Economic control entails actions by a perpetrator to impede a victim’s access to or awareness of financial resources, as well as their capacity to make financial decisions. Examples of economic control include restricting access to money, necessities, financial assets, education and information. A victim can be controlled through the amount of money they can spend or by tracking their use of it. They can also be prevented from obtaining bank accounts in their own name or from making financial decisions.¹⁶

2.B.2. Economic Sabotage

Economic sabotage encompasses behaviours that prevent the victim from obtaining or maintaining employment or education. Examples of such behaviours include the prevention of a victim from attending employment and educational activities. Other forms include the interference with a victim’s work or education or refusal to contribute towards childcare responsibilities.¹⁷

2.B.3. Economic Exploitation

Economic exploitation occurs when a perpetrator intentionally engages in behaviours aimed at destroying the victim’s financial resources or credit. Examples of such exploitative behaviours include stealing or damaging a victim’s property or resources or selling them without permission or taking wages, pensions, or other forms of financial aid from a victim without their permission. Other forms include opening a line of credit in their partners’ name without consent or building up debt under the victim’s name. A victim can also be fully or partially deprived to their inheritance, which includes property rights and financial resources. In some cases, victims are coerced to give their inheritance to the perpetrator, which includes movable and immovable goods.¹⁸

2.C. Impact of EGBV on Individuals and Communities

Economic abuse primarily fosters victim dependence on the abuser. Studies have consistently demonstrated that economic dependence is the primary obstacle survivors face in attempting to leave abusive relationships.¹⁹ The resulting economic insecurity severely limits survivors’ ability to attain financial independence or economic empowerment.

Furthermore, the literature demonstrates that economic violence significantly affects mental and physical health, with survivors often struggling to access necessary healthcare services.²⁰ Economic crises, such as



the ongoing crisis in Lebanon, have been seen to contribute to higher maternal mortality rates due to increased home births without attendance and the inability to afford necessary prenatal and postnatal care.²¹

Gender bias persists not only within social, cultural, and religious frameworks but also individual attitudes and beliefs.²² It ultimately results in women being put in a disadvantaged position, impacting their aspirations, development and empowerment. Lebanon is showcased as having a widespread presence of gender bias, along with other Arab countries, examined across all GBV categories.²³

Factors such as poverty, disabilities, and sexual orientation compound the challenges survivors face in achieving economic autonomy.²⁴ Pre-crisis data in Lebanon revealed vulnerabilities based on gender.²⁵ Vulnerability and poverty increase women's responsibilities in household care, aggravates the management of unpaid work with limited resources, and limits their financial contributions.²⁶ Female-headed households tend to be the most vulnerable sub-group, facing heightened risk of slipping below the poverty line.²⁷

An understanding of the intersectionality between economic violence, and race, ethnicity, age, socio-economic status, gender identity, disability, and immigration status, is crucial for effective intervention.

3. EGBV IN LEBANON

3.A. Context

The series of events that unfolded in Lebanon, including the 2019 economic crisis, COVID-19 pandemic, cholera outbreak, the 2020 Beirut port explosion, and regional conflict between Hezbollah and Israel, have had profound implications for women, thereby exacerbating EGBV.²⁸

The economic crisis severely devalued currency and impacted salaries, disproportionately affecting women who often earn lower wages and bear the primary financial responsibilities in households.²⁹ With low salaries and increased financial burdens, women faced heightened economic insecurity.³⁰ The prioritisation of men in education and employment further marginalised women, limiting their access to opportunities for economic empowerment.³¹ As women continued to shoulder the burden of household responsibilities, their economic and social well-being were further strained.³²

Subsequently, the COVID-19 pandemic and cholera outbreak hindered women's access to medical care, particularly for those with limited financial resources.³³ The Beirut port explosion and current regional conflict compounded these challenges, leading to a surge in internally displaced persons, with women bearing a disproportionate burden of vulnerability. Internally displaced women faced heightened financial difficulties and security threats, increasing their susceptibility to GBV.³⁴ Marginalised groups, including migrant domestic workers, were particularly impacted, facing job loss, unpaid salaries, and heightened risks of exploitation and abuse.³⁵



3.B. Manifestations & Patterns

Available literature indicates that in Lebanon, domestic violence and IPV are the predominant forms of GBV: reports show that up to a third of married women may experience domestic violence, and it is believed that half the population is acquainted with at least one victim of such violence.³⁶ The 2022 Multi-Sector Needs Assessment (MSNA) findings reveal that in some communities, 5% of households feel that their homes are unsafe environments for women and girls.³⁷

Although Lebanon lacks comprehensive national data on the prevalence of GBV, the Gender-Based Violence Information Management System (GBVIMS) has been collecting relevant data since 2012. The GBVIMS is a multi-faceted initiative that enables humanitarian actors responding to incidents of GBV to effectively and safely collect, store, analyse, and share data reported by GBV survivors.³⁸ This data, alongside other research, indicates a nationwide increase in various forms of GBV, a trend that has been aggravated by Lebanon's recent multiple crises.³⁹

While there are a growing number of studies and data sources on sexual gender-based violence (SGBV) in Lebanon, there is a dearth of data, reports, and studies on EGBV. Two draft reports conducted by partnering CSOs were shared with the research team, whose findings are mentioned in this review. It must be noted, however, that the scope of these two reports is limited to data on EGBV in the North of Lebanon, with a focus on Tripoli and neighbouring areas. There is no nationally representative study on the drivers and manifestations of EGBV.

3.C. Vulnerable Groups and Risk

While women, adolescents and girls are most at risk to EGBV specific demographic profiles may be exposed to a higher risk of EGBV.

3.C.1. Female-headed Households

Female-headed households are among the most vulnerable to the economic downturn in Lebanon and are more prevalent among refugee and migrant communities.⁴⁰ Female-headed Syrian refugee households, for example, are more likely to live in informal and non-permanent settlements and lack access to adequate water and sanitation.⁴¹ Many women are subject to a double burden in terms of the need to engage in paid work due to their responsibilities for household tasks, and caring for family and elderly members, not to mention cultural norms dictating women's roles.⁴²

3.C.2. Syrian Refugees

Access to livelihoods is particularly challenging for Syrian refugees. The latest nation-wide study on Syrian refugees in Lebanon⁴³ found that Syrian refugees were mostly employed in low-skilled jobs in agriculture, construction, and other services (e.g., restaurants and hotels).⁴⁴ More than half of the total adult Syrian refugee population was economically inactive. Of those who are active in Lebanon's workforce, 59% of men were employed compared to only 9% of women. Moreover, of those women who are economically active,



most work in exploitative conditions with low wages.⁴⁵ Lastly, women often lack quality information about their rights and the procedures to access justice for EGBV.⁴⁶

3.C.3. People with Disabilities (PWDs)

In Lebanon, disability remains taboo, leading to heightened discrimination against women with disabilities, who are often deemed unfit for marriage and motherhood. Research in 2021 revealed their limited access to services due to various factors such as inaccessibility and stigma.⁴⁷ Children with disabilities also encounter discrimination, risking exclusion from education due to societal stigma or insufficient capacity among educational providers.⁴⁸

Women and girls with a disability in Lebanon face greater exposure to violence including exploitation, coercion, and abuse than those without a disability.⁴⁹ Survivors with disabilities also face significant challenges accessing GBV services due to a variety of physical, societal, environmental and communication barriers. More specifically, women, girls, men and boys with intellectual and mental impairment appear to experience higher levels of sexual assault and abuse than other disability types. According to the literature, Syrian refugee households which have a member with a disability report that they experience safety and security concerns more regularly than households which don't have a member with disability.⁵⁰

Disability-based discrimination accentuates EGBV, leading to lower incomes and harmful food coping strategies. Persons with disabilities heavily rely on third parties during the purchase of goods or cash withdrawal, putting them at a higher risk of harassment, extortion and exploitation.⁵¹

3.C.4. Migrant Domestic Workers

Lebanon is home to approximately a quarter of a million migrant workers predominantly women hailing from Southeast Asia (Bangladesh, the Philippines, and Sri Lanka) and Africa (Ethiopia, Ghana, and others).⁵² Reports indicate that the pandemic lockdowns and economic challenges have led to unemployment for more than half of migrant workers in Lebanon.⁵³

Female domestic migrant workers are often employed under the Kafala system, which does not afford them the protections typically provided by national labour laws. Their legal status in the country is closely linked to their employment, with their employers setting the terms and conditions. This dynamic creates a significant power disparity, especially for female domestic workers from abroad, making them vulnerable to various forms of abuse and exploitation.⁵⁴ Reports show that numerous migrant domestic workers are not paid at the end of each month.⁵⁵ Agencies who bring in domestic workers have reportedly demanded their employers to pay them, rather than the worker.⁵⁶



3.C.5. LGBTQ+ Community

In Lebanon, Article 534 prohibits ‘sexual intercourse against nature’ with a penalty of up to one year imprisonment. The article was subsequently used to arrest and detain individuals for their sexual orientation and gender identities. It has resulted in the denial of their right to assemble, heightened risks of arrest and harassment, and caused other infringements of their rights.⁵⁷

The country’s LGBTQ+ community faces increasing economic vulnerability, worsened by the financial crisis and COVID-19 pandemic. It compounds existing socio-economic disparities, including widespread employment discrimination and economic marginalisation, often stemming from their gender expression and sexual orientation and resulting in issues like sexual harassment, blackmail, and underpayment.⁵⁸

4. LEGAL FRAMEWORK

The principle of gender equality, enshrined in the United Nations Charter, is indispensable for realising effective development and sustainable peace. Eliminating all forms of discrimination against women is essential to this endeavour. The CEDAW, established by the United Nations in 1979, is a pivotal framework for advancing global gender equality. Regarded in the literature as the paramount treaty in women’s rights law, CEDAW is dedicated to promoting parity between men and women across diverse aspects of life, spanning political, economic, social, cultural, and civil spheres.⁵⁹

Lebanon ratified this agreement via Law No. 572 on July 24, 1996. However, legislators expressed explicit reservations regarding specific provisions, leading to a perceived dilution of its principle of equality.⁶⁰ Despite laws ostensibly prohibiting discrimination, the application of personal status laws in Lebanon, governed by multiple sectarian laws, raises doubts about their alignment with the agreement.⁶¹

The adoption of Law No. 293 concerning the Protection of Women and other Family Members from Domestic Violence stands as a significant triumph for civil society in 2014. This legislation encompasses punitive actions alongside protective measures, introducing key reforms in policing and judicial processes. In 2020, the amended law included economic violence as one of the punishable types of violence.⁶²

4.A. Personal Status Law

The personal status law finds its source in articles 9 and 19 of the Lebanese Constitution. In the absence of a unified civil personal status law in Lebanon, the Lebanese Constitution grants religious sects the right to legislate and adjudicate personal status issues according to their doctrines.⁶³ This means that for cases handled in family (religious) courts, there are few protections to ensure equality for women who seek non-criminal measures against a perpetrator. Religious sects are guided by traditional patriarchal culture and therefore can be not only discriminatory but abusive in their administration of access to justice.⁶⁴

In marriages concluded under Lebanese law, women cannot obtain a judgment of divorce in the same way as a man, nor is she granted the same rights as a man who wishes to remarry. In cases of inheritance, men and women do not have equal rights to inherit assets from their parents, nor do they have equal rights in inheriting their surviving spouses. There is also no law providing the worth of contributions beyond mone-



tary value.⁶⁵ Data shows that 37% of women cannot obtain their full inheritance or are completely deprived from it. This instance is common in rural areas where agricultural livelihoods persist, as data reveals men do not allow women to inherit land. It is customary for husbands to ask for their wives' inheritance, and in case of abstinence, other family members mirror his actions.⁶⁶

4.B. National Strategies

Lebanon has adopted some measures to strengthen legislative protections, such as the National Strategy for Women in Lebanon (2011-2021),⁶⁷ which focuses on protecting girls and women from all forms of violence and increasing access to services for survivors of violence. The strategy in Lebanon for combating violence against women targets both Lebanese and foreign women and girls. This includes those that are displaced, refugees, migrant workers, prisoners, and other individuals who have been or are still subjected to one or more types of violence, or who may be exposed to it. This strategy targets all women, regardless of their age, ethnicity, national or religious group, marital status and disabilities – vulnerabilities or demographics which may in fact increase the likelihood of being exposed to violence. It also targets the families of survivors of violence due to the negative effects such an incident can have on the family as a whole, as well as the perpetrator(s).

4.C. Other Relevant Laws

Discrimination within Lebanese labour laws persists, particularly in the prohibition of women from engaging in specific occupations deemed detrimental to their health.⁶⁸ Moreover, gender-sensitive and inclusive employment protection legislation are limited in Lebanon, lacking in both legal mandates and incentives for employers, as well as labour quotas. This shortfall in safeguarding is exacerbated by the prevalence of high informality levels within the labour market, disproportionately impacting women.⁶⁹ Furthermore, the enforcement of labour regulations to safeguard vulnerable workers, including women and PWDs, is impeded by inadequate labour inspection systems and mechanisms, such as labour arbitration councils and the Ministry of Labour's inspection capacity.⁷⁰ Consequently, women working in the private sector remain vulnerable to discrimination and psychological and financial harm. Continued legal discrimination in Lebanon across various stages of employment may partially explain the high rates of women engaged in unfair and underpaid jobs, lacking the protection they need.⁷¹

The non-enforcement of existing laws and the absence of effective government policies contribute to female unemployment in Lebanon. This occurrence indicates that women feel unsafe in uncomfortable environments, driving many to seek refuge elsewhere. Several sub-categories of workers do not benefit from the protections outlined in the labour law, including workers in the informal economy. The lack of legal protection further exacerbates the situation, specifically for disadvantaged groups working in the informal sector (migrant domestic workers) and females residing in rural areas working in agriculture.⁷²

Lebanon has not acceded to the 1954 and 1961 Statelessness Conventions, which seek to protect the rights of stateless persons and prevent statelessness from occurring. Furthermore, its nationality law (Decree 15 of 1925) contains discriminatory clauses that deny women equal rights to pass on their nationality to their husbands and children, unlike men.⁷³



5. CHALLENGES AND GAPS

Women's social self-awareness and the significance of their economic independence remains a sensitive topic in Lebanese society, for both men and women. Overcoming its barriers demands considerable effort due to structural constraints, including ingrained stereotypes and societal norms regarding gender roles and marriage. While men are traditionally accustomed to fulfilling the role of breadwinners, women often lack access to adequate knowledge and support.⁷⁴

The issue of GBV and women's rights is currently under debate in Lebanon, albeit as a sensitive topic of discussion. Women worldwide, despite varying degrees of progress, often encounter constraints in terms of education and employment. Despite some attaining positions of decision-making and authority, their representation remains disproportionately low.⁷⁵

Reports show low levels of financial literacy, particularly in remote rural areas, in 2018. To address this issue, comprehensive and scalable initiatives are needed, with financial education being integrated into schools, workplaces, and community platforms. Furthermore, these initiatives should be tailored to address specific vulnerabilities among various demographics, including women.⁷⁶

The most studied economic empowerment programme for survivors of IPV are financial literacy programmes.⁷⁷ Financial literacy programmes for IPV survivors incorporate traditional financial literacy topics along with safety-related topics specifically for survivors of IPV as well as introducing the concept of economic abuse. Numerous economic empowerment programmes have been developed that focus on both increasing basic financial knowledge and skills and empowering survivors through increasing survivors' sense of confidence about their ability to manage their own finances and to develop safety plans for their financial future.⁷⁸

Women face challenges in accessing justice due to various obstacles within the justice system, including ineffective gender-sensitive investigations, inadequate prosecutions, and insufficient resources. Additionally, discriminatory policies, practices, and gender stereotypes among those working in the judicial sector further hinder women's access to justice. Furthermore, women encounter economic, social, and cultural barriers such as gender stereotyping, the perception of gender-based violence (GBV) as a social rather than criminal issue, and social stigma and family pressure when pursuing legal claims. Victims also have limited knowledge of their rights, limiting data and information on EGBV cases in Lebanon.⁷⁹

The Ministry of Education and Higher Education (MEHE) acknowledges that its curricula are outdated and that policies on gender equality are limited. Many teachers lack participation in gender equality training as part of their overall teacher education. Additionally, opportunities for inclusive education training are limited. Educators and parents advocate for increased parental involvement in schools to benefit all students, though strategies for promoting such involvement require further exploration and implementation.⁸⁰

The Gender-Based Violence Information Management System (GBVIMS) in Lebanon has been operating since 2021, and has contributed to comprehending the patterns of reported GBV. However, a notable gap remains in comprehensive data and understanding specifically related to EGBV among both Lebanese women and the large community of Syrian refugees.⁸¹



Understanding the needs of particularly vulnerable groups present an ongoing challenge. Data collection on GBV poses difficulties, as many women are reluctant to report incidents to officials due to a variety of factors, including cultural and social norms, inadequate legal frameworks for protecting women, and economic dependency on perpetrators.⁸² Non-reporting is compounded by numerous issues, including concerns related to Do-No-Harm principles during research targeting survivors. These complexities underscore the importance of addressing barriers to reporting and enhancing support mechanisms for survivors of GBV in Lebanon.⁸³



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