

## Poverty in Lebanon: Mapping and Profiles

### I. Defining Poverty

Poverty is generally defined as the inability of a person to possess the basic capabilities that guarantee his/her right to a decent life. For our purpose, poverty is primarily a low level of income or spending that cannot satisfy basic survival needs.

A poverty line is the minimum level of income/spending required by a family to ensure its subsistence. Two levels are used to measure poverty lines:

- Lower Poverty Line (LPL): amount of monthly spending on food only
- Absolute Poverty Line (APL): minimum amount of monthly spending on food and other basic needs, such as housing, clothes, health and transportation

#### 1. Poverty in the IRFED Mission

According to the IRFED Mission, the distribution of population according to income levels in 1960-1961 could be summarized in Table 1.

**Table 1: Distribution of Population according to Income Level (1960-1961)**

Income Category	Share of Total Population	Yearly income ceiling (LBP)*
"Les Miserables"- the deprived	9%	1,200
Poor	41%	2,500
Middle class	32%	5,000
Well off	14%	15,000
Rich	4%	> 15,000

\* The average exchange rate in 1961 was LBP3/US\$.

Source: IRFED Mission

#### 2. Poverty in ESCWA Study

In 1995, the researcher Antoine Haddad was commissioned by ESCWA to conduct a study on poverty in Lebanon. In this study, the lower poverty line for a five-member Lebanese family in 1993 was estimated to range between US\$306 and US\$371 per month, while the absolute poverty line was estimated to be between US\$618 and US\$1,027. It was further revealed that 7.25% of Lebanese families lived below the lower poverty line, while 28% of total families lived below the upper poverty line.

The study assumed a total population of 3.5 million, of which 1 million was "poor", out of which 250,000 were "extremely poor" (180,000 of them living in non-urban areas and constituting about 25% of the non-urban population) and 750,000 that live in poverty dwell in urban areas.

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### **3. A Study of the Map of Living Conditions**

In 1998, the MOSA, in collaboration with the UNDP, conducted a study on living conditions in Lebanon and identified poverty in terms of unsatisfied basic needs (housing, water, education and income indicators). Individuals and families were classified into five categories according to the level of satisfaction of basic needs:

- A very low level of satisfaction
- A low level of satisfaction
- A medium level of satisfaction
- A high level of satisfaction
- A very high level of satisfaction

It was found that 7.09% of families live in conditions where the level of satisfaction of basic needs is very low, while 4.51% enjoy a high level of needs satisfaction. Moreover, 41.6%, 21.9%, and 4.51% live in conditions of low, medium and high levels of satisfaction respectively.

Thus, 32.1% of families live below the threshold of basic need satisfaction, which constitutes about 214,000 families comprising 1.01 million people. Areas like Akkar, Hermel, Baalbeck, Marjeyoun and Minyeh were the leading Qadas in containing these families.

As for the families living at very low levels of satisfying basic needs, they are estimated to be about 47,000 families, or about 212,000 individuals.

### **4. The ESFD Study**

In November 2002, Dr. Kamal Hamdan conducted a study for the ESFD, "Short Term Mission on Social and Municipal Development". The study dealt with the issue of poverty and the absolute poverty line was estimated at US\$314 a month for a family of 4.6 members. It was revealed that 7.1% of all Lebanese families live below the low poverty line. These families are spread nationwide but are concentrated in the Qadas of Hermel (22.2%), Baalbeck (21.8%), Akkar (19.4%), and Bint Jbeil (16.7%). This ratio decreases to 0.4% in the Qadas of Aley and Kesrouan.

## II. Information International Work and Analysis of Findings

### 1. Quantitative Indicators

#### 1.1 The Social Development Index (SDI)

The Social Development Index (SDI) (as mentioned in Volume I) is a quantitative measure of social development in Lebanon. It can be used by the ESFD to:

- Assess the current situation in Lebanon
- Monitor the progress of social development over time
- Compare the state of social development in Lebanon with other countries in the MENA region

The SDI is a composite index of the quantitative indicators (Table 2).

**Table 2: Quantitative Indicators Chosen to Form the Social Development Index**

Indicator	Justification
<b>Goals in Health</b>	
Child Mortality Rate per 1,000	<p>Child mortality rates and maternal mortality rates are the two most flagrant indicators that deserve special attention when addressing the poverty problem in Lebanon for the following reasons:</p> <ul style="list-style-type: none"> <li>➤ Of all health indicators, they are the most inflated symptoms of ill-health and therefore, they directly affect people's well-being.</li> <li>➤ They are also linked to the inadequate provisions of basic needs such as treatment and care of those who suffer from ill-health.</li> </ul> <p>They both reflect great regional disparities in the country, a condition that is inimical to equitable access and distribution of social benefits of development.</p>
Maternal Mortality Rate per 100,000	
<b>Goals in Education</b>	
Net Primary School Enrolment	School enrollment will be adopted as the key indicator to reflect the status of education in Lebanon. The net primary enrollment ratio for the year 2000-2001 was somewhere between 90% and 95%, relatively lagging behind the 100% objective for this indicator (Volume III, Annex G on Education).
<b>Goals in Basic Services</b>	
Access to Improved Water Source	<p>Access to improved water source and improved sanitation are selected as key indicators to be addressed by any strategy to alleviate and eradicate poverty. Despite the excellent score that Lebanon has in these two indicators, Lebanese households have low to average connections to the public system of water sources and sanitation (GIS Mapping). In addition, regional disparities exist in the accessibility to such services, thus contributing to the inequitable distribution of social development benefits to various population groups.</p>
Access to Improved Sanitation	
<b>Goals in Opportunities and Security</b>	
Income per Capita	We have chosen income per capita as our indicator for the category "Goals in Opportunities and Security" because it represents the best economic measure of poverty in this respect. This will allow us to quantify the measurement of poverty at the national, regional and the smallest spatial unit desired. It will allow the calculation of the headcount index of poverty, poverty gaps, etc.

Tables 3 and 4 show the value of the SDI for Lebanon and a comparison set of MENA economies.

**Table 3: Social Development Index for Lebanon and Selected MENA Countries**

Country	CMR per 1,000	MMR per 100,000	NPSE (%)	AIWR (%)	AIS (%)	GDP per Capita (\$PPP)	SDI
Year	2002	2000	2001-2002	2000	2000	2002	
Algeria	49	140	95	89	92	5,760	0.8
Egypt	41	84	90	97	98	3,810	0.81
Iran	42	76	87	92	83	1,652	0.74
Jordan	33	41	91	96	99	6,690	0.85
Lebanon	32	150	74	100	99	4,360	0.82
Morocco	43	220	88	80	68	3,810	0.73
Oman	13	87	75	39	92	13,340	0.77
Saudi Arabia	28	23	59	95	100	12,650	0.81
Sudan	94	590	46	75	62	1,820	0.46
Syria	28	160	98	80	90	3,620	0.8
Tunisia	26	120	97	80	84	6,760	0.83
Turkey	42	70	88	82	90	6,390	0.8

Source: HDR, 2004

**Table 4: Value of Component Indexes for SDI for Lebanon**

Child Mortality Index	Maternal Mortality Index	Health Index	Education Index	Improved Water Source Index	Access to Sanitation Index	Basic Services Index	GDP Index	SDI
0.68	0.85	0.77	0.9	1	1	1	0.63	0.82

At the national level, the SDI for Lebanon is comparable to countries in the MENA region such as Turkey, Saudi Arabia and Jordan, all of which have a higher per capita GDP than Lebanon. The component indexes show that Lebanon is mainly lagging behind in terms of maternal mortality rates and GDP per capita in \$PPP (Table 5).

**Table 5: Goal Posts for Calculating SDI**

Indicator	Max	Min
GDP per capita	40,000	100
Child Mortality Rate	100	0
Maternal Mortality Rate per 100,000	1,000	0
Net primary School Enrolment	100	0
Access to improved water source	100	0
Access to improved sanitation	100	0

Note: The goal posts were chosen as follows: For GDP per capita, the HDR standards. For child mortality rates and maternal mortality rates, maximum was chosen as the average for countries of low human development. For net primary enrollment, access to improved water and access to improved sanitation max and min were chosen to reflect desired satisfaction rates. Source: HDR 2004.

## 1.2. Qualitative Indicators

### 1.2.1 Social Empowerment Index (SEI)

Although the above mentioned set of indicators encompass a wide range of social development aspects in Lebanon, but like other quantitative indicators, they may lack the depth and diffusion necessary to properly develop a broader picture of social development, and hence design a policy of intervention by the ESFD. The Social Empowerment Index is designed to encompass more of the complex phenomenon of social development. Other factors such as distance from urban centers were also considered, in addition to the measures shown in the Tables 6 and 7 below. The full methodology is explained in the Section 2: Fieldwork in this report.

### 1.2.2. Vulnerability of the Poor

In Lebanon, the degree of vulnerability to shocks of the poor, the elderly and the disabled is relatively high, as the country lacks unemployment insurance, and benefits schemes. The rural sector lacks risk-reducing schemes, where farmers rely more on ad hoc assistance based on political and regional forms of nepotism. The urban poor are very vulnerable to episodes of unemployment as a result of the continuing lackluster performance of the economy and the competition from low-wage foreign workers.

The population at large lacks universal health insurance coverage although many public agencies provide insurance to a great proportion of the Lebanese population. The residual uninsured population relies on charity and family provision for minor medical cases and on the Ministry of Public Health for major health operations and conditions that require hospitalization or expensive medications such as AIDS and cancer conditions. Table 6 shows available data that reflects, to a certain extent, the vulnerability in Lebanon to external shocks.

**Table 6: Some Available Measures of Vulnerability**

Percent of Population with no Public Insurance	Access to Credit by Farmers	Land Ownership amongst Farmers
Around 37% of the population is covered by either NSSF or employee cooperatives	In 2000, only 1% of farmers received credit	80% of small plots self-owned
The other 63% of the population rely on private insurance or the Ministry of Health	The percentage of loan guarantees to farmers formed 48.2% of the total guarantees of Kafalat: a significant portion.	53% of farm land is less than 5 dunum.

In Lebanon, a major cause of risk and vulnerability is the displacement caused by the civil war. The completion of the return of the displaced will eradicate to a great degree their vulnerability to external shocks. In addition, the continuous tension in the South has added a great degree of risk to the rural economy. Measures to alleviate that must be taken into account when devising policies of social development (Table 7).

**Table 7: Typology of Risk and Vulnerability in Lebanon**

Type of Risk	Mitigated by Policy or Institution
Economic and natural shocks in the rural sector	NO
Economic shocks to urban poor and workers	NO
Elderly economic and health vulnerability	NO
Health risks for poor	YES by MOPH NO Universal Insurance Program
Economic risk of handicapped	NO YES-through fractured programs of MOSA
Risk to displaced	YES- The Displaced Fund NO-no long term plan for economic and social revival of areas of return
Security risk to southern farmers	YES- Emergency Assistance by South Fund NO- no general plan for social an economic development of South

## 2. Methodologies and Field Work

As set in the TOR, one of the main objectives of the contract for the "Formulation of a Strategy for Social Development in Lebanon" is to "delineate community –cluster poverty areas in all rural Qadas and urban neighborhoods prioritized for having the highest level of unsatisfied basic needs".

To date, no comprehensive census data for Lebanon is available that could allow poverty mapping at the Lowest Spatial Unit (LSU) of the sub-Qada.

In order to fulfill this task and identify poverty pockets, poverty mapping and profiles of poor villages and areas in Lebanon, five approaches were used:

- The **First** is a field survey of 80 villages and neighborhoods (2,175 questionnaires) for the purpose of determining quantitative indicators (Head Count Index, Poverty Gap Index) and assessing the conditions of housing, health, education, and unemployment, at the lowest spatial level.
- The **Second** is another field survey of 77 villages (769 questionnaires) to detect qualitative indicators (needs, empowerment and social inclusion from which the SEI was derived).
- The **Third** method was based on using GIS method to map poverty throughout the country and arrive to Expenditure Composite Index (ECI).
- The **Fourth** targeted fishermen (400 questionnaires) and craftsmen (100 questionnaires) as outlined in this report.
- The **Fifth** was based on sectoral studies mainly health, environment, and education, and vulnerable groups (elderly, disabled, women, child labor)

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## 2.1. Quantitative Indicators

### 2.1.1. Sampling Methodology

A survey of 80 villages and areas (2, 175 questionnaires) was conducted. The choice of those areas is based on the methodology explained below.

Based on available studies, particularly the Population and Housing Survey that was conducted by the Ministry of Social Affairs (MOSA) and the UNDP in 1996; the Map of Living Conditions in Lebanon, released by MOSA and the UNDP in 1998; and the Living Conditions of Households conducted in 1997 by the Central Administration of Statistics (CAS), the following Qadas were identified as the poorest:

- Hermel
- Akkar
- Bint Jbeil
- Minyeh – Dinniyeh
- Marjeyoun
- Baalbeck
- Tyre
- Hasbayya

In order to identify the poorest pockets, key informants were contacted in each Qada. These included:

- Active NGOs in the development field
- Active political parties
- Social figures that are active in the public domain
- Members of Parliament who are well-informed about the conditions of voters in their areas

The information sought from the key informants was collected through personal interviews and covered mainly the following:

- Availability of a school or nearest available school/ access to educational Services
- Availability of a dispensary or nearest available dispensary or hospital
- Availability of a medical clinic/ access to health care
- Access of houses to water and sewage network
- Road conditions of the village and the surrounding areas
- General household condition
- Income sources for resident families
- General condition of the village and its rate of poverty

This information was used to update already existing information regarding the above-mentioned topics.

The final choice of selected villages was based on a consensus of information gathered from different key informants in each area. The areas are identified below, as follows:

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**Minyeh – Al Dinniyeh Qada: 5 poverty pockets**

- Haret Al Dayaa
- Al Haker region
- Debaal
- Izal
- Btormaz

**Tyre Qada: 10 poverty pockets**

- Al Boustan
- Al Zalloutieh
- Al Douheira
- Racheknanay
- Al Jebbain
- Al Bourghlieh
- Majdel Zoun
- Oum El Tout
- Marwahine
- Tyre city – hay el Jlajeeq

**Marjeyoun Qada: 5 poverty pockets**

- Wazzani
- Touline
- Mouhaibeb
- Ain Arab
- Adchit

**Akkar Qada: 16 poverty pockets**

- Akroum
- Kfartoun
- Mechmech
- Mrah El Khawkh
- Sahleh
- Aareeda
- Habshit
- Mouhammara
- Kwayshra
- Qorna
- Sheikh Zned
- Beit Ayoub
- Danbo
- Ghzaileh
- Qashalq
- Qouleiaat

**Baalbeck Qada: 16 poverty pockets**

- Bouday
- Al Oullak
- Jabbouleh
- Khreibeh
- Aرسال



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- Beit Msheik
  - Mazraa Beit Sleiby
  - Mazraet Al Tout
  - Masnaa Al Zahra
  - Al Khodr
  - Qarha
  - Ham
  - Shoueibeh & Al Nabi Sbat
  - Toufeil
  - Maarboun
  - Meqraq

**Hermal Qada: 7 poverty pockets**

- Kouakh
- Housh Al Sayed Ali
- Kharayeb
- Breesa
- Chwagheer
- Qanafed
- Wadi El Turkman

**Hasbayya Qada: 4 poverty pockets**

- Halta
- Mary
- Berghoz
- Dellefeh

**Bint Jbeil Qada: 1 poverty pocket**

- Qawzah

There were some Qadas that were not identified as “poor” by MOSA and the UNDP, but however, were identified by the key informants as poverty pockets. They are as follows:

- Naseriyah and Tweiteh in the Qada of Zahle
- Old Saida
- Arzi, Loubyeh, Kawthariyet Al Siyad, Khzaiz and Qounaitra in the Qada of Saida
- Bab Al Tebbaneh, Bab Al Raml and Mina in Tripoli
- Zelleya and Lebbaya in West Beqaa
- Sir Al Gharbieh, Arnoun and Adsheet in the Qada of Nabatieh
- Sabra and Shatila in the suburbs of Beirut (the survey only covered the Lebanese citizens residing in this neighborhood)

The fieldwork was conducted based on a random sample derived from the number of households in 73 villages and 7 urban areas (totaling to 80 villages and areas), distributed over 14 Qada across the country.

A 10% random sample was adopted in the selected villages, except in towns comprising less than 100 housing units, where 10 houses were surveyed. In addition, a 2.5% random sample was derived from the seven poverty pockets in the suburban areas of Beirut (Sabra and Shatila), Tripoli (Al Qobbeh, Bab Al Raml, Bab Al Tebbaneh, Hayy Al Abeed in Mina), Tyre (Hay Al Jalajiq) and Sidon (Old Saida).

A map (Annex H) of each area was provided to field supervisors, where the number of questionnaires assigned for each village was distributed according to the residential density of households, and respondents were randomly selected. Interviews were conducted with the head of the household, who was defined as the breadwinner. Fieldwork was conducted between 10 and 27 August, 2004.

The instrument used for data collection was a structured interview questionnaire (Annex I)

### *2.1.2. Data Output and Findings*

The survey has compiled demographic data at the urban and rural levels to carry out the requisite poverty diagnostics. Housing conditions were assessed in terms of the average area of the house, number of residents and living space per resident, which was compared with the national average.

In terms of employment patterns, jobs were sorted by category, while unemployment was measured by age, gender and at the village and Qada levels. Education and literacy took into consideration school enrollment and age and gender specifications at the village and Qada levels.

Income and sources of income were reviewed, along with the number of dependents per household. Dependents were measured based on a formula totaling residents below the age of 15 with those above 64 years, and dividing them by those aged between 15 and 64 years. Healthcare coverage under the National Social Security Fund was also determined.

Facilities available to the resident population were another important aspect of the output, measuring access to drinking water, wastewater and sewage systems, and electricity. The different sources of electricity considered were Electricité du Liban (EDL), private generators and subscriptions to a generator. The number of hours of electricity was also quantified. On wastewater and sewage, access to a sewage network, use of a pit, or disposal of waste outdoors was factors considered.

The following is a brief analysis at the level of the Qada of main findings derived from field work. For more detailed results, refer to Annex J.

#### a. Qada of Hermel

In the Qada of Hermel, 7 villages, comprising 396 households, were covered in our survey.

**Living Space:** Taking into consideration the demographic aspects, Hawsh Al-Sayyed Ali had the smallest amount of living space per person in the household (7.43 m<sup>2</sup>/person), while Chawagir had the largest (15.73 m<sup>2</sup>/person). Furthermore, all of the poverty pockets in the Hermel Qada had less living space per person when compared with the national average.

**Education:**

- **Illiteracy:** The illiteracy rate was highest in Brissa (46.7%) and lowest in Chwaghir (11.1%). The highest male illiteracy rate of all the poverty pockets in the Qada was in Wadi Al Turkman, reaching 34.8%, while the highest rate for females was in Brissa (61.9%). The lowest rates for males and females were in Chwaghir, both reaching 9.4%. In comparison to average illiteracy rates at the Qada level (23.16%), illiteracy in this Qada's poverty pockets were all higher, except for Chwaghir.
- **School Enrollment:** School enrollment figures in those pockets, however, were high, reflecting some positive developments in the area for those under the age of 15. Khraybeh was the only village with a relatively low enrollment rate (66.7%).

**Monthly Income:** The lowest monthly income per individual was LBP 32,000, in the village of Qanafed. This is compared with the highest monthly income per individual of LBP 108,000 in Chwaghir. See Section 2.1.5. For more information on indicators related to income, including head count indices and poverty gaps.

**Dependents:** The highest number of dependents was in Chwaghir (67.9%), indicating that around two thirds of residents are below or above the employment age. The lowest number of dependents was in Wadi Al Turkman (23.3%).

**Healthcare:** The poverty pockets in the Qada of Hermel are wanting in terms of healthcare. Six out of the seven villages do not have any residents registered in the National Social Security Fund (NSSF), while the seventh village has a 20% subscription rate. In addition, it was observed that most women in the villages deliver at home. The highest rate of home births was detected in Qanafed (100%), while the lowest was in Brissa (28.6%).

**Facilities:**

- **Drinking Water:** It is widely available. Residents of Kwakh had the least access at 70%, while residents of Brissa had the most at 100%.
- **Electricity:** All the villages receive their electricity from Electricité du Liban (EDL) and the average amount of daily hours available is lowest in Kharayeb (8.8 hours) and highest in Chwaghir (14.46 hours).
- **Sewage:** Networks are almost non-existent in these poverty pockets, with most residents relying entirely on sewage pits (100%), while some of residents (14.3%) in villages such as Hawch Al Sayyed Ali still dispose of their solid waste outdoors.

**Car Ownership:** The two poverty pockets of Hawsh Al Sa'id Ali and Wadi Al Turkman do not have any cars. This is compared with a 71.4% rate of car ownership in Chwaghir, the highest in the Qada. Most of the villages, however, fall below the national average (62.4%) in term of car ownership.

b. Qada of Hasbayya

Four villages in the Hasbayya Qada, comprising 445 households, were covered in the survey.

**Living Space:** Helta had the smallest amount of living space per person in the household (18.03 m<sup>2</sup>/person), while Berghoz had the highest (29.3 m<sup>2</sup>/person). In comparison to the national average (18.75 m<sup>2</sup>/person), both Dellefeh (19.16 m<sup>2</sup>/person) and Mary-Majdiyyeh (19.3 m<sup>2</sup>/person) had less living space.

**Education:**

- **Illiteracy:** Illiteracy varied between the different poverty pockets in this Qada, from (0%) in Helta to 38.9% in Berghos. The male illiteracy rate was highest in Berghos, reaching 50%, while the lowest was in Helta and Dellefeh (0%). The female illiteracy rate, on the other hand, was highest in Dellefeh (52.9%), but also lowest in Helta (0%).
- **School Enrollment:** The second indicator used to measure educational status, school enrollment, varied from 66.7% in Berghoz to 100% in Helta.

**Monthly Income:** The monthly income per person was lowest in Helta (LBP 43,000) and highest in Dellefeh (LBP 103,000).

**Dependents:** The highest rate of dependents was in Helta (96.8%), reflecting the large majority of residents beyond or below employment age. The lowest number of dependents was observed in Dellefeh (58.6%). It also illustrates that the percentage of dependents in all four poverty pockets is higher than that of the Qada average (53.6%).

**Healthcare:** Subscribers to the NSSF range from 9.1% in Mary-Majdiyyeh to 20% in both Berghoz and Helta. It is interesting to note that women no longer deliver at home in any of the villages.

**Facilities**

- **Drinking Water:** While most villages have access to drinking water, Mary-Majdiyyeh had the lowest rate at 50%.
- **Electricity:** It presents the various sources of electricity in the Qada, shows that both Helta and Dellefeh receive power only from EDL. Berghoz had lowest number of residents receiving power from EDL (40%). In terms of the number of hours of electricity daily, the average ranged from 14.89 hours/day in Helta to 20.89 hours/day in Dellefeh.

- **Sewage Networks:** They were non-existent in the two poverty pockets of Berghoz and Dellefeh, with the latter relying totally on sewage pits, while the former relies on pits (20%) and outdoor disposal (80%). Mary Majdiyyeh had the highest percentage of residents connected to a sewage network, or 73.1%, while the remaining 26.9% resorted to sewage pits.

**Car Ownership:** Car ownership was also highest in Mary-Majdiyyeh (68.2%) and lowest in Dellefeh (33.3%).

### c. Qada of Bint Jbeil

In the Qada of Bint Jbeil, the survey covered one village, comprising 133 households.

**Living Space:** Al-Qawzah's living space per person (18.4 m<sup>2</sup>/person) is very similar to that of the national average (14.89m<sup>2</sup>/person).

### **Education:**

- **Illiteracy:** It illustrates the disproportionate rates of literacy by gender, with illiteracy among males reaching only 5%, compared with 50% for females. The average for the whole village was 9.1%.
- **School Enrollment:** It was 100% in the poverty pockets.

**Monthly income:** Average monthly income for Al-Qawzah residents is LBP 90,000 per person. Please see section 2.1.5 for more information on indicators related to income, such as head count indices and poverty gaps.

**Dependents:** The proportion of dependents in Al-Qawzah (13.8%) suggests that slightly less than half of its population is in the non-working age.

**Healthcare:** Al-Qawzah residents do not benefit from the NSSF, and that the majority of women deliver at home (54.5%).

### **Facilities:**

- **Drinking Water:** 91.7% of Al-Qawzah residents have access to drinking water.
- **Electricity:** All of Al-Qawzah residents receive power only from EDL.
- **Sewage:** None of the residents are connected to a sewage network, with 66.7% using sewage pits, while the remaining 33.3% dispose of their waste outdoors.

**Car Ownership:** it is minor 8.3%, compared to the 62.4% national average for car ownership.

#### d. Qada-Mohafaza of Beirut

While poverty patterns in rural areas are more appropriately gauged by considering access to hospitals, education and other services, in urban areas, poverty is better depicted in terms of sanitation and the status of houses in urban neighborhoods. In the Qada-Mohafaza of Beirut, the poverty pocket of Sabra was surveyed, comprising 5,000 households.

**Living Space:** Sabra's living space per person (12 m<sup>2</sup>/person) is almost comparable to that of the national average (14.89m<sup>2</sup>/person).



#### **Education:**

- **Illiteracy:** The illiteracy rate was 11.5%, with illiteracy among females (13.3%) being higher than males (10.2%).
- **School Enrollment:** it was a very high 96.9%.

**Monthly Income:** Sabra's monthly income was measured at LBP 120,000 per individual. Please see Section 2.1.5 for more information on indicators related to income, including head count indices and poverty gaps.

**Dependents:** The rate of dependents in Sabra (41.3%) indicated that slightly less than half the population is of non-working age.

**Healthcare:** Almost one-third of Sabra residents (33.3%) are subscribers in the NSSF, while a very small percent of women deliver at home (4.2%).

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**Facilities:**

- **Drinking Water:** In Sabra, a very small percentage of the population has access to drinking water (19.6%).
- **Electricity:** Electricity is widely available through Electricite Du Liban (94.1%). The average daily electricity availability is 22.69 hours.
- **Sewage:** Most Sabra residents (98%) are connected to a sewage network, while the remaining 2% use sewage pits.

e. Qada of Baalbeck

The survey covered 16 villages in the Qada of Baalbeck, representing 3,462 households.

**Living Space:** Khraibeh had the smallest amount of living space per person in the household (8.40 m<sup>2</sup>/person), while Beit Mchayyek had the largest (18.37 m<sup>2</sup>/person). It was observed that all the poverty pockets in this Qada fell below the national average in terms of living space, except for Qarha (16.84m<sup>2</sup>/person) and Mazraet Beit Sleibi (19.40 m<sup>2</sup>/person).

**Education:** In order to assess the educational status of the selected poverty pockets, two indicators were chosen: illiteracy and school enrollment:

- **Illiteracy:** Illiteracy was highest in Sheibeh wa Nabi Sbat (53.8%) and lowest in Bouday (0%). Male illiteracy rates in Sheibeh wa Nabi Sbat were the highest in the Qada, at 30.8%, while the lowest were in Bouday, Al-Allak, Mazraet Al-Tout, Mazraet Beit Sleibi and Masna'a Al-Zahra (0%). The highest female illiteracy rates were in Mazraet Al-Tout and Mazraet Beit Sleibi (100%), while the lowest was in Bouday (0%).
- **School Enrollment: It reached 100% in almost all of the pockets, except for Ersal (96.8%) and Sheibeh wa Nabi Sbat, which did not have any residents between the ages of 6 and 12.**

**Monthly Income:** Mazraet Al-Tout had the lowest monthly income per individual (LBP 10,000), while Al-Allak had the highest (LBP 162,000). Please see Section 2.1.5., for more information on indicators related to income, including head count indices and poverty gaps.



**Dependents:** Khraibeh had the highest rate of dependents (107.3%), indicating a greater number of residents who fall into the non-working age, compared to those who can work. The lowest rate of dependents was observed in Sheibeh wa Nabi Sbat (6.9%).

**Healthcare:** Qada of Baalbeck lacks healthcare services from the NSSF, as many villages surveyed do not have any subscribers. The highest percentage of subscribers to the NSSF was in Jabouleh (35.7%).

The percentage of women who gave birth at home ranged from zero in most villages to 50.4% in Ersal.

#### **Facilities:**

- **Drinking water:** Residents of many villages including Bouday-AlAllak, Masna'a Al-Zahra, Qarha, Sheibeh wa Nabi Sbat and Meqraq do not have access to drinking water, while both Khreibeh and Ham's residents had 100% access.
- **Electricity:** Most villages received power from EDL, with the lowest percentage of access in Al-Khodor (65.2%). The lowest number of hours on average was in Ham (9hours/day) and the highest was in Beit Mchayyek (19.5 hrs/day).
- **Sewage:** Networks were non-existent in the poverty pockets (0%), except for Ersal and Maarboun, with 3.1% and 5.6% of households, respectively, being connected to a network. Consequently, most of the villages rely exclusively on sewage pits, with the exception of Khraibeh (31.2%), Ham (70%), and Maarboun (5.5%), who also dispose of waste outdoors.



**Car Ownership:** It is almost non-existent in the three poverty pockets of Mazraet Al-Tout, Tfeil, and Masnaa Al Zahra. The highest car ownership rate was in Al-Khodor (61.4%), while most of the other villages fell below the national average (62.4%) in terms of car ownership.

f. Qada of Akkar

The survey covered 16 villages in the Qada of Akkar, comprising 3,824 households.

**Living Space:** Sheikh Znad had the smallest amount of living space per person in the household (8.60 m<sup>2</sup>/person), while Akroum had the largest (25 m<sup>2</sup>/person). In addition, all the poverty pockets in this Qada fell below the national average in terms of living space, except for Akroum, Mechmech (20.94m<sup>2</sup>/person), and Qlei'at (21.59 m<sup>2</sup>/person).



**Education:**

- **Illiteracy:** Overall illiteracy was highest in Qachlaq (34.7%) and lowest in Akroum (10%). The male illiteracy rate peaked in Qachlaq (30.8%), and was lowest in both Sahleh and Beit Ayyoub (0%). Female's illiteracy, however, was much higher, reaching 53.7% in Qlei'at and dropping to its lowest in Akroum, at 13%.
- **School Enrollment:** Rates ranged between 29.4% in Sheikh Znad and 100% in Akroum, Ghzayleh, Qachlaq and Sahleh. Most of those areas had enrollment ranging between 60-70% and 80-90%.

**Monthly Income:** Kwachera had the lowest monthly income per individual (LBP 25,000), while Habchit had the highest (LBP 137,000). Please see Section 2.1.5 for more information on indicators related to income, such as head count indices and poverty gaps.

**Dependents:** Habchit had the highest rate of dependents (113.3%) and Mrah Al Kkokh had the lowest (9.8%).

**Healthcare:** NSSF beneficiaries varied in different poverty pockets, with the villages of Qachlaq, Qlei'at, Habchit and Kwachera having a 0% subscriber rate, compared with the village of Sahleh, where 100% of residents were subscribers. Home birth rates also ranged from 0% in Arida, Habchit, Kwachera, Sheikh Znad, and Ghzayleh, to 100% in Mrah Al Khokh and Beit Ayyoub.

**Facilities:**

- **Drinking Water:** Qlei'at had the least access to drinking water in the Qada (45%) while Akroum, Kfartoun, Arida, Habshit, Sheikh Znad, Ghzayleh, and Qachlaq enjoyed full access.
- **Electricity:** Most of the villages receive electricity from EDL, with the lowest rate observed in Beit Ayyoub (80%). The remaining pockets either have private generators or no electricity. The lowest available electricity on average was in Sahleh (4.4 hours/day) and the highest was in Sheikh Znad (12.62 hrs/day).
- **Sewage:** Access to a sewage network was highest in Sheikh Znad, but half of the selected poverty pockets in the Qada do not have networks. Villages such as Kfartoun, Arida, Mrah Al Khokh, Sahleh, Habshit, Beit Ayyoub, Qachhlaq and Qlei'at either use sewage pits or dispose of waste outdoors.

**Car Ownership:** The car ownership rate in Qachlaq is 0%, rising to a maximum of 60.4% in Sheikh Znad. However, all of the poverty pockets in the Qada rank below the national average (62.4%) in term of car ownership.

g. Qada of Tripoli

Four pockets in the Qada of Tripoli, comprising 28,500 households, were covered in the survey. Similar to the poverty pocket of Sabra in Beirut, the selected pockets in the Qada of Tripoli illustrate “rural” patterns of poverty, in terms of sanitation and the status of homes.

**Living Space:** Mina has the smallest amount of living space (8.88 m<sup>2</sup>/person) while Bab al-Ramel has the highest (18.98 m<sup>2</sup>/person).

### Education:

- **Illiteracy:** Illiteracy was highest in Qobbeh (19.4%) and lowest in Bab Al-Ramel (7.8%). While male illiteracy peaked at 21.7% in Qobbeh, male and female illiteracy were lowest in Bab Al-Ramel at 5.8% and 10.2%, respectively. Female illiteracy reached its highest in Qobbeh, at 17.4%.
- **School Enrollment:** It ranged between 79.4% in Mina and 95.8% in both Qobbeh and Bab Al-Ramel.

**Monthly Income:** Mina had the lowest monthly income per individual (LBP 54,000) and Bab Al-Tebbaneh had the highest (LBP 114,000). Please see Section 2.1.5., where indicators related to income, such as head count indices and poverty gaps are further discussed.



**Dependents:** Mina had the highest rate of dependents (83.5%) and Bab Al-Tebbaneh (51.7%) had the lowest.

**Healthcare:** NSSF subscribers in the Qada's poverty pockets were few, ranging from 10% in Mina to 15.3% in Bab Al-Tebbaneh. Relatively high rates of home births were detected in the various pockets, despite their urban setting, which generally entails greater access to hospitals and dispensaries. Bab Al-Tebbaneh had the highest percentage of births at home (40.9%), while Bab Al-Ramel had the lowest (32.7%).

### Facilities:

- **Drinking Water:** Mina had the least access to drinking water (6.7%), while Bab Al-Ramel had the most (95.9%).

- **Electricity:** All the selected pockets have comparable access through EDL, ranging from 93.5% to 98.6%. The hours of available electricity range from 0 in Qobbeh to 19.63 hours/day in Baba Al-Ramel.
- **Sewage:** Almost all residents in three pockets have access to a sewage network, while only 43.3% of residents in Mina have access.

**Car Ownership:** The highest rate of car ownership was found in Bab Al-Ramel (48.3%), and the lowest in Mina (6.7%). All of the poverty pockets in this Qada have car ownership rates below the national average.

#### h. Qada of Marjeyoun

Five villages in the Qada of Marjeyoun, comprising 712 households, were covered in the survey.

**Living Space:** Adshit had the smallest amount of living space per person in the household (14.17 m<sup>2</sup>/person), while Mheibeib had the largest (25 m<sup>2</sup>/person). In comparison to the national average, all of the poverty pockets in the Qada had less living space.

**Education: Illiteracy:** Illiteracy was highest in Mheibeib (26.3%) and lowest in Touline (6.5%). More specifically, male illiteracy was highest in Meheibeib at 20% and lowest in Touline (7%). In comparison, the highest female illiteracy was 28.6%, also in Mheibeib, and the lowest was 6%, in Touline (6%).

- **School Enrollment:** Rates ranged from 91.7% in Adshit to 100% in Wazzani, Touline, and Ain Arab. In the village of Mheiebib, there were no children between the ages of 6 and 12.

**Monthly Income:** Ain Arab had the lowest monthly income per individual (LBP 39,000), while Mheibeib had the highest (LBP 106,000). Please see Section 2.1.5 for more information on indicators related to income, such as head count indices and poverty gaps.

**Dependents:** Wazzani had the largest proportion of dependents (84.4%), while Mheibeb had the lowest (17.5%).

**Healthcare:** Residents of four out of the five pockets surveyed were not subscribed to the NSSF. In Mheibeb, 10% of residents were subscribed. Women did not deliver at home in three of the five pockets, while 25% of female residents in Adshit and 33.3% in Ain Arab gave birth at home.

#### **Facilities:**

- **Drinking Water:** Adshit had the least access to drinking water (75%) while Touline and Ain Arab had 100% access.

- **Electricity:** EDL's network extended to most villages, but the lowest rate was in Touline, with 20% of residents lacking a network. Also, 3% of residents had private generators. Mheibeib had the fewest available hours of electricity (17.3 hours/day), while Ain Arab had the most (21.67 hrs/day).
- **Sewage:** Networks were not available to residents of Adshit and Ain Arab, but 70% of residents in Wazzani had a network.

**Car Ownership:** it was lowest in Mheibeib at 10%, and highest in Ain Arab, at 84.6%.

#### i. Qada of Nabatieh

Three villages in the Qada of Nabatieh, comprising 894 households, were covered in the survey.

**Living space:** Adshit had the least amount of living space per person in the household (17.2 m<sup>2</sup>/person), while Arnoun had the most (33.3 m<sup>2</sup>/person).

#### **Education:**

- **Illiteracy:** Illiteracy was highest in Arnoun (7.7%) and lowest in Adshit (4.2%). Male illiteracy rates peaked in Arnoun at 5.9%, while no illiteracy was detected in Sir Al-Gharbiyyeh. This is compared with female illiteracy, which reached 10.3% in Sir Al-Gharbiyyeh and its lowest, 7%, in Adshit.
- **School Enrollment:** Rates ranged from 93.8% in Sir Al-Gharbiyye to 100% in Arnoun.

**Monthly Income:** The lowest monthly income per individual was observed in Adshit (LBP 192,000), and the highest was in Sir Al-Gharbiyye (LBP 239,000). Please see Section 2.1.5., for more information on indicators related to income, such as head count indices and poverty gaps.

**Dependents:** Arnoun had the highest proportion of dependents (72.4%), whereas Sir Al-Gharbiyye had the lowest (25.4%).

**Healthcare:** NSSF subscribers were lowest in Adshit (27%), and highest in Arnoun (80%). In the pockets surveyed, there was no incidence of births at home over the last five years.

#### **Facilities:**

- **Drinking Water:** Adshit also had the lowest access to drinking water (56.8%), while Arnoun residents had complete access.
- **Electricity:** Electricity from EDL was widespread, with the lowest rate detected in Adshit, at 97.3%. The remaining 2.7% had private generators. The lowest average of availability electricity per day was in Arnoun (14.8 hours/day), and the highest was in Sir Al-Gharbiyye (16.25 hours/day).

- **Sewage:** Residents of Adshit and Arnoun lack a sewage network, and only 2.4% of Sir Al-Gharbiyye residents have access to one. The remaining residents in the three pockets use sewage pits.

**Car Ownership:** The lowest car ownership rate was observed in Sir Al-Gharbiyyeh (66.7%), compared with the highest rate (70%) in Arnoun.

#### j. Qada of Saida

The survey covered five villages and one urban poverty pocket (Old Saida), comprising 2948 households in the Qada of Saida. Old Saida will be addressed separately in the comparison below.

**Living Space:** Kawthariyyet Al-Siyyad had the smallest amount of living space per person in the household (20.54 m<sup>2</sup>/person), while Khzeiz had the largest (27.86 m<sup>2</sup>/person). In Old Saida, average living space was 13.04 m<sup>2</sup>/person.

#### **Education:**

- **Illiteracy:** Arzay had the highest illiteracy rate (9.4%) compared with Khzeiz and Kneitra, where no illiteracy was detected. The highest male illiteracy rate was recorded in Loubieh (5.1%) and the highest female illiteracy was in Arzay (15.6%). Old Saida had an illiteracy rate of 12.7%, with a rate of 14.7% for males and 9.7% for females.
- **School Enrollment:** There was 100% school enrollment in all the poverty pockets in Saida. In Old Saida, however, 94.7% of children aged 6 to 12 years were enrolled in school.



**Monthly Income:** Kneitra had the lowest monthly income per individual (LBP 177,000), while Khzeiz had the highest (LBP 392,000). On the whole, Saida had an average monthly income of LBP 108,000 per person. Please see Section 2.1.5 for more on indicators related to income, such as head count indices and poverty gaps.

**Dependents:** Dependents in the poverty pocket of Old Saida reached 37.8%. The highest rate of dependents in the other five villages was recorded in Kneitra (80%), and the lowest was in Arzay (37.8%).

**Healthcare:** The lowest proportion of NSSF subscribers was in Kneitra (33.3%), while the highest was in Khzeiz (100%). In Old Saida, 50% of the residents are registered at the Fund. With the exception of Kawthariyyet A-Siyyad (9.1%), none of the female residents of the poverty pockets gave birth at home over the last five years.

#### **Facilities:**

- **Drinking Water:** The lowest access to drinking water was recorded in Kneitra (22.2%) while the highest was in Arzay (90.6%).
- **Electricity:** However, most villages receive electricity from EDL, and the highest number of available hours averaged 16hrs/day in Khzeiz and Kneitra. This is compared with Kwathariyyat A-Siyyad, which had the lowest average of 14.87 hours/day.
- **Sewage:** Only few residents of Arzay, Kawthariyyat Al-Siyyad and Kneitra are connected to the network, with the highest proportion of residents benefiting in Kneitra (9.1%). Consequently, residents in the poverty pockets of Saida rely heavily on sewage pits.

In Old Saida, 90.4% of residents have access to drinking water and 96.2% receive electricity from EDL (an average of 12.43 hours per day). Half of the remaining residents have a private generator, while the others subscribe to a generator service. As part of the city of Saida, Old Saida benefits from a sewage network, extending to 90.4% of its residents.

**Car Ownership:** Kawthariyyat Al-Siyyad also had the lowest car ownership rate (60.6%), while Khzeiez had the highest (90%). In Old Saida, 30.8% of residents owned a car.

#### **k. Qada of Tyre**

Seven villages and one urban poverty pocket (Hay Al-Jalajiq in the city of Tyre), comprising 1,340 households, were covered in the survey. Hay Al Jalajiq will be addressed separately in the comparison below.

**Living Space:** Al-Birghliyyeh had the smallest amount of living space per person in the household (12.89 m<sup>2</sup>/person), while Merwahin had the largest (29.39 m<sup>2</sup>/person). In Hay Al Jalajiq, an average of 20.88 m<sup>2</sup>/person was recorded.



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## Education:

- **Illiteracy:** Overall illiteracy was highest in Al-Bustan (22.9%) and lowest in Al-Dhaira (9.8 %). Male illiteracy peaked at 12% in Al-Jebbain, and was nonexistent in Om Al-Tout. Female illiteracy, however, reached 46.2% in Merwahin and dropped to 15.2% in Al-Dhaira. In Hay Al Jalajiq, overall illiteracy was recorded at 19.5%, with 14.7% among males and 9.7% among females.
- **School Enrollment:** Figures reached 100% in all the Qada's poverty pockets, with the exception of Al-Jebbain (87.5%) and Al-Birghliyyeh (95.2%). In Hay Al Jalajiq, 81.1% of children aged 6 to 12 years were enrolled in school.

**Monthly Income:** Al-Dhaira had the lowest monthly income per individual (LBP 63,000), while Om Al-Tout had the highest (LBP 111,000). Hay Al Jalajiq residents had an average monthly income of LBP 114,000 per person. Please see Section 2.1.5. for more information on indicators related to income.

**Dependents:** Hay Al Jalajiq had a 42.1% rate of dependents. In the other seven villages, the highest proportion of dependents was 84.6%, in Al-Bustan, compared with a low of 45.8% in Al-Birghliyyeh.

**Healthcare:** None of the residents of Al-Bustan, Zalloutiyyeh, Al-Dhaira, Al-Birghliyyeh and Om Al-Tout are NSSF subscribers. The highest rate of NSSF beneficiaries was observed in Al-Jebbain, at 8.3%. In Hay Al Jalajiq, 3.7% of residents are NSSF beneficiaries. Rates of home births varied in different pockets, ranging from a high of 50% in Zalloutiyyeh, Al-Jebbain, Om Al-Tout and Merwahin, to a low of 33.3% in Al-Bustan. In Hay Al Jalajiq, 23.1% of births over the last five years took place in the home.

## Facilities:

- **Drinking Water:** The lowest access to drinking water was recorded in Al-Birghliyyeh (52.2%) and the highest was in Om Al-Tout (76.9%).
- **Electricity:** Access to electricity through EDL extends to most of the villages. In Hay Al Jalajiq, 51.2% of residents have access to drinking water and 95.1% receive electricity from EDL. The remaining residents have private generators. The lowest available hours of electricity were recorded in Zalloutiyyeh (7 hours/day), and the highest were in Al-Birghliyyeh (10.68 hrs/day). In Hay Al Jalajiq, there was an average of 10.53 hours of electricity per day.
- **Sewage:** As part of the city of Tyre, Hay Al Jalajiq has a sewage network that extends to 97.6% of residents. In other poverty pockets, the highest proportion of residents who benefit from such a network is 53.8%, in Om Al Tout. The village of Al-Bustan is the most deprived, with no access whatsoever, leaving residents to rely on sewage pits.



**Car Ownership:** Car ownership was non-existent in Zalloutiyyeh, while 42.9% of Al-Bustan residents owned one. In Hay Al Jalajiq, 14.6% residents had a car.

### 1. Qada of Zahle

Two villages, comprising 114 households, in the Qada of Zahle were covered in the survey.

**Living Space:** Tweiteh had the smallest amount of living space per person in the household (16.13 m<sup>2</sup>/person), while Nassiriyyeh had the largest (17.48 m<sup>2</sup>/person). Both pockets fell below the national average for living space.

### **Education:**

- **Illiteracy:** It was highest in Nassiriyyeh (17.9%) and lowest in Tweiteh (9.1%). The highest rates of male and female illiteracy were observed in Nassiriyyeh, at 11.8% and 22.7%, respectively. The lowest rates for males and females were in Tweiteh, reaching 5% and 12.5%, respectively.
- **School Enrollment:** It was 100% in Tweiteh and 80.8% in Nassiriyyeh.



**Monthly Income:** Nassiriyyeh had a lower average income (LBP 42,000 per person) than Tweiteh (LBP 57,000 per person). Please see Section 2.1.5. for more information on indicators related to income.

**Dependents:** According to the survey, the proportion of dependents in Nassiriyyeh is 72.4%, compared to 56.8% in Tweiteh.

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**Healthcare:** NSSF subscribers in Nassirriyeh (54.5%) were triple those of Tweiteh (18.2%). Home births over the last five years in Nassirriyeh reached 57.1%, compared with 37.5% in Tweiteh.

**Facilities:**

- **Drinking Water:** Both villages have full access to drinking water.
- **Electricity:** Nassirriyeh has 100% electricity from EDL, while Tweiteh recorded 91.7%. Available hours of electricity averaged 12 hours/day in Tweiteh, compared with 8 hours/day in Nassirriyeh.
- **Sewage:** Residents of Tweiteh do not have access to a sewage network, while 63.3% of Nassirriyeh residents were connected to one. Other residents used sewage pits or disposed of waste outdoors.

**Car Ownership:** It was higher in Tweiteh (54.5%) in Nassirriyeh (27.3%).

m. Qada of West Beqaa

Two villages, comprising 500 households, were covered in the survey of West Beqaa.

**Living Space:** Libbayya had 15.18 m<sup>2</sup>/person of living space in the household. This is compared with 33.61 m<sup>2</sup>/person in Zillaya. Both villages fall below the national average for living space.

**Education:**

- **Illiteracy:** Illiteracy in Zillayya reached 5.9%, compared with 4.9% in Libbayya. Both villages had no male illiteracy, while female illiteracy was recorded at 8.3% in Zillaya and 8% in Libbaya.
- **School Enrollment:** It was 100% in both villages.

**Dependents:** The percentage of dependents in Zillaya was high 93.3%, while those in Libbaya totaled 71.3%.

**Monthly Income:** Average income in Zillayya is LBP 201, 000 per person, compared with LBP 225, 000 per person in Libbayya. See section 2.1.5. for more information on indicators related to income.

**Healthcare:** NSSF subscribers in Zillaya totaled 14.3%, compared with 61.1% in Libbaya. No home births were traced in Zillaya over the last five years, while 4.5% of females in Libbaya delivered at home.

**Facilities:**

- **Drinking Water:** Both villages have full access to drinking water.

- **Electricity:** Zillaya receives all of its power from EDL, compared with 97.2% of residents in Libbaya. The average electricity availability is 21.71 hours/day in Zillaya and 20.21hours/day Libbayya.
- **Sewage:** Zillaya does not have access to a sewage network, while 63.6% of Libbaya residents do. Other residents resort to sewage pits or outdoor disposal.

**Car Ownership:** It reached in Zillaya 57.1%, compared with Libbaya's 63.9%.

n. Qada of Minieh-Dinnieh

The survey covered three villages and two pockets in Minnieh, comprising 1,960 households.

**Living Space:** Ezal had the smallest amount of living space per person in the household (9.58 m<sup>2</sup>/person), while Btormaz had the largest (20.78 m<sup>2</sup>/person).

**Education:**

- **Illiteracy:** It was the highest in Ezal (36.1%) and lowest in Haret Al Daya'a (12%). Male and female illiteracy peaked in Ezal at 39.1% and 32.8%, respectively. Dibe'l saw the lowest male illiteracy at 12.1%, while female illiteracy was lowest in Haret Al-Daya'a., at 7.4%.
- **School Enrollment:** It was low in these pockets, indicating some regression in comparison with other areas. In the village of Btormaza, 100% of residents between the ages of 6 and 12 years were enrolled in school, while in Al-Heker Area, 46.3% were in school.



**Monthly Income:** Ezal had the lowest monthly income per individual (LBP 23,000), and Al-Heker Area had the highest (LBP 128,000). See Section 2.1.5. for more indicators related to income.

**Dependents:** Ezal had the highest proportion of dependents (96.1%), while Dibe'l had the lowest (60 %).

**Healthcare:** The poverty pockets in the Qada of Minieh-Dinniyeh are wanting in terms of healthcare. The highest proportion of residents subscribed to the NSSF is in Haret Al-Day'a (37.5%) and the lowest are in Ezal (4.2%). In Ezal, 66.7% of births over the last five years took place in the home, while none were recorded in Dibe'l.

#### **Facilities:**

- **Drinking Water:** Most villages in the Qada have access to drinking water, with the exception of Btormaz. Only 13.3% of its residents have access to drinking water, compared with Ezal at 37.5% and Dibe'l at 100%.
- **Electricity:** It indicates that all of the villages receive electricity from EDL, except for 2.1% of residents of Haret Day'a, who rely on their private generators. The available hours of electricity averaged 8 hours/day in Ezal and 17.75 hours/day in Haret Al Day'a.
- **Sewage:** Networks are non-existent in Btormaz, whose residents rely entirely on sewage pits. This is compared with 81.3% of Haret Al-Day'a residents, who are connected to a sewage network.

**Car Ownership:** It was lowest in Btormaz (6.7%) and highest percent in Haret Al-Day'a (68.8%). All, however, fell below the national average of 62.4%, except for Haret Al-Day'a.

#### *2.1.3 Unemployment*

Like poverty, unemployment in Lebanon is subject to interpretation and dependant on several factors, such as the various sectors, the geographical area, etc. Assessment of phenomena like poverty or unemployment is more complex in developing countries, since the statistical data are usually outdated or subject to speculation. The majority of the working population are either self employed, seasonal workers, or looking for a job. Confusion arises when trying to identify the unemployed, should the first time seekers of a job, the persons who are moving between jobs, and individuals who are in the working age but do not want to work (such as young females), be considered part of the unemployed cluster. In this research, unemployment was defined on the basis of any individual who belongs to the working age group but is not working, regardless of the circumstances. Table 8 indicates the percentages of unemployment in the different poverty pockets. The percentages varied between a low of a 0% and a high of 72.2%.

**Table 8: Unemployment by Qada**

Village Name	% Unemployment	Qada
Mrah il Khawkh	72.7	Akkar
Khrayeb	65	Hermel
Mheibib	62.5	Marjeyoun
Zillaya	60	West Beqaa
Beit Ayyoub	60	Akkar
Btormaz	57.7	Minnieh
Qarna	55.6	Akkar
Habshit	50	Akkar
Al-Jebbain	48.1	Tyre
Helta	45.5	Hasbayya
Mary-Majiddiyeh	43.3	Hasbayya
Nassiriyyeh	41.7	Zahle
Ain Arab	41.5	Marjeyoun
Izal	39.5	Minnieh
Brisa	38.9	Hermel
Tweiteh	37.5	Zahle
Qachlaq	33.3	Akkar
Al Heker Area	33	Minnieh
Megraq	31.6	Baalbak
Danbo	29.5	Akkar
Wadi Al-Tukman	29.2	Hermel
Hawch Al-Sayyed Ali	28.6	Hermel
Sabra/Chatila	28.2	Beirut
Irsal	27	Baalbeck
Qobbeh	26.7	Tripoli
Al-Birighliyyeh	26.1	Tyre
Arnoun	23.1	Nabatieh
Mhamra	22.9	Akkar
Libbaya	22.2	West Beqaa
Jbouleh	22.2	Baalbeck
Ghzayleh	22.2	Akkar
Tebbaneh	22.1	Tripoli
Mina	20.5	Tripoli
Kfartoun	20.3	Akkar
Haret AL-Daya	20	Minnieh
Arzay	20	Saida
Al-Bustan	20	Tyre
Hay Al Jlajiq	19.4	Tyre
Mazraet Beit Sleibi	18.2	Baalbeck
Tfeil	17.8	Baalbeck
Khzeiz	16.7	Saida
Kwaychra	16.7	Akkar
Qarha	16.7	Baalbeck
Adchit	16.7	Nabatieh
Bab El Ramel	16.3	Tripoli
Dellefeh	15.4	Hasbayya
Old Saida	15.2	Saida

**Table 8 (Cont'd): Unemployment by Qada**

Village Name	% Unemployment	Qada
Wazzani	14.3	Marjeyoun
Qanafed	13.3	Hermel
Touline	12.8	Marjeyoun
Kawtharriyyet Al Sayyad	12.5	Saida
Khraibeh	12	Baalbeck
Om Al-Tout	11.1	Tyre
Ham	11.1	Baalbeck
Chwaghir Al Tahta	11.1	Hermel
Akroum	11.1	Akkar
Kwakh	10	Hermel
Sheibeh wal Nabi Sbat	10	Baalbeck
Al-Qawzah	9.5	Bint Jbeil
Qnaitra	9.1	Saida
Sheikh Znad	9.1	Akkar
Maabroun	9.1	Baalbeck
Sir Al-Gharib	8.9	Nabatieh
Loubieh	8.1	Saida
Berghos	7.7	Hasbayya
Al-Dhaira	6.5	Tyre
Mechmech	5.9	Akkar
Arida	5.9	Akkar
Qlei'at	5.1	Akkar
Masna'a Al Zahra	5	Baalbeck
Al-Khdor	4.2	Baalbeck
Adchit	2.3	Marjeyoun
Zalloutiyyeh	0	Tyre
Saleh	0	Akkar
Merwahin	0	Tyre
Mazraet Al Tout	0	Baalbeck
Dib'el	0	Minnieh
Bouday	0	Baalbeck
Beit Mchayyek	0	Baalbeck
Al-Allak	0	Baalbeck

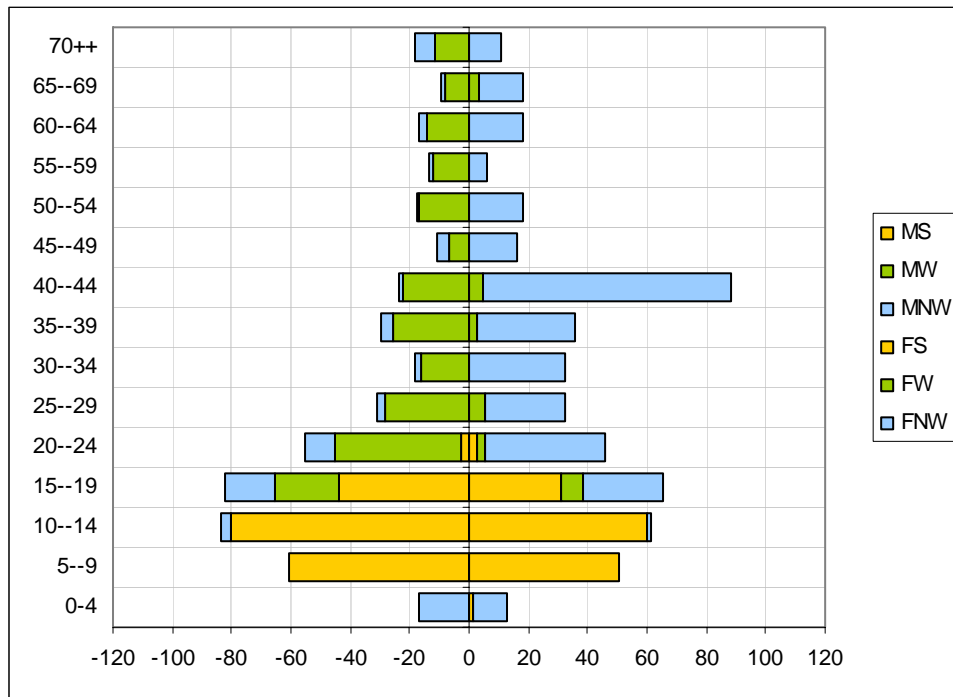
#### 2.1.4. Age Pyramid

The comparison of the age pyramids of our sample population and the Lebanese population (Figures 1 and 2) revealed the following:

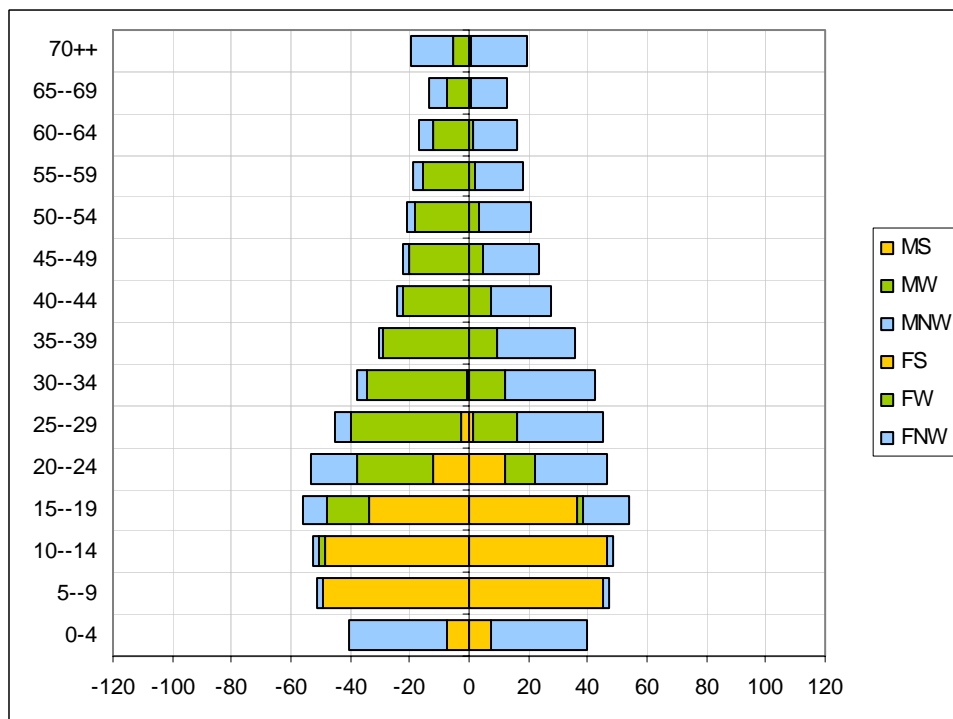
- The birth rate drastically decreased between the age groups 5-9 years and 0-4 years in the sample pyramid
- The male population within the age group 5-19 years in the sample is noticeably larger than the male population within the same age group in the Lebanese population
- The male population of the sample within the age bracket 20-54 is smaller than the male population within the same age group of the Lebanese population.
- The percentage of the female labor force in Lebanon is low
- The percentage of the female labor force in the sample is almost negligible

- The enrollment rate of the children within the age group 5-14 is approximately the same for the sample population and the Lebanese population. No significant gender disparities can be noticed in both populations.
- There enrollment in preschool and higher education was nil in the sample.

**Figure 1: Our Sample**



**Figure 2: Lebanon**



### 2.1.5. Head Count Index and Poverty Gaps

There is a widespread agreement that poverty is a multidimensional issue, including a number of material and non-material deprivations. Thus the determinants of poverty are: slow economic growth, high rates of dependency in the households, poor educational level, high unemployment rates, bad housing conditions, low access to basic service, such as electricity, drinking water, etc. (to some extents, it is sometimes true that increasing the income can lead, by default, to the extension of access to basic needs, such as good shelter, health, and education).

In this section, we will assess poverty as it relates to income and its ability to satisfy the basic nutritional needs (i.e. the “poor” here is the person that cannot have the minimum required amount of calories for his survival). Poverty is measured at the individual level, so, we measure the *Head Count Index (HCI)*, which is the ratio of the number of people below the poverty line to the total number of people. The poverty line utilized in this section is illustrated in Table 9.

**Table 9: Poverty Line by Age and Gender**

Age Bracket	Poverty Line (LBP Thousands )/per month	
	Males	Females
< 1 year old	45	45
1-4 years old	67	66
5-9 years old	90	90
10-19 years old	140	108
> 20 years old	125	95

Source: Hamdan

But before we proceed to assess upon the results illustrated below in Table 11, we have to make two remarks regarding our fieldwork:

- The prices illustrated in Table 9 above were taken in the area of Beirut, thus we reduced them by 25% since our sample covers mostly non-urban areas.
- Due to the factor of auto consumption, which is usually not reflected in household budgets, an amount of LBP 100,000 was added to each the monthly income to each family working in agriculture.

It is difficult to assess the reliability of the respondents' answers as far as their income is concerned. However assuming that it is representative if not totally accurate, the HCI of our sample indicates the extreme level of poverty. At least 60% of the areas are the poorest in Lebanon. Thus the various socio-economic characteristics (education, occupation, demography etc.) can be considered as representative of the poor in Lebanon. Table 10 illustrates headcount poverty indices for the poverty pockets surveyed in our sample. The numbers ranged from a low of 10 (neighborhoods), to a high of 1 (4 villages). It is noteworthy that the highest HCI are located in the Muhafaza of Beqaa in the Qada of Baalbeck and Zahle-West Beqaa.



**Table 10: Head Count Index**

Village	Qada	HCI
Shaibeh Nabi Sbat*	Baalbeck	1
Mazraat Al Tout *	Baalbeck	1
Nassriyeh	Zahle-west Beqaa	1
Tfeil	Baalbeck	1
Meqraq	Baalbeck	0.94
Halta	Hasbayya	0.93
Ezal	Minieh-Donnieh	0.93
Ham	Baalbeck	0.92
Btormaz	Minieh-Donnieh	0.92
Khraibeh	Baalbeck	0.9
Kwaychra	Akkar	0.88
Qanafed	Hermel	0.88
Masnaa Al Zahra	Baalbeck	0.85
Wazani	Marjeyoun	0.83
Wadi Turkman	Hermel	0.83
Brissa	Hermel	0.82
Al Qornieh	Akkar	0.8
Ain Arrab	Marjeyoun	0.79
Debeal	Minieh-Donnieh	0.79
Hawch Sayyed Ali	Hermel	0.78
Kwakh	Hermel	0.78
Adshit Qsair	Marjeyoun	0.74
Qashlak	Akkar	0.73
Kharayeb	Hermel	0.71
El Shikh zinat	Akkar	0.68
Touline	Marjeyoun	0.68
Al Mina	Tripoli	0.66
Danbou	Akkar	0.65
Jabbouleh	Baalbeck	0.65
Twaiteh	Zahle-west Beqaa	0.63
Irsal	Baalbeck	0.62
El Bustan	Tyre	0.58
AL Mari	Hasbayya	0.53
Mhamra	Akkar	0.52
Qouzah	Bint-Jbeil	0.49
Al Berghleh	Tyre	0.49
Dellafeh	Hasbayya	0.47
Kfartoun	Akkar	0.46
Maaraboun	Baalbeck	0.45
Em Touteh	Tyre	0.45

**Table 10 (Cont'd): Head Count Index**

Village	Qada	HCI
Qlayaat	Akkar	0.45
Al Qebeh	Tripoli	0.43
El Jiben	Tyre	0.4
Dhaira	Tyre	0.38
Marwahin	Tyre	0.34
Ghzeileh	Akkar	0.33
Khodor	Baalbeck	0.31
Mhaibeb	Marjeyoun	0.31
Old Saida	Saida	0.3
Sabra	Beirut	0.28
Sahle	Akkar	0.28
Habchit	Akkar	0.28
Michmich	Akkar	0.27
Shwaghir	Hermel	0.26
Bab El Ramil	Tripoli	0.26
Arida	Akkar	0.26
Mrah El Khawkh	Akkar	0.26
Qarha	Baalbeck	0.25
Beit Mcheik	Baalbeck	0.25
Beit Ayoub *	Akkar	0.22
Al Haker	Minieh-Donnieh	0.2
Haret Ed Dayaa	Minieh-Donnieh	0.19
Tebbaneh	Tripoli	0.18
Tyre	Tyre	0.16
Akroum	Akkar	0.12
Lebbaya	Zahle-west Beqaa	0.11
Bouday	Baalbeck	0.11
Cothariet El Saiad	Saida	0.08
Aadshit El Shakik	Nabateeyye	0.07
Arzi	Saida	0.02
Zlaia *	Zahle-west Beqaa	0
Mazraat Al Salibi *	Baalbeck	0
Berghoz *	Hasbayya	0
Zaloutieh	Tyre	0
El Qnaitra	Saida	0
Allaiq	Baalbeck	0
Arnoun	Nabateeyye	0
Khzeiz	Saida	0
Loubieh	Saida	0
Sir El Gharbiye	Nabatieh	0

**Table 11: Poverty Gaps**

Village	Qada	PG sample	PG (pop)
Irsal	Baalbeck	195,991,250	2,145,916,935
Danbou	Akkar	126,759,500	1,210,398,640
Ezal	Minieh-Donnieh	81,191,500	1,055,489,500
Al Qebeh	Tripoli	71,363,420	5,025,592,958
Tfeil	Baalbeck	66,341,000	559,752,188
Al Qornieh	Akkar	56,052,750	903,850,594
Al Berghleh	Tyre	40,043,000	403,160,205
Kfartoun	Akkar	33,801,500	338,015,000
Khraibeh	Baalbeck	26,877,750	265,791,083
Ain Arrab	Marjeyoun	25,675,000	303,431,818
Ham	Baalbeck	23,905,500	145,823,550
Bab El Ramil	Tripoli	23,470,750	1,641,311,189
Qashlak	Akkar	22,529,000	140,806,250
Adshit Qsair	Marjeyoun	21,271,087	111,673,206.80
Al Mina	Tripoli	20,373,750	4,917,801,724
Qlayaat	Akkar	19,629,750	196,297,500
Habchit	Akkar	19,438,250	199,242,063
Tebbaneh	Tripoli	19,285,250	1,311,921,769
Khodor	Baalbeck	18,951,250	188,220,369
El Shikh Zinat	Akkar	18,703,000	233,787,500
Meqraq	Baalbeck	17,400,000	233,160,000
Maaraboun	Baalbeck	16,675,500	168,607,833
Touline	Marjeyoun	15,503,500	155,035,000
Ghzeileh	Akkar	14,467,500	21,701,250
Kwaychra	Akkar	12,874,250	347,604,750
Halta	Hasbayya	12,854,750	142,830,556
Mhamra	Akkar	12,765,500	134,373,684
Qanafed	Hermel	12,441,750	12,441,750
Sabra	Beirut	12,434,000	497,360,000
Btormaz	Minieh-Donnieh	11,680,000	208,571,429
Dhaira	Tyre	11,512,000	115,120,000
Old Saida	Saida	10,913,500	419,750,000
Wadi Turkman	Hermel	10,782,750	43,131,000
Debeal	Minieh-Donnieh	10,087,750	189,145,313
Al Haker	Minieh-Donnieh	10,064,500	1,214,681,034
Kharayeb	Hermel	9,734,750	55,627,143
Masnaa Al Zahra	Baalbeck	9,304,250	34,890,938
Brissa	Hermel	9,221,500	23,053,750
Arida	Akkar	8,942,750	101,351,167

**Table 11 (Cont'd): Poverty Gaps**

Village	Qada	PG sample	PG (pop)
El Bustan	Tyre	8,151,000	116,442,857
Sahle	Akkar	8,144,000	74036363.64
Hawch Sayyed Ali	Hermel	7,257,750	41,472,857
Shwaghir	Hermel	7,255,750	77,740,179
El Jiben	Tyre	7,034,750	40,449,813
AL Mari	Hasbayya	6,582,250	79,679,868
Haret Ed Dayaa	Minieh-Donnieh	6,437,000	1,430,444,444
Jabbouleh	Baalbeck	6,418,750	50,708,125
Michmich	Akkar	6,403,250	184,580,641
Wazani	Marjeyoun	5,282,500	37,732,143
Twaiteh	Zahle-west Beqaa	4,848,750	19,395,000
Dellafeh	Hasbayya	3,860,000	4,288,889
Mazraat Al Tout *	Baalbeck	3,849,000	51,320,000
Em Touth	Tyre	3,652,250	12,642,404
Qouzah	Bint-Jbeil	3,610,500	40,016,375
Tyre	Tyre	3,564,750	34,778,049
Nassriyeh	Zahle-west Beqaa	3,542,500	24,797,500
Marwahin	Tyre	3,346,500	22,310,000
Kwakh	Hermel	3,333,000	42,852,857
Shaibeh Nabi Sbat*	Baalbeck	3,089,000	10,811,500
Lebbaya	Zahle-west Beqaa	2,843,750	40,625,000
Cothariet El Saiad	Saida	2,760,000	27,850,909
Akroum	Akkar	1,967,500	21,212,109
Aadshit El Shakik	Nabateyye	1,806,500	18,366,083
Beit Mcheik	Baalbeck	1,276,000	24,102,222
Mrah El Khawkh	Akkar	918,000	5,737,500
Beit Ayoub *	Akkar	760,000	20,216,000
Qarha	Baalbeck	678,000	3,955,000
Arzi	Saida	330,000	3,385,161
Mhaibeb	Marjeyoun	260,000	4,160,000
Bouday	Baalbeck	163,500	1,635,000

### 2.1.6. Income and Occupation Distributions

Upon the examination of the survey, it was found that 32.2% of the sample earned less than the minimum wage (US\$ 314) and 16.5% of the sample (the farmers) hovered on the edge of the poverty line (they earn approximately US\$ 315). The highest monthly income in the sample was LBP 5,750,000 earned by a graphic designer. The lowest mean income in the sample was LBP 237,000 earned by a car electrician. A vast difference between the highest and lowest mean income is noticed (the highest mean income is approximately 23 times that of the lowest mean income). The laborers (20.3%) (below poverty line), farmers (16.5%) and cab drivers (7%) constituted the largest clusters in the sample. Housewives constituted 2.2% of the sample, earning the second lowest income (Table 12).

**Table 12: Occupation versus Income**

Occupation	# of Persons	Mean Income
Farmer	333	472,932
Car electrician	4	237,500
Laborer	409	421,801
Painter	17	538,235
Unemployed	137	374,740
Owner of a shop	101	599,195
Housewife	46	282,084
Hair dresser	14	614,286
Tile Layer	3	541,667
Aluminum Worker	2	775,000
Plumber	7	721,429
Mechanic	74	623,986
Carpenter	31	645,806
Unemployed/handicap	2	650,000
Fisherman	13	546,154
Military	67	984,358
Civil defense	3	916,667
Employee	140	775,429
Butcher	12	439,583
Guard	5	540,000
Tailor	21	497,608
Teacher	43	1,162,209
Merchant	103	680,097
Cab driver	141	567,838
Owner of a coffee	34	916,176
Bakerer	16	693,750
Construction	20	602,050
Car repair	2	750,000
Upholsterer	8	555,000
Photographer	2	400,000
Self employed	32	601,250
Accountant	3	783,333
Blacksmith	27	446,296
Waiter	2	450,000

**Table 12 (Cont'd): Occupation versus Income**

Occupation	# of Persons	Mean Income
Manager of an institution	6	1,883,333
Shoe maker	1	1,100,000
Glass making	1	850,000
Distribution/Delivery	2	550,000
Skilled Laborer (Laundryman)	1	300,000
Technician/electrician	13	696,154
Nurse	5	800,000
Graphic designer	1	5,750,000
Owner of a roastery	1	500,000
Entrepreneur	2	575,000
Raises poultry and cows	3	333,333
Retired	65	1,064,600
Religious man	3	633,333
Engineer	3	1,280,000
Tanner	1	800,000
Shepard	5	310,000
Mayor	4	975,025
Owner of a gas station	1	400,000
Dish distributor	1	1,200,000
Artisan	1	1,500,000
Owens a supermarket	5	654,000
Pastry shop	6	775,000
Owner of a printing press	2	1,025,000
Owner of a dental laboratory	1	3,000,000
Lawyer	2	1,000,000
Journalist	1	500,000

### 2.1.7. Problems and Needs

The examination of the survey gave the following data: the average family size of the sample was 5.57 individuals. The illiteracy rate (10-64 years) was 13.1% for males and 20% for females. The Unemployment rate (15-64 years) was 20.6% for the males and 50.3 for the females. The school enrollment rate (12-18 years) was 72.7% for males and 77.7% for females.

The survey also resulted in the categorization of the problems faced in the Qadas ranked according to degree of priority, as expressed by the people interviewed.

The areas surveyed can be divided into two categories: urban and rural. The rural areas are dispersed in the Qadas of Akkar, Hasbayya, Marjeyoun, Hermel, Baalbeck, Zahle, Nabatiyeh, Tyre, Saida Zahrani and Minieh Dinnieh. The rural areas are dispersed in the Qada of Beirut. Some Qadas include both urban and rural such as Saida (Old Saida is urban), Qada Minieh Dinnieh (Haret Al Day'a is urban), and Qada Tyre (Hay El Jalajik is urban).

Problems classified as either lack of services (health care, infrastructure, educational services, sanitation, water network, electricity etc.) or shortage of income or earnings (bad economic situation, unemployment etc.).

The main problems faced by the people in the rural areas were the lack of services provided in their neighborhoods, whether health care, educational systems, or infrastructure etc. Problems faced in the urban areas of Beirut, Tripoli, and Dinniyeh (Haret Al Day'a) were predominantly shortage of income. Another noticeable problem in the urban areas was sanitation (garbage on the roads etc.).

Two peculiar problems were noticed. The first in the village of Berghoz in the Qada of Hasbayya, as the village demanded public W.C.'s (a facility barely found in the capital). The reason behind that turned out to be the fact that half the houses taken as a sample from that village lacked an inbuilt W.C. in their houses. The second case was in Tibbanneh area in Tripoli, where the respondents ranked the lack of youth clubs and public libraries as second most important problem faced. The explanation was that the youth had a lot of free time on their hands (Tables 13-14-15).

**Table 13: Problems Ranked First**

Rank	Problem	# of Villages
1	Lack of dispensaries and hospitals	22
2	Lack-of drinking water and water for use	16
3	Non-availability of Sewage System	15
4	Roads need to be amended	12
5	Unemployment	12
6	Protect the environment	2
7	Disregarding of the Agricultural sector	1
8	Lack of schools, educational institutions universities	1
9	Electricity	1

**Table 14: Problems Ranked Second**

Rank	Problem	# of Villages
1	Lack of dispensaries and hospitals	22
2	Non-availability of Sewage System	14
3	Lack-of drinking water and water for use	13
4	Unemployment	10
5	Roads need to be amended	9
6	Protect the environment	2
7	Bad Economical Situation	2
8	Disregarding of the Agricultural sector	2
9	Lack of schools, educational institutions universities	1
10	Lack of cultural clubs, public parks ...	1
11	Non-availability of transportation network	1
12	Non-availability of Telecommunication network	1
13	Unlit roads	1

**Table 15: Problems Ranked Third**

Rank	Problem	# of Villages
1	Lack of dispensaries and hospitals	12
2	Lack of schools, educational institutions universities	11
3	Roads need to be amended	11
4	Lack-of drinking water and water for use	9
5	Non-availability of Sewage System	7
6	Unemployment	7
7	Disregarding of the Agricultural sector	6
8	Electricity	5
9	Bad Economical Situation	3
10	Non-availability of Telecommunication network	2
11	Lack of Infrastructure	2
12	The municipality is not qualified	2
13	Lack of cultural clubs, public parks ...	1
14	Protect the environment	1
15	Unhealthy apartments	1
16	Pollution of the water	1
17	Lack of shops	1
18	Lack of Public W.C	1

## 2.2. Qualitative Indicators, Guidelines and Hypothesis

### 2.2.1. Guidelines

Deprivation, in both its socio-economic and socio-cultural dimensions, is portrayed in poverty mechanisms (pauperization) and lack of access to resources and services for a decent life, including production and social integration. The lack of access refers to no empowerment, the imbalance in opportunities and inequity in income.

In Lebanon, peripheral spatial units, which can be interpreted in both the spatial and socio-economic contexts, have historically been “marginalized”. These units have become abandoned cadastral areas, in terms of individuals and construction, and urgent development intervention that is socially comprehensive and consistent is required.

Based on this, fieldwork began with 329 Lowest Spatial Units (LSU) out of 2,126 non-urban units, which will be assessed further on.

### 2.2.2. Hypothesis

#### a. Production and Work

Despite the “deprivation” process being structural, only a specific case will be emphasized in this context. For instance, on the level of productive activities, it was found that the parameters of work continuity and conditions to improve productivity, on one hand, and the values and beliefs practiced by workers on the other hand, could help to tackle the “deprivation” issue in a context of reform and corrective action.



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b. Education

In the education section, introduced further below, the following issues were tackled by analysts:

- Education costs and capabilities
- Education output and its relation to the labor market (future of children, social advancement)
- The “social” value designated by deprived groups to the education sector

c. Security and Collective Work

- An exaggerated atmosphere of “security” is perceived by the Lebanese society, owing to the strong network of “social cohesion” and the existence of supporting beneficiary associations. This “security” sometimes becomes “dependency” among certain deprived groups.
- The issues of contribution and participation to provide empowerment requirements is tackled and linked with team spirit, initiatives and collective work.

d. Social Integration

It was assumed that deprived groups are characterized by non-conformity on three levels:

- Integration at the local level (family, tribe, etc.), which refers to the close, surrounding environment.
- Integration in the wider context of the State
- Integration in the “mediating” level (civil society, religious parties (sects), political parties, syndicates and unions, etc.)

Interaction between the three levels is linked to each group’s awareness level, their basic freedoms and how they practice those freedoms.

2.2.3. *Dimensions*

Six dimensions were considered by the analysts to establish operational indicators, out of which the most significant need to be measured and deliberated to create an index. Those dimensions are:

**Environment:** the requirements for a decent life and how citizens perceive their state of deprivation on that level.

**Productive Activity:** suggestions on how to improve their lives; the requirements needed to realize those suggestions; aspirations for a better future for their children in terms of employment opportunities; and work values.

**Marginalization:** incapacity for self-empowerment; abandonment by the government and NGOs; and no security and insurance.

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**Social integration:** family and village residents' bonds; opinions of associations and parties; and perception of the government and municipality work

**Basic freedoms and perceptions on gender:** roles in decision making within the family.

**Value of participation in development work:** awareness and need to participate; collective work; volunteer work for the villager; and initiatives.

#### **2.2.4. Sector Review and Assigning LSU (Lower Spatial Units)**

The case studies surveyed in the project will be introduced in this section, along with the selection methodology and some background. The objective of the cases was to target deprived, marginalized and abandoned (*delaissé*) groups that live in the "peripheries of non-urban" regions of Lebanon, and sketch a profile of their fears, ambitions and abilities. In this way, a specific qualitative index can be produced to complement the quantitative analysis presented earlier in the report.

Around 50% of the Lebanese population is located in Beirut and Mount Lebanon, with a population density of 162 persons/km<sup>2</sup>. Approximately 220,000 persons live in the centers (major cities as defined by the "SDATL" project), while around 1.5 million live in cadastral areas of 9,284 km<sup>2</sup> that have a population density of 162.09 persons/ km<sup>2</sup>. This is compared with a density of 788 persons/ km<sup>2</sup> in Beirut and Mount Lebanon.

##### *a. Urbanized Rural Centers and Marginalized Periphery Cadastral Areas*

The concept of center-periphery is dominant in Lebanon, as it is in the rest of the world. However, even within the peripheries of a non-urban area, there is a center and a periphery. In a study conducted by the Council for Development and Reconstruction (CDR), "centers" of peripheries were defined as the rural urbanized centers.

Non-urban areas comprised 50% of Lebanon's population in 1960, compared with 30% in 1980 and 20% presently. However, centers, peripheries and non-urban areas used to complement each other, whereas the peripheries are now "marginalized" on a geographical and social level. Residents of those areas are deprived of basic needs and have become "dependant" on rural urbanized centers.

##### i. Deprivation

The full extent of the deprivation faced by those communities is reflected in the ratio of government expenditures to percentage of population living in the area. For example, Table 16 shows that the Beqa'a, in which two of the most deprived cazas—Hermel and Baalbeck—are located, received only 8% of public expenditures allotted between 1995-2007.

**Table 16: Geographic and Demographic Distribution of Government Shares**

Region	% of Expenditure	% of Population
Beirut	14	12.6
Suburbs of Beirut	20	37.1
Mount Lebanon	15	
North	18	21.8
Beqa'a	8	6.8
South	11	8.6
Nabatiyeh	14	13
<i>Total</i>	<i>100</i>	<i>100</i>

Source FAFO p32

Moreover, an increase in the expenditures of construction projects from 37% to 49% was another factor that widened the regional imbalance in government spending. Owing to that, expenditures originally allocated for social and economic infrastructure were reduced by half.

An example of this imbalance can be observed in the regression of average construction investment per person in Nabatiyeh, from \$2,391 as proposed, to \$1,719.9, while the amount planned for Beirut increased. (Source FAFO p.35).

#### ii. Migration to Centers

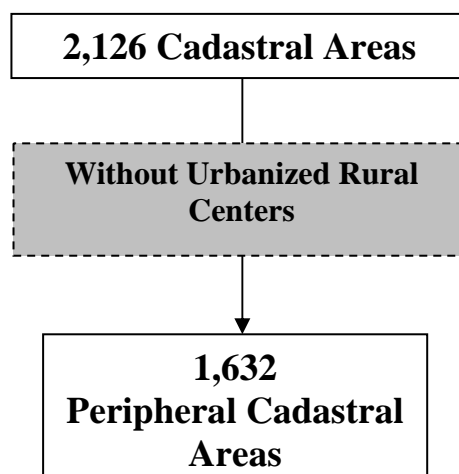
Despite increased migration from peripheral non-urban areas to centers, degrees of poverty have not changed drastically. For example, when 1.8% of Baalbeck's deprived residents migrate, as shown in Annex K, we are left with 25% of deprived residents in that Caza, indicating that poor people remain in their villages. The Cazas that have witnessed high migration activities are Chouf, Bint Jbeil, Baalbeck, Akkar, Nabatieh and Jezzine, while the host cazas were Metn, Beirut, Baabda and Keserwan.

#### b. *The Five-Criterion Case Studies*

In this section involving periphery groups and in the following sections concerning access to public sanitation networks and education, the case studies will be gradually implemented. First, the total number of cadastral areas (2,126) is assessed according 4 criteria from this section, and linked to a fifth (related to the above adjustment with the deprivation indicator).

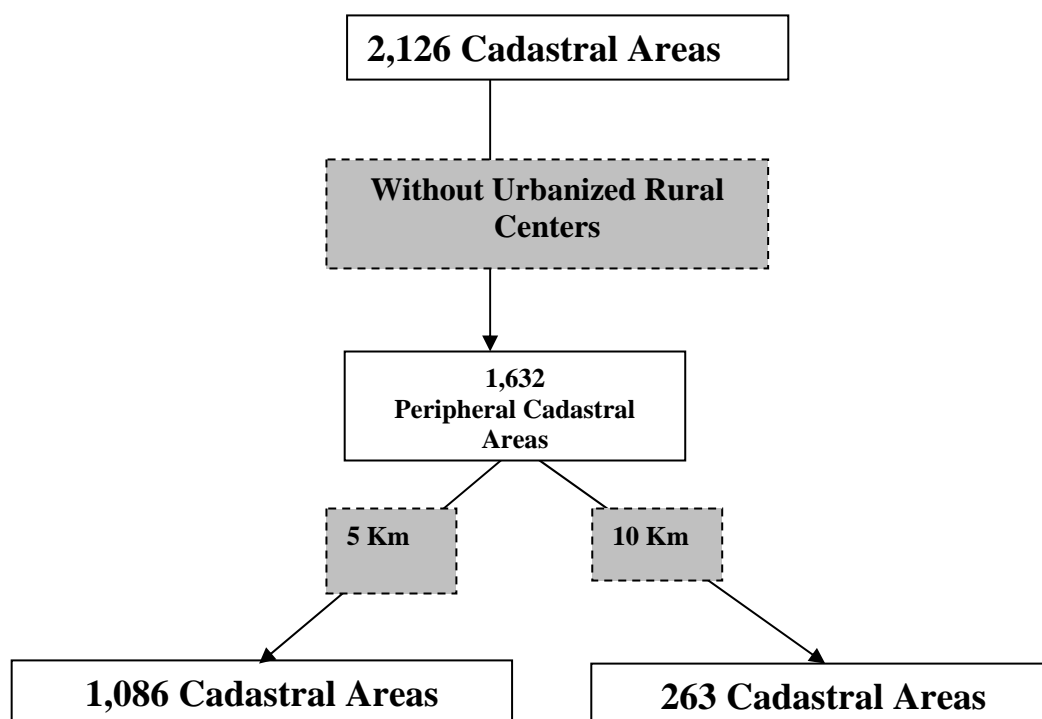
**Criterion One:** Eliminating urbanized rural centers, we are left with 1,632 cadastral areas:

**Figure 3: Methodology Flow Chart**



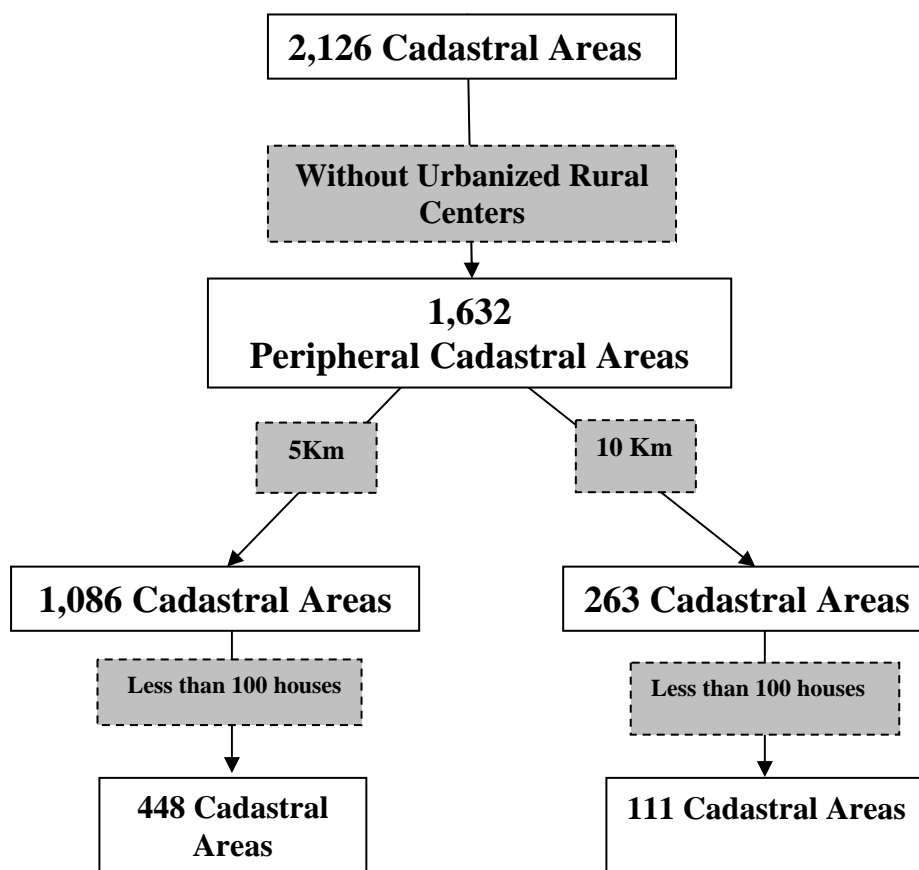
**Criterion Two:** Selecting cadastral areas that are 5 km and 10 km away from urbanized rural centers, we are left with 1,086 in the 5 km cluster, and 263 in the 10 km cluster:

**Figure 4: Methodology Flow Chart**



**Criterion Three:** In each cluster (5 km and 10 km away from urbanized rural centers), small cadastral areas are selected, i.e. those containing less than 100 housing units; thus, we are left with 1,086 cadastral areas in the 5 km cluster and 263 in the 10km cluster:

**Figure 5: Methodology Flow Chart**



**Criterion Four:** This criterion examines the connection to public sanitation networks and the availability of schools.

i. Public Sewage Systems

1,067 cadastral areas have 0% access to public sewages systems. This figure climbs to 1,494 when including areas that fell into the 0–10% access range, as shown in Table 17. In this case, the 0–10% bracket was used in order to later ask respondents why they we re not connected to the network.

Another problem with the sanitation networks is pollution. Data indicates that 80% of water networks connected to various cadastral areas is polluted by wastewater being transferred via rivers and ducts.

**Table 17: Connection to Public Sanitation Networks**

Connection to Public Sanitation Networks	Number of Cadastral Areas
0-10%	1494
10-30%	118
30-50%	88
50-70%	92
70-90%	247
90-100%	87
<i>Total</i>	<i>2126</i>

ii. Social Elevation: No Schools

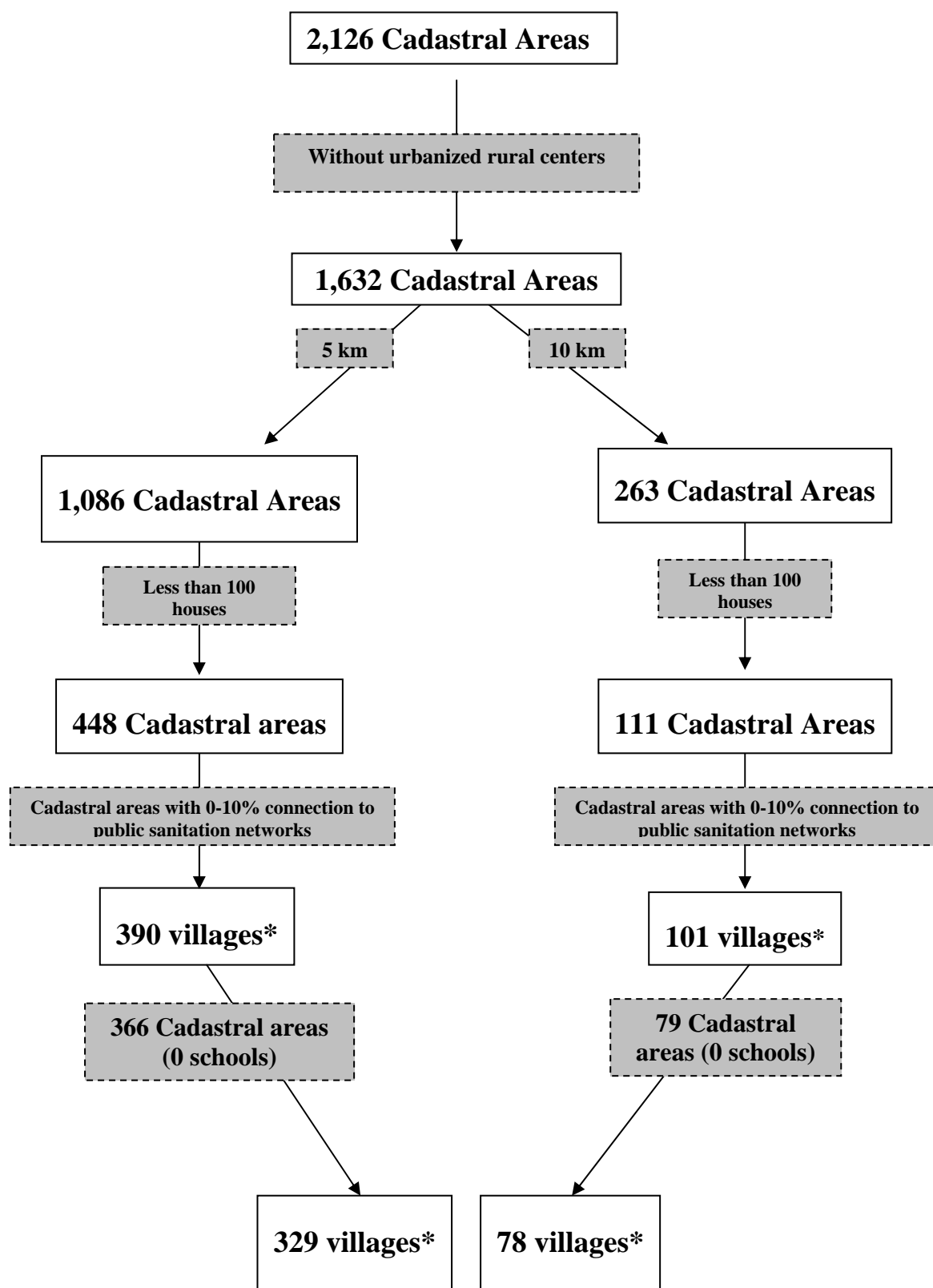
As shown in Table 18, 1,219 remote cadastral areas, representing approximately 60% of non-urban districts, do not contain schools (private or public). What is worth noting, however, is that 121 schools are distributed among 14 Cadastral areas (rural urbanized centers), or an average of 9 schools per area.

**Table 18: Distribution of Schools**

Number of Schools	Number of Cadastral areas
No schools	1219
1 school	477
2 schools	169
3 schools	86
4 schools	45
More than 5 schools	130
<i>Total</i>	<i>2126</i>

Thus, we will select small cadastral areas (with less than 100 housing units) that do not have schools and that have 0-10% access to public sanitation networks. We are then left with 329 villages with no schools and 390 villages with 0-10% access to public sanitation networks in the 5 km cluster. In the 10 km cluster, we are left with 78 villages with no schools and 101 villages with 0-10% access to public sanitation networks, as illustrated below

**Figure 6: Methodology Flow Chart**



\* In the field, villages were chosen from the aforementioned filtered Cadastral areas.

Due to logistics and for a better distribution of the survey, some villages from the group of 78 were substituted with villages from the group of 329 (the criteria was the same for both groups, except for distance). In addition, three villages were removed owing to the refusal of residents to allow field workers to survey their villages.

#### *c. Medical Centers*

In the Ministry of Social Affairs (MOSA) establishment law (No. 212/93), one of the stated goals was to implement local development, which would provide decentralized social services, sometimes through contracts with social care institutions. However, none of the centers whose role is to provide social services, i.e. MOSA centers, is present in the 329 cadastral areas. Those areas can only be categorized as “Delaissé” (abandoned), because if “decentralized” government services cannot reach them and only small amounts of government expenditures are allotted to them, they are certainly abandoned.

#### *d. Agriculture*

Agricultural communities will be handled comprehensively at a later stage in the assessment of fieldwork output. In this section, some agriculture statistics will be noted for later analysis.

- 194,829 persons work in Agriculture
- Agriculture space used covers 248,000 hectares
- 95% of those working in agriculture own less than 4 hectares, while 75% own 1 hectare
- 7,500 agricultural landowners possess tractors.

#### *e. Case Studies – The Survey*

Data collection in the field was through interviews, using a questionnaire designed by the analysts. Most questions were open-ended to give respondents full freedom in their replies. The questionnaire was designed in this way in order not to interfere with the responses provided.

Fieldworkers underwent extensive training on how to conduct the interview in order to grasp the objectives behind the interview-questionnaire and be prepared for unexpected responses or questions from respondents.

A number of difficulties were encountered in the fieldwork, with some respondents refusing to continue the interviews. This probably reflects the respondents’ lack of confidence in development intervention in marginalized areas.

Initial field visits were made on an introductory basis, in order to confirm that the designated villages met the necessary criteria.



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## Field Supervisor's Report

The survey covered 78 villages, distributed among 16 Cazas (Marjeyoun, Hasbayya, Nabatiyeh, Tyre, Saida, Jezzine, Aley, Jbeil, Batroun, Zghorta, Dinnieh, Akkar, Hermel, Baalbeck, West Beqa'a, and Rashayya). An open-ended questionnaire was used (Annex L).

One of the first observations noted was the complete lack of a public transportation network in some villages, with very few residents who have their own cars. One incident that took place during the fieldwork in Adshit Al-Qsseir (Marjeyoun Caza), which highlighted this problem, was the death of one resident from a heart attack. The resident was unable to reach a hospital in the neighboring village, owing to a lack of transport.

Another observation was the bad road conditions, leading to numerous accidents, especially in the areas of Hermel, Akkar, Baalbeck, Dinnieh, Batroun and Hasbayya.

The third observation was related to the lack of services and the total absence of government in the deprived villages, despite the fact that some villages have municipalities. In addition, some residents said they were abandoned by NGOs that used to operate in their villages, even though they have requested their return.

One final difficulty that faced fieldworkers during the interviews was unclear and vague responses.

### 2.2.5. Status of Surveyed Villages

In order to properly understand the dynamics and structure of the labor market, within the framework of social development, various social dimensions must be explored.

In this section, the economic structure of employment is dealt with, including workers, their culture, income and others (including unemployment and female employment). Next, job satisfaction, values and ambitions are explored. This is followed by the formulation of an index based on indicators related to occupation, income, ambitions, abilities and respondents' perceptions on how to improve their work conditions. The end of this section will introduce two "intervention scenarios", the first on the LSU (Lowest Spatial Unit) level, and the second on the level of the labor market.

#### a. Qualitative Survey Results

##### i. Breakdown of Family Members in Surveyed Households

*(See Annex M for further details)*

### Age Brackets

The majority (50.5%) were above the age of 25, followed by 12.4% in the 10-14 age bracket, 11.8% in the 15-19 age bracket, 10.7% in the 20-24 age bracket, 10% in the 5-9 age bracket and 4.6% that were below the age of 5.

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## **Educational Status**

The largest proportion (33%) had reached the primary level of education, followed by 27.6% who reached the intermediate level, 14.3% who were illiterate, 13% who reached the secondary level, 10.2% who reached the university level, 1.4% the vocational level and 0.6% who reached the graduate level.

## **Current Occupation**

Over 30 occupations were recorded in the survey, but the highest percentages were concentrated as follows: farmers (23.6%), employees (16.5%), laborers (10.5%), military (6.3%), teachers (5.7%), cab drivers (5.5%), mechanics (3.4%), merchants and the self employed (3% each), and shop owners (2.1%)..

## **Family Size**

The average family size was 5.11, with the largest proportion (21.3%) being families of 5, followed by families of 4 (18.9%), 6 (17%), 3 (12%), 2 (8.9%), 7 (8.5%), 8 (5.15), and 14 (0.1%). The remaining responses were distributed among families of 9, 10, 11 or 12 members.

## **ii. Findings**

### **Monthly Income**

The majority of families (42.5%) in the sample had a monthly income of less than LBP 500,000, followed by 18.9% between LBP 500,000 and 800,000. Another 11.7% had an income ranging between LBP 1,200,000- 1,600,000, while the smallest proportion (0.3%) had a monthly income above LBP 5 million. The remaining was distributed between incomes of LBP 800,000 and LBP 5 million.

### **Type of Residence**

The majority (76.3%) characterized their homes as permanent residences, compared with 23.7% of them who did not. Out of those, 65.9% said they were summer homes, 7.7% said they were weekend homes and the remaining 26.4% used the homes during holidays and feasts.

### **Satisfaction with Homes**

When queried, more than half (52.8%) indicated that they would not add or change anything in their homes, compared with 47.2% who would. Out of those, the majority, or 47.9%, would like furniture, 29.2% would like to add two or more rooms to the house, while 1.9% wanted a kitchen.

The majority (60.6%) of those who were planning to add or change something in their homes expected to get financial aid. This is compared with 14.9% who said they would use their savings, while 5% planned to apply for loans that require a guarantee. Another 7.2% said they would apply for a loan that does not require a guarantee, does not have high interest and does not require complicated administrative work.

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## **Access to Services and Facilities**

As noted in the methodology, less than 10% of the sample is connected to a sewage network. According to the majority (92.6%), government neglect was to blame; another 4% said their villages were too far from a network; 3.8% believed it was municipal neglect; and 1.7% said the community did not ask to be connected to a network.

## **Basic Occupations**

The majority, or 27% of household heads were farmers, 14% were employees, 9.6% were laborers, 7.4% were cab drivers, 4.2% served in the military, 4.1% were teachers, 3.6% were merchants, while those remaining were distributed among more than 20 other occupations.

## **Monthly Income of Household Heads by Occupation**

The distribution of monthly income by occupation was as follows: 24.3% of working head of households have an income between LBP 300,000 and LBP 500,000, followed by 24.2% who make less than LBP 300,000 and 20.4% who earn between LBP 500,000 and LBP 800,000. Another 7.5% had an income ranging from LBP 1,200,000 to LBP 1,600,000, and 0.4% earned LBP 5 million or more per month.

## **Job Requirements**

52.7% of those employed said their job does not require experience, followed by 38.2% who said experience is necessary. Another 5.5% described their job as selling products that are easy to market, 3.6% said their work requires only simple tools and 1.8% use raw materials from the nearby region.

## **Land Ownership**

The largest proportion of household heads, or 43.8%, would like to own land, 22.2% would like to invest in land and 34% would like to invest in their existing property.

However, 96.7% of household heads felt they required funds in order to own land, compared with 19.2% who said marketing was required and 14.2% who thought they needed manpower.

## **Income and Needs**

The survey also showed that income from agriculture for 48.8% of household heads does not satisfy their family living requirements. In contrast, 18.8% said the income was sufficient, another 17.2% had complaints, 8.8% felt the income was satisfactory and 7.2% said that it barely matched their family needs.

## **Changing Occupation**

Around one third of household heads want to change their occupation, according to the survey. Out of those, 78.6% said it was on the grounds of non-productivity, 35.1% wanted a more secure job with a higher salary, 33.3% preferred to become employees and 10.5% felt their jobs were exhausting and unrewarding.

## **Desired Secondary Occupations**

A little over one third of household heads, or 33.7% would like to work in apiculture (raising bees), followed by 30.7 % who wanted to raise poultry, 20.8% who wanted to manufacture agriculture products and 8.9 % who would like to raise cows. Another 6.2% would like to work in the handcrafts profession, 2.2% wanted to market their own products, while the remaining respondents were distributed among other various activities.

## **Fears and Aspirations**

In terms of children's education, the majority of household heads, or 92% wished their children could reach the university level, while 4.9% wanted them to reach the graduate level, and 1.5% desired a secondary education.

However, 67.4% of the household heads did not believe their children could achieve those goals, compared with 32.6% who thought they could. The main obstacle was money, according to 95.9% of the respondents, while 4.9% said the schools were too far from their houses and 1% said they needed their children to work at an early age.

## **Type of Education**

In terms of the type of education, 73.1% of respondents preferred a regular academic education, compared with 22.4% who favored vocational training. Furthermore, 96% of respondents were not aware of any vocational institutions (besides schools) that would provide vocational education.

## **Benefits of Education**

The majority or 69.1% of respondents felt they would be benefit presently if they were provided with minimum levels of education and experience, while 26% did not agree and 4.9% did not specify.

## **Security**

The number one fear of most household heads (41.2%) was serious illness, according to the survey. Worries about securing an adequate future for their children ranked second (23.2%), followed by fear of deteriorating health or ageing (19.1%) and anxiety over losing their source of income (16.6%).

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## **Insurance**

Health insurance was required by 67.5% of household heads, followed by a pension plan, according to 35% and life insurance according to 8.3%.s

In addition, the vast majority of household heads (95.7%) said they would subscribe to the NSSF if allowed, while the remaining 4.3% would not. However, only 45.1% were aware of the subscription conditions.

## **Social Integration**

The social life of respondents was assessed in the survey, with 58.4% stating that they frequently attend weddings held in the village, while 30.4% sometimes attend and the remaining 11.2% rarely attend.

As for evening gatherings, 43.4% said they frequently attend, while 33.7% attend some of the time and 22.9% rarely attend. In terms of celebrations, nearly two-thirds attend frequently, 23.6% attend sometimes and 10.8% rarely attend.

Condolences, however, were the most highly attended social engagements, with 78.2% of respondents frequently attending such events, 16.7% attending sometimes and 5.1% rarely attending.

Finally, 64.4% of respondents said they were present for family visits most of the time, while 27.9% went sometimes and 7.7% rarely participated.

## **b. Workers, Primary and Secondary Activities (Occupation) and Income**

The following analytical presentation of the data is accompanied by tables, which are located in Annex M.

The survey covered 769 households that had an average family size of 5.11, consisting of 3,193 members. Out of the 769 household heads surveyed, 666 were employed, 66 were retired and 37 were unemployed (unemployment will be examined further below). In addition, the proportion of working women averaged 20.4%.

**Workforce Categories:** The largest number of working household heads were farmers (180), followed by laborers, including those in agriculture (64), landowners (6), raisers of livestock specializing in cows and poultry (5) and one land worker (1).

Therefore, around 244 heads of households (farmers and laborers) work directly in the agriculture sector, representing 36.6% of household heads. Another 256, or 38.5% of household heads, work in areas related to agriculture.

**Level of Income:** Almost half of the total number of household heads, or 48.2%, have a monthly income below LBP 500,000, 20.4% have an income ranging between LBP 500,000 and LBP 800,000, while 14% earn between LBP 800,000 and LBP 1,200,000. It was noted that total household income mainly consists of the household head's earnings and that the relatively low figures may be attributed to other subsistence earnings, such as subsistence farming, which is not included in the stated income.

**Secondary Work:** Around 62% of working heads of households would like to have another job, mainly in apiculture or raising poultry (64.4%), or in manufacturing agriculture products (20.8%), or handicrafts (6.2%).

### c. Labor Market Structure and Work Continuity

Employment stability can be reflected in terms of work continuity, the nature of employment and the size of the labor force. In that context, “small farmers”, “seasonal workers”, “temporary workers”, “laborers” and “daily laborers” will be elaborated upon.

**Work Continuity:** Almost half of household heads (47.2%) described their work over the past year as continuous. This was according to farmers and a good proportion of employees (23%). Another 30.5% of household heads characterized the last year’s work as seasonal, compared with 20.9% who said it included long vacation spans.

**Table 19: Continuity of Work Over the Last Year**

Continuity of Work	Frequency	%
Continuous	296	47.2
Very discontinuous	87	13.9
I work only in seasons	191	30.5
Very little holidays (for non-seasonal crops)	11	1.8
Very long holidays (for non-seasonal crops)	44	7
Discontinuity due to interference with other interests	1	0.2
<b>Total</b>	<b>630</b>	<b>100.5</b>

There are 188,000 seasonal workers in Lebanese agriculture. However, it is important to measure the continuity patterns of that work, which is more valuable when estimating the size of the agricultural labor force, its nature and measuring unemployment.

Seasonal workers (half of which are women) work about 12.7 millions days per year, which, according to the Ministry of Agriculture (FAO Agricultural Census), renders the equivalent of 83,592 permanent workers. To calculate the number of actual days the seasonal workers are employed, the number of 'seasonal' working days is divided by the number of permanent workers, which results in a total of 152 days per year. This figure indicates that seasonal laborers work half of the number of days of permanent workers (300 days per year).

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Therefore, the concept of unemployment must be understood within the framework of continuity patterns. Instead of categorizing a seasonal worker as employed during the off season, it would be more accurate to include the worker in a separate category that takes into consideration his lack of work. The same case can be made for daily laborers and those who work on a project basis.

**Laborers:** A second issue was the relationship between workers experience and income. More than half (52.7%) of household heads surveyed said their jobs did not need any experience. The majority of this group was laborers with minor daily earnings who live in full deprivation, but are categorized as 'working strong'.

Therefore, seasonal workers and daily laborers must be considered in their broad social context, and their effect can help to better understand the disguised unemployment effect.

**Working Women:** In a 1999 study, women were estimated to make up 31% of the labor force in agriculture. In another study on women working in rural areas, it was estimated that women contribute to around 40% of family income. In terms of participation in decision making, 58.8% of household heads surveyed said their wives are involved in decisions in the home, including children's education, marriage, travel, etc.

#### d. Social Empowerment Index (SEI)

A new composite index that encompasses roughly all the parameters covered in the survey was produced. The various parameters were categorized to measure the most significant indicators, and used to form the Social Empowerment Index (SEI). The internal cohesion of this index and its relationship to external indicators, in accordance with the interchangeability of indices, were checked (those steps will be addressed further below).

The index is intended to be operational and practical, in order to utilize it in similar situations, and to help in the formulation of concrete suggestion for empowerment once the different facets of deprivation are presented.

#### i. Getting to SEI

**Assessing Occupation with Income:** The assessment of occupation and income has led to a new resultant categorization of the disadvantaged by socio-economic level, as shown in Table 20 below.

**Table 20: Occupations and Income**

Categorized Occupation	Rank	Income (LBP Thousands)	Rank
Owners-big merchants- high positioned employees-free occupations	4	More than 1,600	4
Non-agriculture permanent workers- employees	3	800-1,600	3
Laborers and farmers	2	400-800	2
Unemployed- workers in highly discontinuous pace of work	1	Less than 400	1

Big brackets of income categories were combined, as shown in Table 20, for the purposes of coming up with four identifiable categories.

**Land Investment:** The survey indicated that household heads considered either purchasing, investing in or further developing previous land investments, as a means to combat deprivation and improve their standard of living. Table 21 shows that 43.8% of respondents wished to own land, while 22.2% who already owned land wanted to invest in it and 34% wanted to further develop their land investments.

**Table 21: Land Investment**

	Frequency	%
Own a land (in case of non-ownership)	245	43.8
Invest in a land (in case of owning an un-invested land)	124	22.2
Ameliorating the conditions of investment ( in case of owning an invested in land)	190	34
Total	559	100

- **Requirements for Land Investment:** The heads of households were queried about the requirements needed to realize their land ownership and investment goals, with the responses shown in Table 22 below.

**Table 22: Requirements**

Requirements	Investing in a Land Owned	Improving an already invested in land	A new job
Small amounts of funds	38.1 %	1.7 %	3.6 %
Marketing	23 %	43.9 %	17 %
Simple tools	-	-	20.7 %
Experience that can be acquired	-	-	38.2 %
Human power	17.2 %	18.5 %	-
Savings	33.3 %	61 %	-
Experience acquired and tools owned	-	-	40.5 %

Table 23 shows the various options open to household heads to meet the requirements they stated, distributed among the various categories of investment.



**Table 23: Ways to Accomplish Desires Towards Land Investments**

Type	Land Ownership	Land Investment	Ameliorating the investment in land	Productive activity
Funds/financial aids	N/A	N/A	N/A	79.9%
Savings	28.6 %	19 %	42.4 %	-
Loans	51.8 %	48.1 %	30.5 %	-
Aid from relatives	1.8 %	-	6.8 %	-
Aid from NGOs	1.8 %	14.3 %	-	8.3 %
Total	84 %	71.4 %	79.7 %	88.2 %

- **Agricultural Acquisitions:** A central question on the subject of land acquisition and investment was the existence of agricultural lands near the homes of those surveyed. The SDATL study has grouped agricultural land by location into three categories: land that is within the village area, land that is located at a 5 km distance, and land that is located at a 10 km distance. The distribution is presented in Table 24 below.

**Table 24: Potential Agriculture Acquisitions in Non-Urban Areas**

Categories	Inside	5 km away	10 km away
78 Villages	8	58	67
329 Cadastral areas	38	279	314
Lebanon (2,126 Cadastral area)	115	1646	1990

Therefore, only 8 villages out of the category of 78 contained potential agricultural land. Another 58 villages had access to land at distance of 5 km. distance, while 67 villages had potential agricultural land at a distance of 10 km. Table 25 below illustrates the size of potential agricultural land.

**Table 25: Potential Agriculture Acquisitions in Hectares**

Categories	Inside	5 km away	10 km away
Number of Villages	8	58	67
Area (hectares)	2,490	19,635	27,372

The tables indicate an average of 4.15 hectares of potential agricultural land is available per household. This was derived from the area in hectares divided by the number of villages (2,490/8), resulting in 311.25 hectares per village. That figure was then divided by the number of households in the village (311.25/75), resulting in 4.15 hectares. Following the same rationale, villages at a 5 km distance have 4.5 hectares of potential land per household.

As cited earlier, 75% of those working in agriculture own 1 hectare of land, leaving approximately 3 hectares of potential unused land per household.

- **Industry:** According to the survey, none of the household heads have been involved in industrial activities or work in the industrial sector. This can be partly corroborated by the data presented in Table 26 below.

**Table 26: Industries in Non-Urban Areas**

Category	Industries Inside	Industries 5 km away	Industries 10 km away
78 Villages	0	14	49
329 Cadastral areas	4	167	329
Lebanon (2126 Cadastral area)	31	457	941
78 Villages	225	1279	1770

- **Additional Work:** The survey showed that household heads who desired supplementary work selected fields related to agriculture and farming. This was a positive indicator in terms of the potential to achieve those goals, since there is available land and the majority of desired work was somehow associated with land (see Table 27 below).

**Table 27: Desired Additional Work**

	Frequency	%
Handicrafts	23	6.2
Production of Agricultural Products	77	20.8
Poultry Raising	114	30.7
Apiculture	125	33.7
Paid Agricultural Work	7	1.9
Personal Marketing for My Products	8	2.2
Others	18	4.9
Raising Cows	33	8.9
Raising Sheep	8	2.2
<i>Total</i>	<i>413</i>	<i>111.3</i>

Some of the following main points can be concluded:

- In order to realize their needs, certain groups advocate solutions or projects and request outside support.
- Those groups build ambitions in accordance with their capabilities and in the context of their status.
- Empowerment should be categorized in terms of the nature of needs (i.e. need to invest in land, educate children, etc), rather than the extent of needs.

In order to continue the process of constructing the SEI, it was observed from Table 28 that the goals of Category 1 respondents were the most realistic. The highest proportion of those in the category (19.4%) aimed for land investment, which was considered to be in line with their capabilities.

**Table 28: Distribution of Desires in the SEI Context**

Category (income and occupation)	Land Ownership		Land Investment		Improve Land Investment		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
4	59	24.1	17	13.7	31	16.3	107	19.1
3	99	40.4	45	36.3	74	38.9	218	38.9
2	70	28.6	38	30.6	61	32.1	169	30.2
1	17	6.9	24	19.4	24	12.6	65	11.62
<b>Total</b>	245	100	124	100	190	99.9	559	100.0

**Work Ambition and Aspirations for their Children:** As noted previously, 39% of household heads wanted to change their occupation, owing to the reasons presented in Table 29 below.

**Table 29: Reasons for Desired Change of Occupation**

Reasons	Frequency	%
Not Productive	224	78.6
Work a lot and earn little	30	10.5
My Job Was Imposed on Me	1	0.4
Could Not Develop my Job	4	1.4
NSSF/Insurance	1	0.4
Non specified	31	10.9
<i>Total</i>	<i>291</i>	<i>102.1</i>

It was observed that 78.6% of household heads consider themselves unproductive in their present job. This result is a sign of the lack of productive activities in the non-urban deprived areas, especially agricultural communities. It can also be linked to the drop in income in the agricultural sector, seasonal employment and emigration. In general, however, despite the rough conditions in such areas, residents do not tend to migrate. This has partly been explained by a conditioned upbringing, in which the value system deems land to be part of the individual's roots.

ii. Satisfaction with Income and Work Rewards

The survey showed that 18.8% of household heads had an income that matched their families' requirements, compared with a large proportion (48.8%) who stated the opposite, as shown in Table 30.

**Table 30: Matching of Household Heads' Income and Living Requirements**

	Frequency	%
Yes	130	18.8
No	337	48.8
Barely	50	7.2
Satisfactory	61	8.8
Uncomfortable	10	1.4
Dying of Hunger	1	0.1
Curses the Situation	1	0.1
Expresses Oppression	33	4.8
Complains	119	17.2
Makes Demands and Suggestions	2	0.3
<i>Total</i>	<i>744</i>	<i>107.7</i>

It can be concluded from Tables 30 and 31 that an imbalance exists in terms of the distribution of jobs and income. Based on the figures, 77.2% felt they work a lot and earn little, compared with only 16.7% who thought their income matched their efforts.

**Table 31: Matching of Household Heads' Income and Efforts**

	Frequency	%
Yes	112	16.7
Work a lot and Earn a Little	519	77.2
Others Work Less and Earn Much More	2	0.3
Expresses Oppression	64	9.5
Makes Demands and Suggestions	6	0.9
<i>Total</i>	<i>703</i>	<i>104.6</i>

**Perceptions Regarding the Future of their Children:** The survey showed that respondents had high ambitions for their children's future; especially in terms of education (96.1% desired a university or graduate level of education). Therefore, the educational level was considered a criterion of social elevation (see Table 32).

**Table 32: Desired Educational Level for Children**

	Frequency	%
Primary	2	0.3
Intermediate	6	0.9
Secondary	10	1.5
University	597	92
Graduate Studies	32	4.9
Vocational	2	0.3
<i>Total</i>	<i>649</i>	<i>100</i>

On the other hand, when asked if they could help their children achieve that "desired educational level", the majority (67.4%) said they could not. This indicated that children's education was not considered a "realistic" ambition.

### **Children's Occupation**

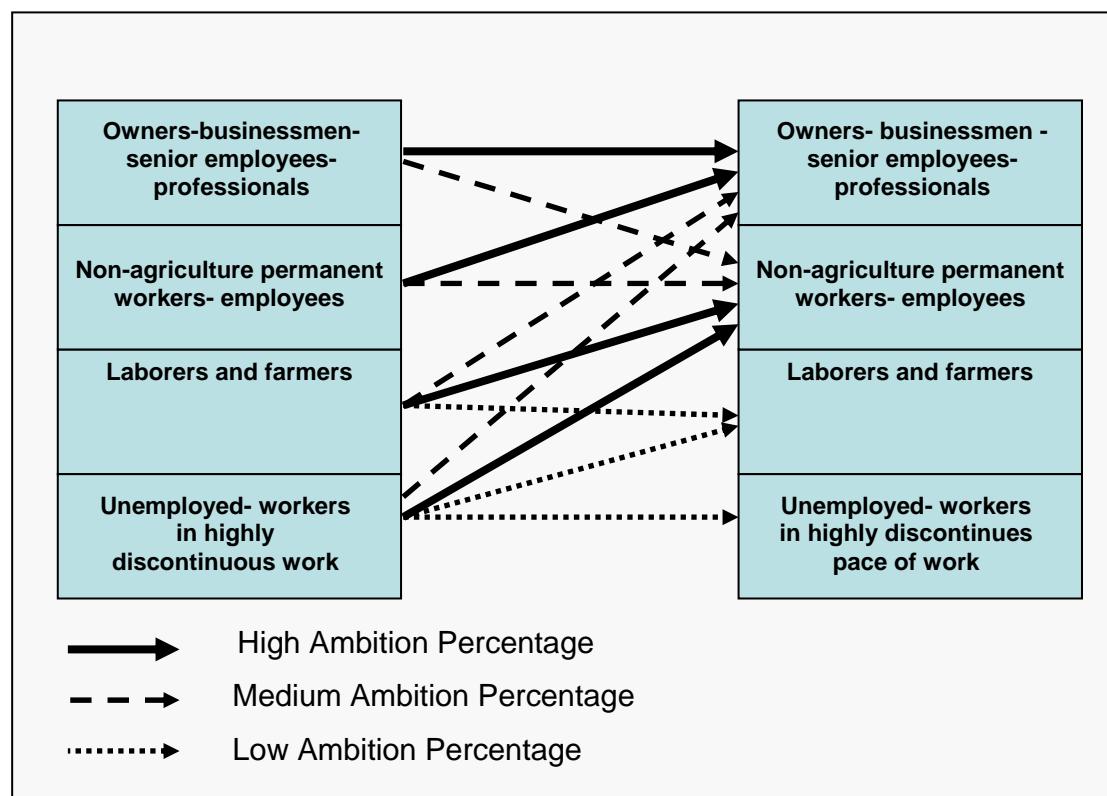
It was concluded from Table 33 that 55.3% of household heads want a stable and secure job for their children. The most commonly desired occupation was that of an “employee” (39.8%). This was followed by 15% who simply wanted a job with a better salary, while 22.5% preferred the occupations of “doctors” and “engineers”.

**Table 33: Desired Occupation for Children**

<b>Desired Occupation</b>	<b>Frequency</b>	<b>%</b>
Farmer	1	0.2
Car Electrician	1	0.2
Laborer	1	0.2
Shop Owner	1	0.2
Hairdresser	1	0.2
Military	24	5.6
Employee	172	39.8
Teacher	33	7.6
Merchant	8	1.9
Self Employed	14	3.2
Waiter	1	0.2
Manager of an institution	2	0.5
Electrician	1	0.2
Doctor	46	10.6
Engineer	50	11.6
Artisan	1	0.2
Musician	1	0.2
Lawyer	18	4.2
Journalist	1	0.2
Pharmacist	5	1.2
Pilot	2	0.5
Minister/Deputy	1	0.2
A Job With a Better Salary and Insurance	67	15.5
Research Center	1	0.2
<i>Total</i>	<i>453</i>	<i>104.9</i>

Ambition cannot be measured empirically and in absolute terms, therefore we resort to terms such as “the direction of ambition”, “ambition realism” and “ambition rank”, as shown in Figure 7

**Figure7: Household Heads' Ambitions and Desired Occupations for Their Children**



The occupation desired for children was categorized similar to that of heads of households. It was then considered, for example, that if an individual of rank 2 desires his children to reach an occupation and income of rank 4, then he aspires to climb two ranks (+2), as shown in Table 34.

**Table 34: Ambitions with Respect to Occupation and Income**

(1): Occupation and Income	(2): Desired occupation for Children	(2)-(1)	Frequency	%
4	4	0	23	69.7
	3	1	10	30.3
3	4	-1	71	60.2
	3	0	46	39
	2	1	1	0.8
2	4	-2	74	35.4
	3	-1	124	59.3
	2	0	11	5.3
1	4	-3	24	26.7
	3	-2	55	61.1
	2	-1	10	11.1
	1	0	1	1.1

Please note that we discarded those (24 persons) who are in rank four and who desire their children to be in rank 1 (+3), and who are perhaps “unrealistic” in our context.

Finally, a “final version” was established, illustrating the ambitions of heads of households regarding their children. This was in a context of three combined parameters: occupation, income, and desire for investment (Table 35).

**Table 35: Ambition in the SEI Context**

<b>Rank of Ambition</b> <b>Occupation+ Income</b> <b>+Investment</b>	<b>Rank</b>	<b>Two Ranks</b>	<b>Total</b>
3	46	0	49
2	84	55	141
1	6	47	54
Total	136	102	238

### iii. Social Empowerment Index (SEI)

This index covers all the dimensions and indicators explained in the first section (marginalization, environment, social integration, freedom, participation and awareness of development projects, and productive activity). In this section, the index is tested against an indicator of marginalization (security) and against indicators of social integration (risk and participation in family decisions), in order to observe the extent to which this parameter can trace the characteristics of social empowerment. At the end of the section, individuals’ perceptions regarding NGOs are presented.

**With respect to Risks:** The parameters of risks and insurance are tested against the SEI.

**Table 36: Dangers That Threaten the Family**

	<b>Frequency</b>	<b>%</b>
Fear of Losing Your Source of Income	126	16,6
Deterioration in Health or Aging	140	19
Securing an Adequate Future for Children	176	23,2
Severe Illness or Handicap for You or Your Children	313	41,2
Total	770	100

Figures presented in Table 36 indicate that the major source of fear (64.4%) is directly related to their children (securing their future and fear for their health).

Heads of households considered the future and health of their children to be a priority over “aging” (19%). This was partly attributed to the belief that if the future of their children was secure, there would be more ease in their old age.

This fear for the children was also observed in the desired education level, with the majority aspiring for a university level. It can be concluded that parents' concern for their children is of the same composite nature as the ambition regarding occupation, which is also a component of the indicator (Table 37).

**Table 37: Measuring Fears Against the SEI**

Concern	Frequency	%
Fear of Losing Your Source of Income	41	17.2
Deterioration in Health or Aging	44	18.6
Securing an Adequate Future for Children	53	22.4
Severe Illness or Handicap for You or Your Children	99	41.8
<b>Total</b>	<b>237</b>	<b>100</b>

**With respect to Insurance:** The most highly requested insurance was health coverage, while a pension plan ranked last (3.5%). However, 54.9% of respondents were not aware of the conditions for membership in the NSSF. (Tables 38 and 39)

**Table 38: Types of Insurance Needed**

Types of Insurance	Frequency	%
Health Insurance	٤٩٦	٦٧,٥
Life Insurance	٦١	٨,٣
Pension Plan	٢٥٧	٣٥
<i>Total</i>	<i>٨١٤</i>	<i>١١٠,٧</i>

**Table 39: Awareness of NSSF Subscription Conditions**

Response	Frequency	%
Yes	٣١٤	٤٥,١
No	٣٨٢	٥٤,٩
<i>Total</i>	<i>٦٩٦</i>	<i>١٠٠</i>

**With Respect to Participation in Decisions:** Table 40 shows that more than half of the heads of households (59.3%) involve their wives in important decisions, while 39.9% involve family members.

**Table 40: Household Members' Involvement in Decision Making**

Family Members	Frequency	%
Wife	٤٥٢	59.3
Family	٣٠٧	40.3
Children (including the Concerned Child)	٥٣	7
Nobody	٤٢	٥,٥
Non Specified	١٩	٢,٥
Elderly	١٨	٢,4
Important Figures in the Village	١	٠,١
<i>Total</i>	<i>٨٩٢</i>	<i>١١٧,١</i>



In terms of participation in decision making, it can be concluded that the status of the wife is directly related to the rank of each category. As shown in Table 41, more than three quarters of household heads (77.8%) in **category 4** declared that their wives participated in decision making, with the proportion decreasing gradually to reach 50% in **category 1**. On the other hand, the participation of the “extended family” takes an opposite path from that of the wife. The percentage of household heads involving their family in taking important decision in the lower category dropped to 28.4% in **category 4** and rose to 45.5% in **category 1**.

In the case of the children (as in the case of extended family), the percentage of household heads involving their children in the decision making increases as the category level decreases.

**Table 41: Household Members’ Involvement in Decision Making by Occupation and Income**

Occupation + Income	Wife	Family	Children (Including Child Concerned)	Nobody	Undetermined	Elderly	Village Wise Man	Total
<b>4</b>	77.80%	28.40%	4.90%	3.70%	2.50%	1.20%	0%	118.5%
<b>3</b>	61.50%	34.50%	4.90%	6.90%	1.60%	3.20%	0%	112.6%
<b>2</b>	56.60%	43.40%	7.70%	4.30%	3.30%	1.30%	0.30%	116.9%
<b>1</b>	50%	45.50%	16.70%	6.80%	2.30%	3.80%	0%	125.1%

A multidimensional indicator, such as the SEI, allows us to observe the division of roles within the family, especially between household heads and their wives, and between household heads and their children. Moreover, as mentioned earlier, different sub-groups may be present within each category, which can result in different trends of ambitions and needs. (Table 42)

**Table 42: Decision Making in the SEI Context**

	Wife	Family	Children (Including Child Concerned)	Nobody	Undetermined	Elderly	Village Wise Man	Total
<b>Frequency</b>	121	117	9	17	6	6	1	277
<b>%</b>	51.3	49.6	3.8	7.2	2.5	2.5	0.4	117.3

**Table 43: Decision Making in the SEI Context Within Different Categories**

SEI	Wife		Family		Children (Including Child Concerned)		Nobody		Unspecified		Elderly		Wiseman in the Village		Total
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
<b>3</b>	27	58.7	14	30.4	2	4.3	6	13	0	0	1	2.2	0	0	46
<b>2</b>	64	46.4	68	49.3	5	3.6	9	6.5	5	3.6	3	2.2	1	0.7	138
<b>1</b>	30	57.7	35	67.3	2	3.8	2	3.8	1	1.9	2	3.8	0	0	52
<b>Total</b>	121		117		9		17		6		6		1		236

It can be concluded from Table 43, which tests Table 42 against the SEI that most of the percentages have changed:

- The category with the lowest level (1) in the SEI context (characterized by low income and ambition towards the children, in addition to the need/desire to invest in land) showed an increase from 50% to 57% in household heads who involve their wives in decision making.

Therefore, it can be concluded that there are no inferior perceptions of women within this category. In addition, equal treatment of both genders was observed in the family, based on the responses to which child would be sent to university if the household head had the means (the highest percent responded that it would be the “most intelligent”).

- Loyalty to the family was evident in category 1 in the SEI context, with 67.3% who said they involve their families in important decisions. This figure was 45.5% before taking the SEI into account.
- The category that least wished to invest in land and had the least ambition towards the children (1) appeared to be the most traditional since it consulted with its family the most. On the other hand, the opposite was true for category 3, which appeared to be the least traditional.

**Relation with Institutions:** The fourth indicator discussed in this section is the relation to institutions.

**Table 44: Awareness of Supporting Institutions**

	Add/change something in the house	Own/invest/improve the investment of a land	Additional productive activity	School scholarships
No relation	83.5 %	89.2 %	92.5 %	83.8 %
Negative result (because of sectarian considerations, lack of guarantees, political decisions, complicated administrative work)	2.7 %	1.8 %	1.8 %	0.3 %
I know of such institution, but I have no relation with any	9.6 %	4.7 %	5.8 %	8 %

Table 44 shows that the majority of the respondents (92.5%) cannot rely on relatives for support in new productive activities they would like to undertake.

Table 45 below shows that only 28% of household heads said they were aware of associations that provide vocational education. Furthermore, there was a small group of respondents (2.7%) who said they had contacted such institutions, but their requests were rejected. The rejections were either a result of political interference, sectarian considerations or the complexity of paperwork.

**Table 45: Awareness of Institution, Offering Vocational Training, Other Than Schools**

Response	Frequency	%
No	٢٨	٤
Yes	٦٦٤	٩٦
<i>Total</i>	٦٩٢	١٠٠

iv. Social Integration and the SEI

**At the level of the family:** Three consecutive generations were particularly present in terms of participation in decision making. It was clear that the household head relies on the children for the future, yet involves the older generation (parents or kin) in decision making (Tables 46 and 47).

**Table 46: Perceptions Regarding Children's Marriage to Individuals in Another Area**

Response	Frequency	%
Yes	٧٣٩	٩٦,١
No	٢٥	٣,٣
<i>Total</i>	٧٦٤	١٠٠

**Table 47: Perceptions Regarding Children's Marriage to Individuals from Another Religion**

Response	Frequency	%
Yes	٢٣١	٣٠,٣
No	٥٣٢	٦٩,٧
<i>Total</i>	٧٦٣	١٠٠

Half of respondents (51.6%) preferred a family size ranging from 3 to 4 members, for their children (Table 48).

**Table 48: Preferred Family Size for Children**

Family Size	Frequency	%
١-2	162	21.1
٣-4	397	51.6
5 and more	155	20.2
Non Specified	٥٥	٧,2
<i>Total</i>	٧٦٩	١٠٠

On the other hand, as shown in Table 49 below, 28.1% of the middle category recommended a family size of 1 to 2 children, while 43.9% of the lowest category recommended 3 to 4 children. This is compared with 56.6% and 60% for the two remaining categories shown in the table.

**Table 49: Desired Family Size in the SEI Context**

Family Size	1-2		3-4		5 and above		Unspecified		Total
	#	%	#	%	#	%	#	%	#
3	2	4.4	28	60.9	16	34.8	0	0	46
2	39	28.1	61	43.9	32	23.1	7	5	139
1	6	11.3	30	56.6	17	32.1	0	0	53
Total	47		119		65		7		238

*At the level of the village:* It was concluded that household heads have strong relationships with their fellow villagers, as shown in Table 52. This was especially evident in funerals, with 78.2% of respondents who attend frequently, followed by 65.6% who attend celebrations.

**Table 50: Participation in Village Social Activities**

Type of Activity	Frequently		Sometimes		Rarely	
	Frequency	%	Frequency	%	Frequency	%
Weddings	440	58.4	229	30.4	84	11.2
Parties	316	43.4	245	33.7	167	22.9
Celebrations	500	65.6	180	23.6	82	10.8
Offering Condolences	599	78.2	128	16.7	39	5.1
Family Visits	493	64.4	214	27.9	59	7.7

*Civil Society (NGOs, political parties, ministries, municipalities):* Respondents' perceptions towards NGOs and political parties were negative, but generally positive towards municipalities.

- *Associations:* Table 51 shows that 37.5% of respondents considered associations as beneficial, compared with a similar percentage (37.1%) who disagreed.

**Table 51: Usefulness of Participation in Associations**

Degree of Usefulness	Frequency	%
Not Useful	202	37.0
Useful for me	50	9.2
Useful for the Village	202	37.1
Useful for the Country	102	18.8
Total	556	102.6

The “non beneficial” response was given by 44.4% of lower categories, as shown in Table 52.

**Table 52: Participation in Associations in the SEI Context**

Participation SEI	Non-Beneficial		Beneficial for me		Beneficial for the Village		Beneficial for the Country		Total
	#	%	#	%	#	%	#	%	#
3	14	31.8	5	11.4	22	50	3	6.8	44
2	31	29.8	16	15.4	40	38.5	17	65.4	104
1	12	44.4	2	7.4	7	25.9	6	22.2	27
<b>Total</b>	<b>57</b>		<b>23</b>		<b>69</b>		<b>26</b>		<b>175</b>

- **Political Parties:** A major rejection of political parties was observed, as shown in Table 53 below.

**Table 53: Usefulness of Participation in Political Parties**

Usefulness	Frequency	%
Not Useful	379	71.5
Useful for me	25	4.7
Useful for the Village	94	17.7
Useful for the Country	39	7.4
<i>Total</i>	<i>537</i>	<i>101.3</i>

However, in the SEI context, rejection figures fell to 63.9% in lower categories, and increased to 79.5% in higher categories, as shown in Table 54. Moreover, a portion of those lower categories (30.6%) consider political parties to be beneficial for the village, while only 15.4% of higher categories do so. Only 2.6% of the higher category and 2.8% of the lower one considered political parties to be beneficial nationally.

**Table 54: Participation in Political Parties within SEI context**

Participation SEI	Non-Beneficial		Beneficial for me		Beneficial for the village		Beneficial for the Country		Total
	#	%	#	%	#	%	#	%	#
3	31	79.5	1	12.5	6	15.4	1	2.6	39
2	67	69.8	5	5.2	17	17.7	10	10.4	99
1	23	63.9	2	5.6	11	30.6	1	2.8	37
<b>Total</b>	<b>121</b>		<b>8</b>		<b>34</b>		<b>12</b>		<b>175</b>

- **Municipalities:** Municipal work was the most highly acclaimed, with 85.6% of respondents (even those that lack a municipality in their village) considering them beneficial. Tables 55, 56 and 57 highlight the evaluation of municipal work, its comparison with the work of ministries and a comparison in the SEI context.

**Table 55: Municipalities in SEI Context**

Participation SEI	Non-Beneficial		Beneficial for me		Total
	#	%	#	%	#
3	4	11.1	32	88.9	36
2	14	13.6	90	57.4	104
1	5	25	15	75	20
<b>Total</b>	<b>23</b>		<b>137</b>		<b>160</b>

**Table 56: Comparison with Ministries**

	Frequency	%
Worse	١٩	٣,٦
Similar	٦٦	١٢,٥
Better	٤٤٣	٨٣,٩
<i>Total</i>	٥٢٨	١٠٠

**Table 57: Comparison with Ministries in the SEI Context**

Participation SEI	Not Better		Similar		Better		Total
	#	%	#	%	#	%	#
3	2	5.7	0	0	33	94.3	35
2	3	3.2	11	11.8	79	84.9	93
1	0	0	6	22.2	21	77.8	27
<b>Total</b>	<b>5</b>		<b>17</b>		<b>133</b>		<b>155</b>

In terms of social integration, it can be concluded that there is no communication or interaction between the following three circles: family/civil society/state. Second, there is a positive perception of the role and status of women within the family. Third, there is no local authority in the village, owing to the governing confessional system in Lebanon. Fourth, there is low credibility and a high lack of confidence as far as NGOs is concerned. Finally, a trend towards the municipality as a local official body can be observed.

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### **2.3. GIS Mapping and Proxy Indicators-Expenditure Composite Index (ECI)**

These indicators are objective, quantitative, timely and regular, spatial, and can be used as proxies, for ranking, and with some refinements, for evaluating permanent residents' expenditures. They should therefore be seriously considered by ESFD for measuring and monitoring poverty and impact of policies and interventions. GIS mapping made use of the analysis of small residential and commercial units in Annex R, telephone and electricity expenditures, and the new construction composite indicator to give impetus to a new form of research in this area in Lebanon.

#### *2.3.1. Methodology*

##### a. Layers to be Used

From the “SDATL” (“Shema Directeur D’Amenagement du Territoire Libanais”) project, the following layers were used:

- Cadastral Limits with the following attribute information:
  - Primary, secondary, and vacant dwellings
  - Business activity based in shops
  - Rate of construction relative to existing structures
- Villages as defined by the “SDATL”
- Major Roads as defined by the “SDATL”

From other governmental sources:

- From EDL: A list of subscribers to the EDL network with the amount of consumption
- From OGERO: A list of the amount of subscribers and the amount of minutes used per central exchanges.

##### b. Tabular Data Manipulation

- EDL data was linked to the “SDATL” village layer using the village code.
- OGERO data was linked to the “SDATL” village layer using the village code.

Due to the fact that some of the data were linked to the point villages and some data were available at the cadastral level and because the area divisions used by either EDL or OGERO do not match the cadastral divisions in Lebanon, it was decided to conduct the analysis spatially rather than by geographic units.

By spatially we mean that data will be assessed against each other based on its geographic location rather than belonging to a cadastral area or so.

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### c. Index Data Preparation

#### i. The Ratio of Primary Dwellings per Activity

Calculated values of the adjusted ratio were sorted and clustered into 5 data classes from the smallest ratio (few dwellings for each shop, good) to the largest ratio (large number of dwellings for each shop, bad).

In order to rank their situation by category of expenditures, various gauges of economic activity in different cadastral areas across Lebanon were assessed in the survey,

The data incorporated the number of primary and secondary dwellings in the area, defined as permanent and seasonal residences, respectively; retail stores; restaurants and hotels; and services shops, such as hairdressers.

#### **Number of Residents**

Vacation homes, which can be an important source of seasonal economic activity, were not excluded. The primary dwellings were corrected to include, in part, the secondary dwellings as they are used in vacation times, which were estimated at 1/3.

The equation, where 0.3 represents the ratio of secondary dwellings, is added to the number of primary dwellings to estimate the total number of residents in the area.

Residents = Primary Dwellings + 0.3 Secondary

#### **Sum of Shops**

Taking into consideration that not all shops equally reflect the situation of a town, a number of coefficients were adopted to sum up the shops. The equation assigned restaurants and hotels a coefficient of 1, services a coefficient of 0.8 and retail stores a coefficient of 0.6, in order of strength of economic activity.

*Sum of Shops = 1 Restaurants and Hotels + 0.8 Services + 0.6 Retail*

This produces our formula for the ratio of primary dwellings over activities:

*Ratio = Residents / Sum of shops*

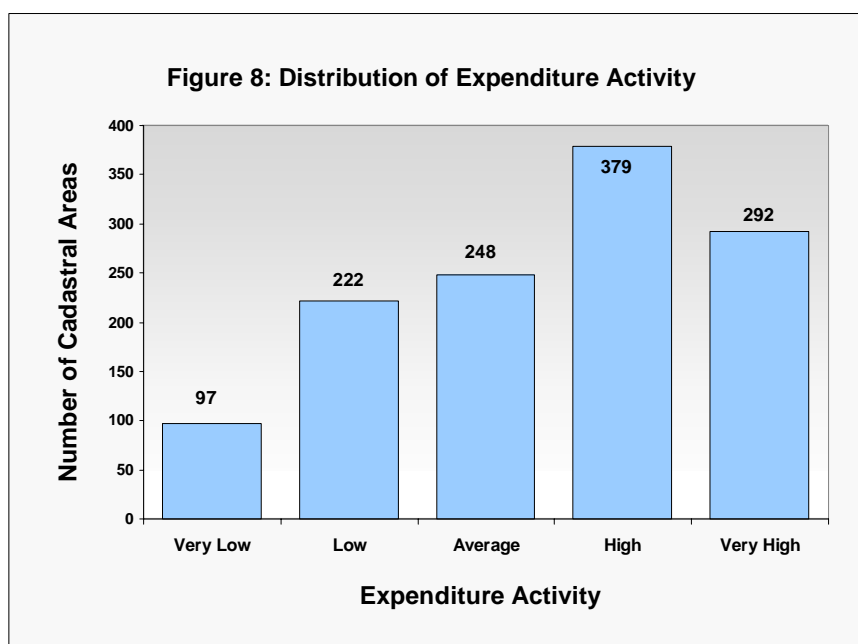
#### **Major Roads Effect**

Major roads that cross through towns tend to affect the number of shops opening in the area, irrespective of the town's consumption power or status. Therefore, towns crossed by major roads must have their SUM OF SHOPS adjusted to remove any shop opened for passers by, not for residents.



It was assumed that 60% of shops opened in such cadastral areas are for passers by. This ratio sorts the cadastral areas by how well they are doing, based on the number of shops available. The formula divides the number of residents over the sum of shops, where 0.4 represents the shops that are not for passersby, or 1 for shops in towns not crossed by major roads.

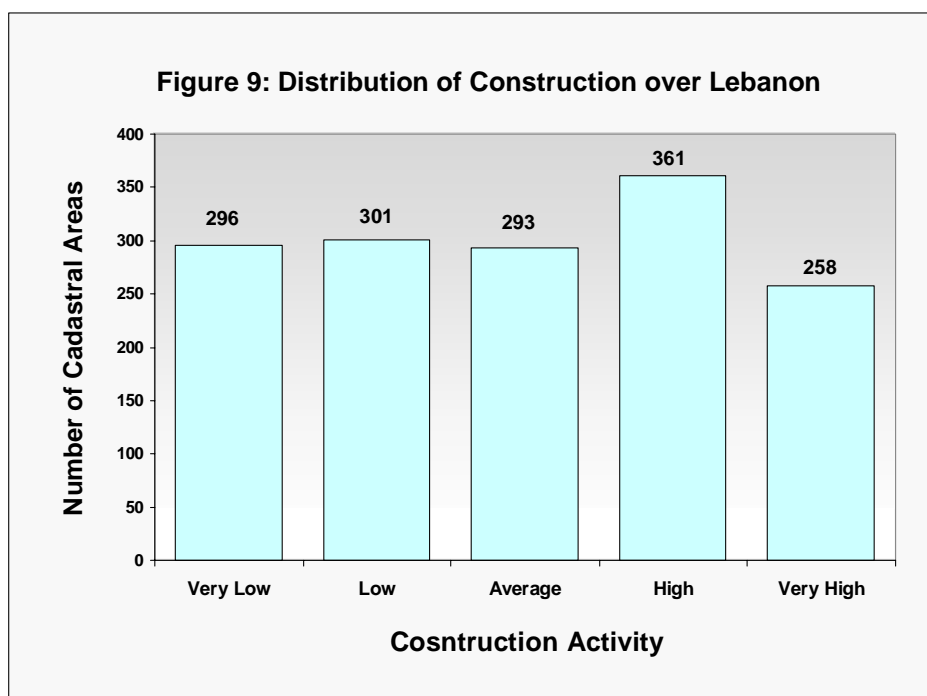
$$\text{Adjusted ratio} = \frac{\text{Residents}}{\sum \text{Sum of shops}} * 0.4 (\text{for shops in towns that cross major roads}) * 1 (\text{for shops in towns with no major roads})$$



## ii. Construction Activity

In addition to the ratio, the level of construction activity was used to assess the amount of growth in a cadastral area.

The level of construction activity was divided into 5 categories, from very low (5) to very high (1), as follows: 5 = 1% build up, 4 = 7% build up, 3 = 12.5% build up, 2 = 20% build up and 1 = 35% build up.



### iii. EDL Consumption

For each town, the average consumption of power was calculated, based on the number of subscribers and the amount of consumption in each EDL power division. The result is an average of power consumption / EDL town.

EDL Classes:

Class 0: No Data (Not shown in graph)

Class 1: 0-100 kw-h

Class 2: 100- 200 kw-h

Class 3: 200- 300 kw-h

Class 4: 300- 400 kw-h

Class 5: 400- 500 kw-h

Class 6: above 500 kw-h

The data statistics for this period (average Kwhr/subscriber/town) are as follows:

Total consumption: 276250 kw-h

Mean: 233 kw-h

Min: 57 kw-h

Max: 543 kw-h

However, after a further investigation of the EDL data, we opted to discard it in the calculation of the composite index due to the substantial lack of spatial coverage of the data.

iv. Phone Use

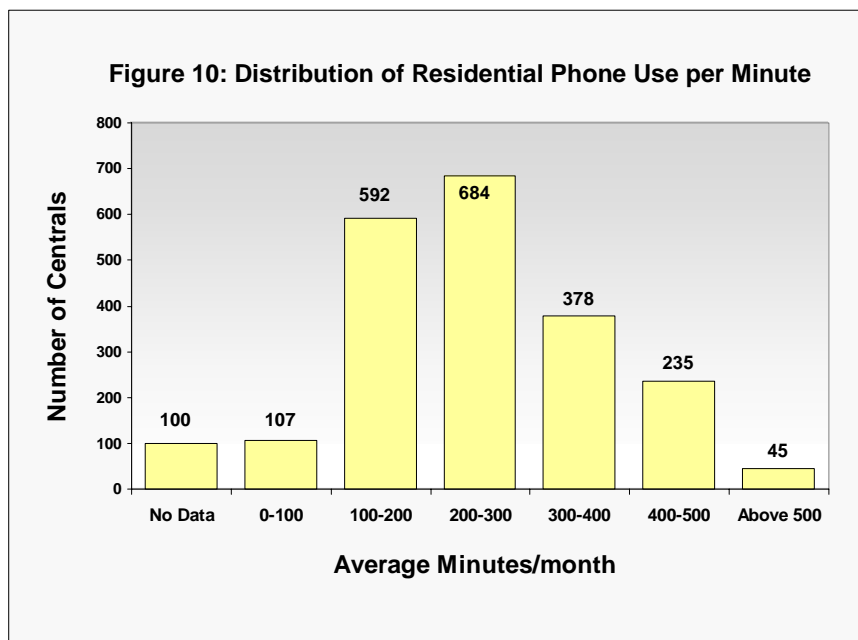
A Map of OGERO area divisions was provided, along with a list of the central exchanges with the amount of minutes “talked”. The cumulative monthly average of phone use was calculated for the months of January, February, and March 2004, as these months reflect the use of phone by residents and not tourists or vacationers. Furthermore, data for both the residential and commercial phone use is provided separately

Residential phone Classes:

- Class 0: No data
- Class 1: 0-100 minutes
- Class 2: 100- 200 minutes
- Class 3: 200- 300 minutes
- Class 4: 300- 400 minutes
- Class 5: 400- 500 minutes
- Class 6: above 500 minutes

The data statistics for this period (average minutes/subscriber/town) are as follows:

- Total: 520,750 minutes
- Mean: 255 minutes
- Min: 1 minute
- Max: 595 minutes

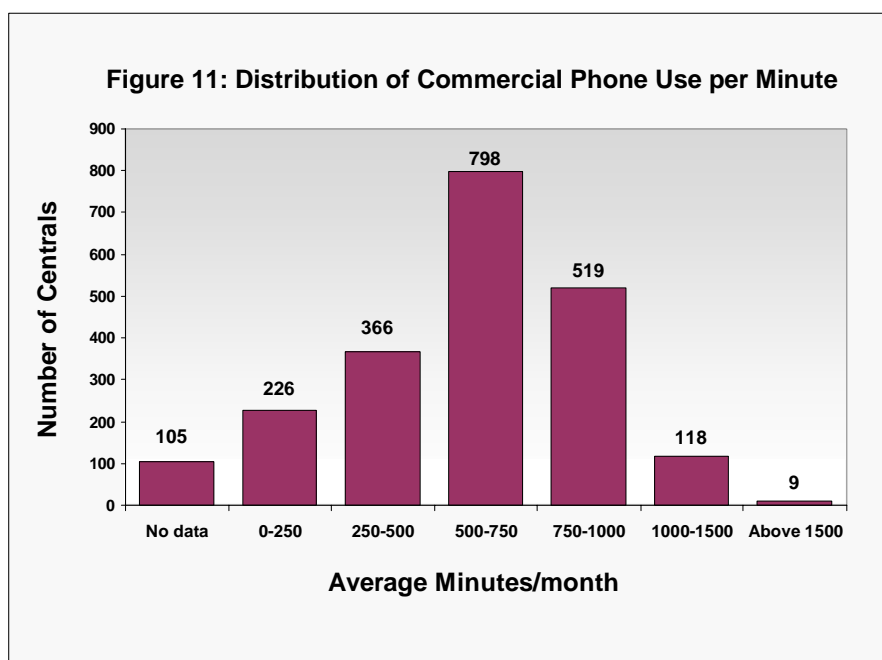


Commercial phone Classes:

- Class 0: No data
- Class 1: 0-250 minutes
- Class 2: 250- 500 minutes
- Class 3: 500- 750 minutes
- Class 4: 750- 1000 minutes
- Class 5: 1000- 1500 minutes
- Class 6: above 1500 minutes

The data statistics for this period (average minutes/subscriber/town) are as follows:

Total: 1,254,000 minutes  
 Mean: 615 minutes  
 Min: 9 minutes  
 Max: 2800 minutes



As commercial phone activity does not reflect the personal expenditure of the individuals, it was decided to use the residential phone activity for the composite index calculation.

*d. Expenditure Composite Index Development (ECI)*

Using the commercial activity layer, the construction layer, and the residential telephone layer, a spatial analysis was conducted based on the following formula:

For each geographic unit, the following was calculated:

If the geographic unit has data in all 3 layers:

$$ECI = (K_1 \text{ Telephone} + K_2 \text{ Activity} + K_3 \text{ Construction}) / (K_1 + K_2 + K_3)$$

If the geographic unit has data in only 2 layers

$ECI = (K_1 \text{ Telephone} + K_2 \text{ Activity} + K_3 \text{ Construction}) / (K_1 + K_2 + K_3)$ , where  $K_1$  is removed from the denominator for the layer with zero value.

### 2.3.2 Findings

- It is obvious that the factors influencing the levels of income have a strong impact on urban and rural environment. In the urban areas, income is high and it directly affects a considerable area within a vast radius that includes not only the suburbs but also part of the rural areas as well. Symmetrically, the most remote rural areas are characterized by lower income levels. This hypothesis is reinforced by the findings of the two field surveys already conducted.
- The remoteness of a rural area is not a simple measurement of distance, but is a measure of accessibility (i.e. time to reach the nearest significant town and the accentuation of relief).
- In characterizing urban and rural areas we should pay attention to the scale and specificity of each area. For example in the vast areas of North Beqaa, Irsal and Hermel perform urban functions (i.e. relative density of population, commercial and service centers, administrative role, etc.) (Annex R) Detailed Analysis of Small Business Sectors and Housing Units. This explains why for example Irsal and Hermel are better off than the surrounding villages).
- Once urban settlements grow beyond a certain threshold, we notice emergence of poverty pockets within the near suburbs (Hay Al Sillum and the Palestinian camps near Beirut, Biddawi and the Palestinian camps North of Tripoli. Another example is the quarters of Baalbeck that once incorporated in the average indicators for the town of Baalbeck show a lower income for Baalbeck as a whole than for Hermel and Irsal).
- The mapping shows in a systematic manner the resilient influence of the war demarcation lines and displaced areas. Areas that have been concerned with these factors still appear to constitute major pockets of relative poverty. The permanent residents of those areas are mainly elderly people who did not manage to leave. They rely on scarce resources (such as agriculture, mainly local farming), however the density of the population of those areas is still very low compared to other areas nearby.

For example, the previous demarcation line or areas of displacement exist in the Qada of Batroun, Bcharre and Koura. The second line stretches along the high course of the Ras El Metn area. The third area exists in the Jurd region in the Qada of Aley. The fourth line area lies in the southern edge of Chouf (Bater-Bisri). The fifth is found east of Saida (Iqlim AL Tifah, Kfarfalous etc.). The sixth area is the Mount Rihan area stretching into Beqaa. The final region is in the southern borders of Lebanon such as Al Adaisi.

- It is noteworthy that the poor households who live in the geographically small pockets of poverty in the suburbs of the large towns are by far more numerous than the poor households that live in the large deprived rural areas. This also shows that due consideration should be given to the classification of areas of poverty on the basis of settlements.
- Typology (physical and socioeconomic characteristics) rather than administrative and political divisions (Qada and Muhafaza) should be a basis of analysis and decision making. Since relying on the latter criteria, hide the various effective patterns of poverty. This methodology helps in overcoming the traditional political and religious biases. It is needless to say that this approach should be managed with other pertinent and reliable approaches.

On the basis of the above findings it appears that this new approach helps in designing a new policy strategy of intervention. For example, having accounted for the local urban polls, or the intensity between the urban poles and surrounding rural areas, one might argue that intervention should target the strengthening of the driving powers of those poles rather than dispersing assistance and actions on smaller remote areas.

#### **2.4. Fishermen and craftsmen**

The total number of fishermen in Lebanon is estimated at 6,550, while the number of boats is estimated at 2,500. To get an overview of the situation of fishermen, Information International conducted a field survey covering a sample of 400 fishermen at different Lebanese ports. The data collected were designed to provide information about their socio-economic situation, their equipment and gear, their fish production potential and the problems they faced, as well as their needs and demands (Table 58).

**Table 58: Sample Distribution**

<b>Name of Port</b>	<b># of Fishing</b>	<b># of Fishermen</b>	<b>% of Total</b>	<b># of Questionnaires</b>
Tripoli	900	2500	59.8	239
Enfeh	100	180	4.3	18
Sour	240	500	12	48
Saida	120	220	5.2	21
Byblos	100	150	3.6	14
Beirut (Ain Mreisseh and Dora)	325	630	15.1	60 (40 in Dora and 20 in Ain Mreisseh)
<b>Total</b>	<b>1785</b>	<b>4180</b>	<b>100</b>	<b>400</b>

##### *2.4.1. Fishermen's Profile*

According to the survey results, almost half (49.5%) of the fishermen are between 25 and 44 years of age. Moreover, about 75% (75.4%) of them are illiterate or have nothing more than the elementary level of education (Tables 59-60).

**Table 59: Age Distribution of Fishermen**

Age Group	Percentage (%)
18-24	8.8
25-34	25.0
35-44	24.5
45-54	19.5
55-64	14.8
65 and above	7.4
<b>Total</b>	<b>100</b>

**Table 60: Distribution of Fishermen According to Education Level**

Educational Level	Percentage (%)
Illiterate	36.7
Elementary and below	38.7
Intermediate	17.7
Secondary	5.6
Vocational	1.3
Total	100

#### 2.4.2. Income

Around 70% of fishermen earn a monthly family income ranging between US\$200 and US\$500. On average, only one person is employed in each household.

Most fishermen started to practice fishing 20 to 30 years ago. The occupation is a family tradition for 71.5% of respondents, the main objective being to sell their fishing products (98%) rather than to use them for personal consumption (2%).

Only 37 of the 400 fishermen surveyed reported being engaged in another line of business, mainly skilled labor (9 fishermen), privately owned businesses (8) and employees (7).

The net monthly income from fishing reached about LBP 400,000 per fisherman. Income from other sources, where applicable, amounted to LBP 378,000 per month, while their monthly household expenditure exceeded LBP 550,000.

#### 2.4.3. Fishermen's Families

On average, the size of the household of the fishermen surveyed is 7. The majority of their wives (86.8%) do not work, 5.5% of them are teachers, another 5.5% are self-employed, and only 2.2% are employees.

As for the children, the majority of both working males and females belong to the age group 20-24 years. Nevertheless, there is a discrepancy between the rates of working men and women, with the highest rate of working men being 46.2% compared to only 22.7% for females.

Male children of the fishermen surveyed start to work at an early age (12-14 years). They are engaged mainly in fishing activities (48.2%), skilled labor (20.8%) and the army (6.9%).

The educational level of the children of the fishermen surveyed is relatively low, with the majority having attained only the elementary level education or in some cases the intermediate level. University education among these children is uncommon.

On average, two persons per family are engaged in fishing, thus lending support to the previous statement that fishing is mainly a family tradition.

#### *2.4.4. Tenure Status*

Of the fishermen surveyed, 44.5% live in rented houses, 42.2% are landlords, 11% live with their parents, while lease (investment) is restricted to just 1%. Free occupancy is restricted to 0.8% of the sample and 0.5% reported living in small huts on the coast.

#### *2.4.5. Fishing Boat Characteristics and Equipment*

When asked about their boats, 49.8% of the fishermen surveyed described the condition of their boat as "good", 39% as "fair", 7% as "bad"; only 4.2% reported that their boat was in an excellent condition.

As for boat insurance, only 3.9% of respondents had insured their boats, while 96.1% had not.

#### *2.4.6. Problems*

##### a. Technical Problems

More than half the fishermen surveyed (64%) reported facing technical problems during their daily fishing trips. These are related to equipment as well as boat and gear maintenance.

As for equipment, the non-availability of radars ranked first (37.7%), followed by the poor conditions of fishing nets (35.8%), the lack of radios (10.4%), the lack of rescue equipment (7.6%), the lack of compasses (3.8%) and the lack of other equipment (4.7%).

In addition, fishermen complained of the lack of appropriate equipment at fishing ports, such as the absence of lights (66.1%), garbage and pollution (11.9%), the lack of storage space for gear (11%), the lack of fresh water (4.6%), the maintenance of jetties (3.7%) and other factors (2.7%).



## b. Competition

Of the fishermen surveyed, 31.8% faced competition in their line of business while 68.2% did not. Of those who faced competition, 47.6% attributed it to the increase in the number of fishermen, 33.8% to fish imports, 6.2% to foreign labor in the sector, and 6.2% to price differentials among fishermen, 4.8% to the availability of frozen fish, and other reasons (1.4%).

## c. Training Needs

Training is not considered an urgent need for the fishermen surveyed. Some 79.5% of respondents reported that they did not feel a need to join specialized training sessions or workshops in their line of business, compared to only 20.5% who reported their willingness to do so.

Introduction of new equipment and fishing methods ranked first among the preferred training topics (65.9%). Detailed knowledge about the various fish species and the areas best fit for fishing ranked in second place (25.8%), followed by advanced rescue methods (4.1%) and others (4.2%).

As for the institutions best suited to organize these training sessions, the overwhelming majority of respondents (84.4%) listed the Ministry of Agriculture first, followed by the Fishermen's Syndicate (6.7%), while 4.4% could not specify an institution that was suitable to implement such an initiative.

When asked about the most urgent form of assistance they needed, the fishermen first asked for an increased supply of new fishing nets and fishing gear (29.6%), followed by new technical equipment and spare parts for their boats (23.1%). Financial assistance ranked third (22.6%), while social security and insurance came fourth (17%), followed by an array of other needs (7.7%).

## **2.5. Craftsmen (100 Questionnaires)**

### *2.5.1. Overview of Socio-Economic Conditions*

Lebanon's handicraft businesses are mainly family-owned and, therefore, strong family relations characterize their structure. As a result, the growing rate of broken homes has had a direct negative impact on this sector. In addition, handicraft skills and know-how are passed down from generation to generation, and involve knowledge of old, inherited techniques. The lack of widespread training in handicraft specialties has meant the absence of development in terms of production volume and has hindered the sector's evolution.

Since the 1950s however, there has been a slight movement towards establishing small organizations, and recruiting workers outside the family, rather than just working from home. Some new techniques and equipment have also been introduced.

The survey conducted with 100 craftsmen in all areas had revealed various characteristics.

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Handicraft workers reside in small homes relative to family size, with an average of 2.5 family members per room. They also reside mainly in suburban areas, close to market places. The average age of handicraft workers is 50, a negative indicator that reflects the lack of youth participation and the threat to the sector's continuity. A high proportion, estimated at 80%, of handicraft workers is married. The average number of family members is 7 and the average number of children is 5.1.

In terms of education, estimates indicate that one fifth of elderly handicraft workers are illiterate, of which one third has reached the elementary level of education. This is in contrast to 50% of younger workers who have received intermediate education, which is considered a positive factor in the profession's development. The overall lack of education in the handicraft profession can be attributed to the profile of workers who tend to be orphaned, lack a breadwinner in the home or poor school performance.

The majority of handicraft professions do not have trade unions, but a similar body exists, known as the "Sheikh El Mou'alemeen". Its tasks include resolving professional disputes and protecting the profession from newcomers. The organization's strict hierarchy and ranking system make it difficult for new members to join and limit its development. The "Sheikh El Mou'alemeen" is also very protective of the profession and safeguards handicraft secrets in an attempt to maintain their distinct high quality.

The few handicraft unions that do exist are also very limited in their scope. They mainly deal with organizational matters and requests for increased wages. They lack a shared goal in terms of income, work, production and supervision of standards and particulars of the profession.

In addition, the role of unions in solving disputes between workers and employers has not been necessary, as disagreements have been limited to family issues.

In terms of health coverage, only five members of the handicraft industry are registered at the National Social Security Fund (NSSF). Those in the handicraft profession argue that it adds an extra financial burden, which translates into higher production costs. On the other hand, there seems to be a lack of awareness of the benefits of the Fund, especially when considering the manual labor involved in handicraft. Physical toil is a main component of the work, and many eventually suffer from back problems, allergies or other health troubles. As illness is one of the major concerns of handicraft workers, health coverage should be a key aim, either through subscription to health insurance or through the NSSF.

Handicrafts depend on local raw materials for production, which is important at the economic level. Approximately 40% of specialized handicrafts such as production of bells, knives, knitted goat hair materials and copper products do not have to worry about competition. However, other kinds of handicrafts have to compete with similar imported products. The market for handicrafts is usually local and in the vicinity of production locations, although some have begun to export.

In terms of capital and financing, this is usually acquired through the sale of real estate, family financing or financial support from relatives residing overseas.

### 2.5.2. Geographical Outreach and Current Status

Almost 10,000 handicraft professionals are distributed throughout different areas, as shown in Table 61.

**Table 61: Distribution of Handicrafts Professionals by Area**

Profession			Area
Type	No. of Craftsmen	Nature of Profession	
Leather and Tanning Professions	44	Shoes	Beirut and Suburbs, Ansar, Bint Jbeil, Baflich, El Babelieh, El Bazourieh, Jebsheet, Harouf, Deir El Zahrani, El Dwair, Tyre, Tayr debba, El Aabasieh, Qaaqa'eieh El Jeser, Kfarseer, El Marwanieh, Nabatieh, Burj Hammoud, Bdadoun, Bleibel, Ain Aanoub, Al Qbayat, El Hermel, Baalbeck, Shmasttar, Kamed Ellouz, Mashghara, Qana, El Bazourieh and Aadaisy.
		Leather tanning	Bsous, Dawra, Mashghara
Knitting	436	Weave of carpets, mats and abayas	Ihmej, Barja, Baskenta, Bterram, Baakleen, Jbal El Boutem, Jdeidet Baalbeck, Hasbayya, Hamlaya, Beit Shabab, Roum, Safra, Aabayeh, Ain Aalq, Aainab, Farayya, El Fakha, Fghal, Kfarmashki, Kfarthebian, Kfarqatra, Mazraat Yashou'a, Beit El Deen, Aamsheet, Quartaba, Zouk Mkayel, Ain Aar, Dawra, El Hlaleyeh, El Aabadeyeh, Sharoun, Sawfar, Aley, Ghaboun, Bsous, Bshetfeen, Sheheem, Baqaata, Aarmoun, Deir Qoubel, El Shwaifat, Douma, Amioun, Zgharta, Sera'een, Bebneen, El Aabdeh, El Menieh, Tekreet, Al Qbayat, El Hermel, Aarsal, El labweh, Baalbeck, Kfarzabad, Zahle, Ksara, El Marj, Yantah, Deir El Aashaier, El Mhaidtheh, Kfarmashky, Sohmor, Seghbeen, El Marj, Kerfraya, Saida, El Ghasanieh, Sarafand, Tyre, Rmeish, Zefta, Toul, Hasbayya and Bleeda.
		Knitting goat hair	Sheheem
		Fishing equipment gill nets etc.	Saida, Tabarja, Tyre, Sarafand, Tripoli, El Aabdeh, Dawra, Qalamoun, Batroun and Jbeil.
		Mats, baskets and brooms	Bleeda, Bqosta, Kefarya, Karkha, Ehden, Beisour, Aanout, Kahlounieh, Marsta, Maraat El Thaher, El Werhanieh and El Ghesanieh.
Wooden and Mosiac professions	502	Furniture	Saida, Tripoli, Kfarhelda, Sebaal, Kfarsaroun, Haret El Khaseh, Jnata, El Skaikah, Besherri, Zouk Mkaiel, El Hlalieh, El Aabadieh, El Ouzaei, Shwaifat, Houmal, Bleibel, Ain Aanoub, Besour, Al Aareda, Rahbeh, Bebneen, Kfarhabou, Douma, Amioun, Tripoli, Tannourine, Al Ain, Aarsal, Riah, Wadi El Aarayesh, El Refeed, Kawthareyat El Syad, Al Aaqbeieh, Khayzaran, El Zrariah, El Aabaseieh, Tyre, Deir El Zahrani, Rmeish, Ain Ibel, Rshaf, Beit Yahoun and Bint Jbeil.
		Agricultural equipment	Beit Yahoun, Rshaf and Bleeda.
Glass professions	446	Glass professions	Sarafand, Beddawi, Aaramou, Aalai and Bettshai.

**Table 61 (Cont'd): Distribution of Handicrafts Professionals by Area**

Profession			Area
Type	No. of Craftsmen	Nature of Profession	
<b>Ceramics and pottery</b>	<b>502</b>	Ceramics and pottery	Rashia El Fakhar, Aaeta El Fakhar, Thahr El Ahmar, Deir Kousha, Asayya, Bshetfeen, Beit Shabab, El Ghazieh, Khaldeh, El Naameh, Jesr El Qadi, El Hadath, El Berjain, Aarayya, Beshmezzine, El Marj and El Msaileh.
<b>Metal professions</b>	<b>279</b>	Knives	Ansar and Jezzine.
		Heaters, iron and metal structures	Hasbayya, Bteghreen, Bhamdoun, Beit Meri, Jdeidet Marjeyoun, Dhour El Shweir, Tabarja, Maraat Yashou'a, Daraya, Tripoli, Ell Menieh, Ain Ibl, Tebneen, Harouf, Marjeyoun and Hasbayya.
		Copper	Qalamoun, Trippoli and Jwaya.
		Gold and silver	Rashaya El Wadi and Dawra.
		Whitening	Jwaya
		Bells	Beit Shabab
<b>Distilling profession, Pressers profession, food products and soap</b>	<b>1384</b>	Distilling and jam professions:.	Beshmezzine, Kfaraaqa, Tanboureet, Kawtharieh and Maghdousheh.
		Olive oil	South: Hasbayya, Jwaya, Henaweyeh, Ibel Saqi, Bkaseen, Sedekeen, Sarba, Tanboureet, Toura, El Tairy, El Aabaseyeh, Ain Baal, Qakaayet El Nahr, Qana, El Qlaiaa, Kafra, Kfarbeet, El Khyam, Kfarkalla, Aaita El Shaab, Sreefa. Mount Lebanon: Jeita, Hesrayel, Houmal, Daraya El Shouf, Aanout, El Debieh, Berjeen, Breih, Bsaba, Bsous, Bshamoun, Baaqleen, Besour, Sharoun, Shamat, Sheheem, Aabeieh, Aaramoun El Gharb, Ain Traz, Ain Aanoub, Ghraifeh and El Qsaibeh. North: Ehden, Beshmezzine, Deddeh, Haref Ardeh, Bejderfel, Bsarma, Bterram, Bkefteen, Bainoqboula, Qnat, Qalamoun, Qelhat, Kfarhata, Kfarhazir, Karaaqa and Kfarhabou. Beqaa: Kherbet Rouha and Kfardanees.
		Molasses	Rashaia, Selaata, Shaneieh, Kfardanees and El Bejein.

This is based on a sample of 100 questionnaires, distributed among different professions in various areas (Table 62).

**Table 62: Summary of Studied Professions and their Current Conditions**

Profession		Current Conditions
<b>Leather and Tanning Professions</b>	Shoes	Deserves support due to the fact that it has the capacity to continue, develop and face tough competition from imported products.
	Saddle	There are doubts regarding its capacity to continue because of the huge decline in its market needs.
	Leather	Deserves support, due to the amount of market demand in Lebanon; moreover this profession has the capacity to develop.
	Tanning	There should be more focus on this profession due to its local market need and due to the fact that it is exported to Turkey and re-imported after it has been manufactured.
<b>Knitting</b>	Hay	There is much demand in the local market for these handicraft products and services; they are worth support and development.
	Cane	
	Goat hair mats	
	Bamboo	
	Brooms	
	Carpets	
	Repair carpets	
	Baskets	There is much demand for the products of this profession in the local market, especially for gift arrangements.
	Knitting	Demand from the local market due to traditional connotation.
	Knitting silk	
Knitting goat hair	This profession is about to become extinct and does not have the capacity to continue.	
<b>Knitting (Cont'd)</b>	Fishing gill nets	A needed profession due to fishermen's demands and it has the capacity to develop and continue.
	Sewing and needlecraft	Facing tough competition from imported products, it requires support and improvement.
<b>Wooden professions</b>	Building boats	A needed profession due to fishermen's demands and it has the capacity to develop and continue.
	Wood gold plating	The market for these products has declined, with a lack of demand for them.
	Furniture engraving	
	Arabic carpentry	
<b>Glass professions</b>	Glass	Does not have much market demand.
<b>Ceramics, stones and pottery</b>	Pottery	Local consumers demand and appreciate such products.
	Ceramics	
	Stone carving	
<b>Metal professions</b>	Ironsmith	Face demand from the local market.
	White metal	
	Copper	These two professions are about to become extinct.
	Whitening	
	Bells	Have market demand and do not face much competition.
<b>Food products profession</b>	Food products	There is market demand and appreciation for these products from consumers.
	Distilling profession	
	Jam	
	Arabic sweets	
	Soap	

### 2.5.3. Difficulties

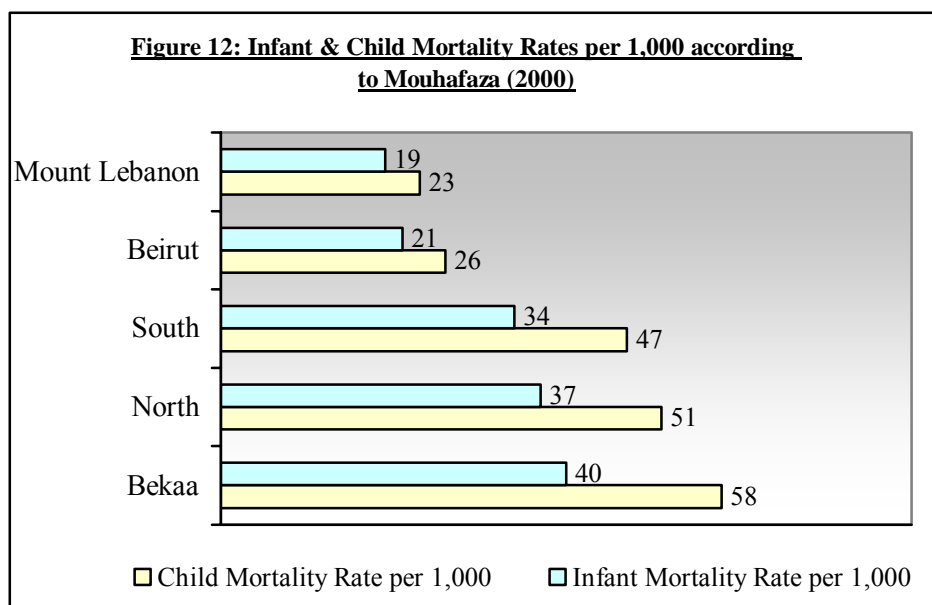
- The prevailing culture perceives handicraft professions as socially inferior to others.
- The profession is characterized by a lack of technical education, a reliance on traditional methods and the absence of creativity.
- Many small handicraft institutions suffer from limited product turnover, limited rate of production, lack of protection of national products and an absence of support.
- The profession is experiencing a change, from traditionally made handicrafts to imitations and some ready-made inputs.
- The profession is suffering from a negative trend in terms of the rising number of broken families and high emigration rates.
- Restrictions on imports are dwindling due to bilateral agreements. This is eventually expected to lead to the removal of all restrictions.
- Taxes on raw materials are up to 26%.

## 3. Sector-Specific Social Policies and Spending

### 3.1 Health

In the last two decades, the main health indicators in Lebanon have witnessed great improvements. Life expectancy at birth rose from 64 in 1970 to 71.3 in 1996; it was estimated at slightly less than 73 for 2000. This current level of life expectancy at birth is higher than the average for developing countries (63) and the world average (65), and it is only a little below that of the developed countries (75).

There has also been an improvement in the infant mortality rate, which registered a considerable decrease from 65 per 1,000 births in 1970 to 28 per 1,000 in 1996. Mortality for children between the ages of 1 and 4 years fell from 7 per 1,000 in 1970 to slightly over 4 per 1,000 in 1996. Figure 12 shows infant and child mortality rates at the Mohafaza level for 2000.



Source: *The State of Children in Lebanon for the Year 2000*

Table 63 reflects the status of key health indicators in Lebanon compared to other MENA countries.

**Table 63: Comparison of Key Indicators, Lebanon and MENA Countries**

Country	Life Expectancy at Birth	Infant Mortality Rate (per 1,000 live births)	Total Fertility Rate
Egypt	63	56	3.4
Greece	78	8	1.4
Jordan	70	30	4.8
Lebanon	71.3	28	2.5
Saudi Arabia	70	21	6.2
Syria	68	33	4.8
Turkey	67	48	2.5

Source: *World Bank data (1998), for all except Lebanon*

### 3.1.1. Main Health Services

#### a. Hospitals

Tables 64 and 65 depict the geographical distribution of hospitals and contracted beds by Mohafaza. It is clear that the most remote and underprivileged areas, namely the North, the South, Nabatieh, and the Beqaa have the least number of hospitals and contracted beds.

**Table 64: Distribution of Private Hospitals and their Bed Capacity by Mohafaza**

Mohafaza	No. of Hospitals	Share of Total Private Hospitals (%)	No. of Beds	Share of Total No. of Beds (%)
Beirut	34	21.1	3,672	27.2
Mount Lebanon	56	34.8	5,044	37.3
North	23	14.3	1,561	11.6
South	24	14.9	1,784	13.2
Beqaa	24	14.9	1,454	10.7
Total	161	100.0	13,515	100.0

Source: *Syndicate of Hospitals in Lebanon*

**Table 65: Distribution of Public Hospitals and their Bed Capacity by Mohafaza**

Mohafaza	No. of Hospitals	No. of Available Beds	No. of Utilized Beds
Beirut	2	739	14
Mount Lebanon	4	328	310
North	5	380	229
South	3	255	214
Nabatieh	3	227	197
Beqaa	4	336	171
Total	21	2,265	1,135

Source: *MOPH and CDR, 2001*

Driven by market forces, private hospitals seem to favor the rich over the poor and frequently impose extra fees on patients admitted under contracts with the MOPH. This overburdens poor households which could pay up to 20% of their budget on health, compared to 8% paid by the richest households. In addition, because of their small size (less than 100-bed capacity), they are incapable of offering high-quality care for acute cases.

#### b. Dispensaries and Health Centers

In 2001, there were 787 dispensaries and health centers in Lebanon, 42 of which are affiliated to the Ministry of Public Health (MOPH), 21 to municipalities, and 120 to the MOSA. The rest are affiliated to NGOs, political parties and others. Several of these dispensaries were closed in the past few years due to the decrease in the support it used to receive from organizations and political parties.

The regional distribution of these dispensaries is not even. Mount Lebanon has the lion's share (30.3%), followed by the South (26.8%), North (24%). Beirut and Beqaa have the lowest share, with 12.8% and 6.1% respectively.

#### c. Distribution of Doctors

The number of registered and practicing doctors in Lebanon was estimated in 2001 to be 9,627, representing a 5.5% increase over 1999 and a 22% increase over 1997. Doctors are unevenly distributed at the Mohafaza level, and they are concentrated in Beirut (27.4%) and Mount Lebanon (38.2%).



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Doctors, of whom only 60% are specialized, are also unevenly distributed according to specialization. Shortages are to be seen in specialties such as general medicine, family medicine and other fields which are most needed for the provision of primary and preventive health care.

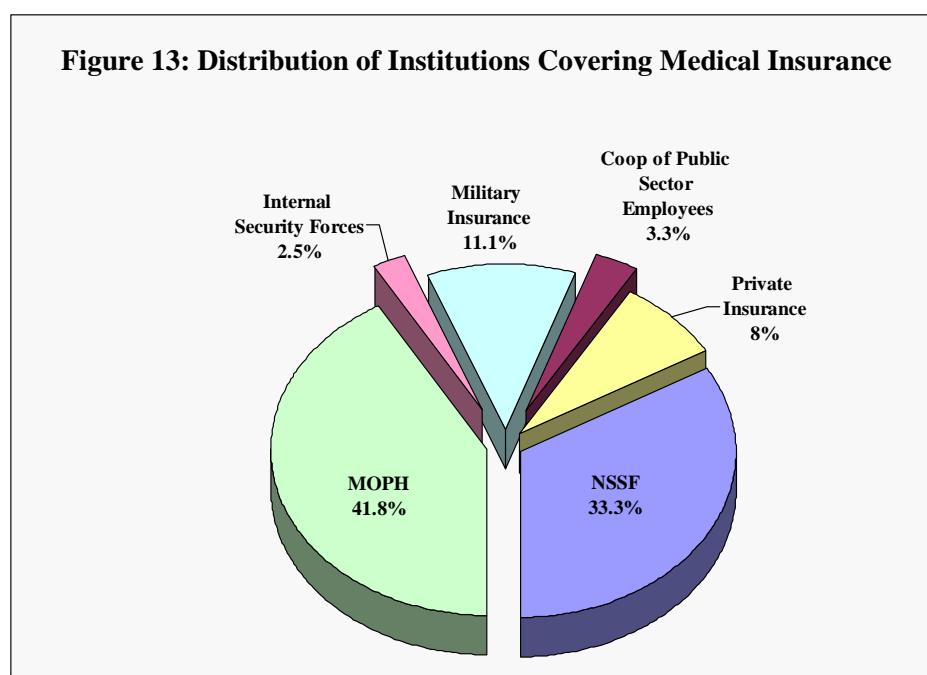
#### d. Insurance Coverage

Both the private and public sectors contribute to health insurance coverage in Lebanon, as shown below.

- The most important public/private source of insurance is the National Social Security Fund (NSSF), which covers Lebanese workers and employees in the private sector, university students, teachers, taxi drivers, newspaper vendors, employees of public institutions and public offices, recently mayors and doctors.
- The Security Sector Insurance Schemes (SSIS) covers all members of the armed forces, State Security Forces and Public and General Security Forces and employees of the Customs Office.
- The Mutual Fund and the Cooperative of Public Sector Employees insures all employees in the public sector who are subject to the law of employment.
- The MOPH acts as the insurer of the uninsured by covering a major part of hospitalization expenses, therapies prescribed by the private sector for those not covered by other sources of insurance, long-term hospitalization and other costly health services such as heart surgery, kidney dialysis and cancer treatment.

Also, private sources of health coverage that contribute to the total health bill in Lebanon are (i) private insurance taken out directly by individuals or families, (ii) health assistance from local and foreign non-profit and non-governmental organizations (iii) and out-of-pocket payments made directly by individuals.

Figure 13 highlights the various institutions that offer medical insurance coverage and their share in total coverage.



It can be seen that about 42% of the population is covered by at least one of the previously listed public or private insurance agencies. However, inequity in access is being rectified by providing a safety net through the MOPH budget for the uninsured, 30% of whom have declared that they are not aware of being eligible for such coverage.

### 3.1.2. Cost and Spending on the Health Sector

In 1997, the national health bill was estimated at US\$1.5 billion, which constitutes 10 to 11 percent of GDP. This is strong evidence that the cost of health in Lebanon is one of the highest in the world relative to GDP when compared to most developing countries (4 to 5%) and even to developed countries, where it rarely reaches 10% (Table 66).

**Table 66: Health Expenditure and Basic Health Status Indicators**

Country	Health Expenditures (% of GDP)	Infant Mortality Rate (per 1,000 live at births)	Under-five Mortality Rate (per 1,000 live at births)	Life Expectancy at Birth
Argentina	9.7	22	24	73
Canada	9.2	6	8	79
France	9.8	5	6	78
Germany	10.4	5	6	77
Lebanon	12.4	28	32	71
Switzerland	10.2	5	6	79

Source: World Bank data (1999), for all except Lebanon

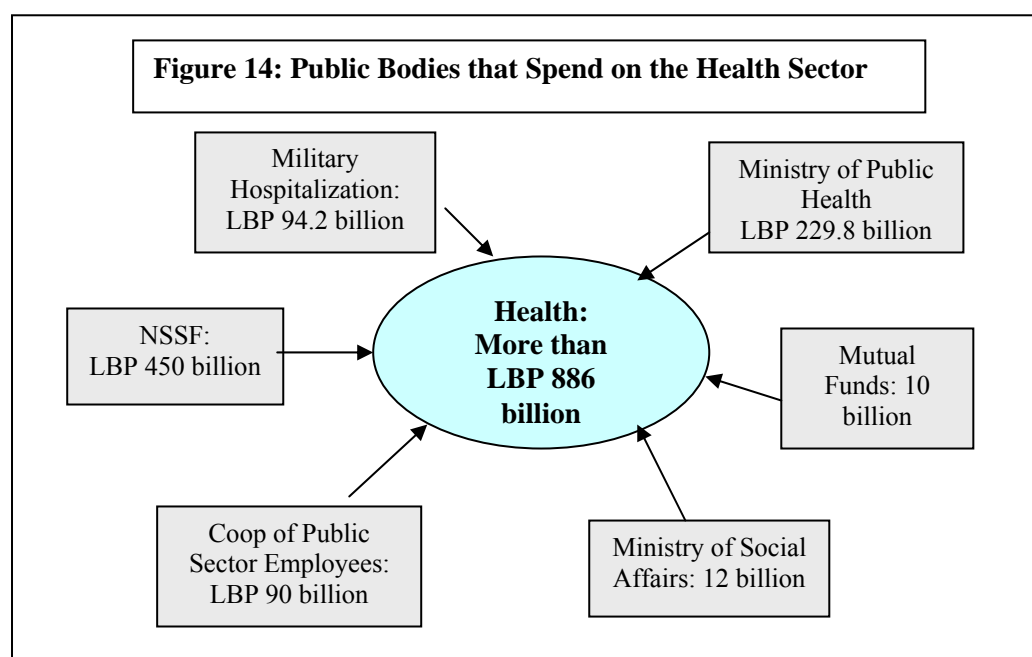
Despite the high cost of health care in Lebanon, it is thought that the actual cost is indeed much higher, as a large fraction of the population does not receive any medical assistance. Thus, taking into account universal coverage and the payment of all medical bills, it is estimated that this spending in this sector comprises more than 15% of GDP. The total health bill has been borne by the various players as shown in Table 67.

**Table 67: Distribution of the Total Health Bill by Providers**

Provider	Actual Contribution (in thousands of US\$)	Percent of Total
Public Sector (including NSSF)	587	56.6
Private Sector	450	43.4
<b>Total</b>	<b>1,307</b>	<b>100</b>

Source: Compiled by Information International

As shown in Figure 14, several public bodies contribute to spending on the health sector.



Source: Compiled by Ii from Budget Laws

Funds allocated to the MOPH constitute around 6% of the total annual public budget. The bulk of these funds are used to cover administrative expenses and pay wages and salaries (Table 68).

**Table 68: Budget of MOPH (billion LBP)**

	2001	2002	2003	2004
Total MOPH Budget	315.27	289.53	285.13	344.61
Share of Total Public Budget (incl. Public debt)	3.67	3.08	3.32	3.67
Share of Total Public Budget (incl. Public debt)	6.72	5.93	6.20	6.76

Source: Budget Laws

In addition to spending by the above public entities, a large amount of funds has been spent on projects in the health sector through the CDR. Between 1992 and 2003, contracts worth US\$252.8 million were signed to carry out health projects. Table 69 highlights these projects and their status.

**Table 69: Contracts Signed to Carry Out Health Sector Projects between 1992 and 2003 (million US\$)**

Type of Project	Completed Contracts	Ongoing Contracts	Total	Progress Rate (%)
Technical Assistance	11.5	1.9	13.4	37
Investments (Construction & Rehabilitation of Hospitals and Medical Centers)	192.3	43.5	235.8	66
Operation & Maintenance	3.6	0	3.6	-
<b>Sector Total</b>	<b>207.4</b>	<b>45.4</b>	<b>252.8</b>	<b>64</b>

Source: CDR Progress Report, 2004

### 3.1.3. Problems and Gaps

#### a. Uneven Regional Distribution of Health Centers and Hospitals

Lebanon has 182 private and public hospitals, with a total capacity of 15,780 beds. In Beirut and Mount Lebanon alone, there are 96 hospitals with a bed capacity of 9,738 (about 62% of total bed capacity). Imbalances also exist at the Qada level. While Baabda has 62 dispensaries, areas like West Beqaa, Rachaya, Hermel and Bcharre have 10 or fewer dispensaries each.

#### b. Lack of a Well-Defined Health Policy and the Absence of a Comprehensive Reform Plan

Considering the amount spent on health care services in Lebanon, actual outcomes do not match those of other countries with comparable levels of health spending. This is mainly due to the lack of coordination among various parties involved in the health sector and the unorganized manner of spending available financial resources. As a health specialist said, "Lebanon has a spending policy in the health sector rather than a health policy."

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### c. High Health Care Bill

Due to several factors, such as:

- The absence of preventive medicine
- Inflated and/or fictitious bills
- The oversupply of advanced medical equipment sometimes creates an artificial demand for their use or leads to their underutilization. For example, there are 18 centers for treating open-heart patients in Lebanon, i.e. an average of one center for every 200,000 citizens, compared with an average of one for every 810,000 citizens in France. The same applied to MRI and CT machines, and apparatuses used to remove kidney stones.
- The high cost of drugs, of which at least 90% are imported and sold in Lebanon at an additional 37.5% charge added to the lower price prevailing in the country of origin.

### d. Multiplicity and Overlapping of Insuring Bodies

This leads to a waste of resources. Despite the various bodies and institutions involved in providing medical insurance, around 45% of the Lebanese population is not covered by any form of insurance but only benefits from medical assistance provided by the MOPH.

## **3.2. Education**

In 2002, there were 1,024,238 students, 2,698 schools and 36 colleges and universities; there were 396 vocational and technical training schools with an enrollment of 82,647 students. The languages taught are Arabic, French and English. Great achievements have been made in this sector to date, but much remains to be done.

### *3.2.1. Schools*

The total number of students enrolled at all levels in both the private and the public sectors has reached 899,508; this compares with the 258,854 students who were enrolled in 1970-1971 and represents a 248% increase. Some 351,177 students were enrolled in public schools, 113,658 students in free private schools, and 434,673 in private schools.

The percentages of students included in the three types of schools are fairly evenly distributed throughout Lebanon. Beirut and Nabatieh have the lowest percentage of students (9.6% and 6.9% respectively) attending schools, while the Mohafazat of North Lebanon (23.5%) and Mount Lebanon (23.2%) have the highest.

There are 83,464 teachers in Lebanon, 40,599 (48.6%) of them in the public sector, 5,958 in the free private schools (7.2%) and 36,907 in the private schools. It is interesting to note that the ratio of teachers to students in Lebanon is 1 for every 9 students in the public schools, 1 for every 19 (a very high ratio) in the free private schools, and 1 for every 12 in the private schools (Table 70).

**Table 70: Distribution of Schools according to Mohafazat and School Type**

Mohafaza	Public Schooling (%)	Free Private Schooling (%)	Paid Private Schooling (%)	Total (%)
Beirut	2.2	0.8	4.3	<b>7.3</b>
Mount Lebanon (Beirut Suburbs)	4.2	2.6	10.6	<b>17.4</b>
Mount Lebanon (without Beirut suburbs)	6.9	1.5	5.3	<b>13.7</b>
North Lebanon	16.3	2.7	5.6	<b>24.6</b>
Begaa	9.9	3.4	4.8	<b>18.1</b>
South Lebanon	5.6	1.3	3.2	<b>10.1</b>
Nabatieh	5.3	1.4	2.1	<b>8.8</b>
<b>Total</b>	<b>50.4</b>	<b>13.7</b>	<b>35.9</b>	<b>100.0</b>

Source: Statistical Report, Educational Center for Research & Development (ECRD), 2001/2002

For the first time, information on students and schools were gathered on the level of Qada (Table 71). The Table shows that the highest concentration of public schools is found in Akkar (158), Baalbeck (107), and Tripoli (95). The lowest concentration of public schools is found in Bsharre (10), Jezzine (14) and Hasbayya (19). The highest concentration of private schools is found in the Qada of Baabda (150), Beirut (115), El Metn (106). The highest concentration of free private schools is in the Qada of Baabda (50), Baalbeck (44) and Akkar (28). The lowest concentration of private schools is found in Jezzine (3), Bcharre (5), and Hermel (6).

**Table 71: Distribution of Schools and Students According to Qadas in the Public, Private and Free Private Education Sectors**

Qada	# of Schools (Public)	# of Students (Public)	# of Schools (Private)	# of Students (Private)	# of Schools (Free Private)	# of Students (Free Private)	Total # of Schools	Total # of Students
Beirut								
El- Metn								
Baabda								
Keserwan								
Aley								
Chouf								
Jbeil								
Tripoli								
Minieh-Dinnieh								
Akkar								
Zghorta								
Koura								
Bsharre								
Batroun								
Zahle								
El Hermel	32			1068				
Baalbeck								
West Beqaa								
Rashaya								
Saida								
Tyre								
Nabatiyeh								
Bint- Jbeil								
Hasbayya								
Marjeyoun								
Jezzine								
Total	1361							

Source: Information International, based on the Schools Guide for General Education 2001-2002, issued by the Educational Center for Research and Development

According to the Table 72 the areas with the lowest percentage of students correspond to the areas with the lowest percentage of schools, namely Beirut and Nabatieh. The Beqaa, however, has fewer students (14.3%) than Mount Lebanon (with Beirut Suburbs) (23.2%), yet has a higher percentage of schools (18.1% compared to 17.4%).

**Table 72: Student Distribution according to Mohafazat and School Types**

Mohafaza	Public Schooling (%)	Free Private Schooling (%)	Paid Private Schooling (%)	Total (%)
Beirut	2.2	0.9	6.5	<b>9.6</b>
Mount Lebanon (Beirut Suburbs)	4.7	2.3	16.2	<b>23.2</b>
Mount Lebanon (without Beirut suburbs)	4.0	1.2	6.2	<b>11.4</b>
North Lebanon	13.1	2.3	8.1	<b>23.5</b>
Beqaa	6.0	3.3	5.0	<b>14.3</b>
South Lebanon	5.5	1.3	4.3	<b>11.1</b>
Nabatieh	3.5	1.3	2.1	<b>6.9</b>
<b>Total</b>	<b>39.0</b>	<b>12.6</b>	<b>48.4</b>	<b>100.0</b>

Source: Statistical Report, Educational Center for Research & Development (ECRD), 2001/2002

Data also reveals a great difference exists between the net and gross student enrollment rates at all levels of education, and among all Qadas<sup>1</sup>. At the **elementary level**, the over-inflated gross enrollment in the Qadas of Akkar, Besharri, Baalbeck, Hermel and Hasbayya is due mainly to late or early enrollment. The gap between the Qadas widens as we go up to the higher levels.<sup>2</sup>

At the **intermediate level**, most of Mount Lebanon Qadas have high enrollment rates which are above average (Keserwan, Jbeil and Metn), while there are great disparities between Qadas in the North, Tripoli, Menieh and Akkar. As for the Beqaa, most of the Qadas are around the national average, with the exception of Baalbeck and Hermel which have the lowest enrollment rates.

At the **secondary level**, the net enrollment rate is almost half that of the intermediate level. This is due to the high drop out rate and the large number of repeaters. Moreover, a large number of Qadas (12) fall below the national average (35%). Yet the gap widens between the Qadas with the lowest enrollment rates (Akkar, Minieh and Hermel) and those with the highest (Keserwan, Koura and Batroun).

### 3.2.2. Vocational Education

Students in vocational education constitute around 10.34% of the net enrollment rate of intermediate and secondary levels for 1999-2000. However, this enrollment in

<sup>1</sup> The Gross Enrollment rate refers to the total number of students enrolled at a certain level. The net enrollment rate refers the number of students enrolled at a certain level who are within the correct age group corresponding to that level.

<sup>2</sup> The data is available in Annex H on Education.



vocational and technical schools constituted only 2.2% of the total number of students at the intermediate level and 27% of the total students at the secondary level. The 396 vocational and technical training schools in Lebanon have an enrollment of 82,647 students who are unevenly distributed between 44 public schools with 25,918 students and 352 private schools with 56,729 students.

The greatest number of students is registered in the area of Mount Lebanon (Beirut suburbs) at 37.57% and the least in Nabatieh at 3.49%. The following table shows the distribution of students in these schools over the 7 Mohafazat (Table 73).

**Table 73: Percentage of Students by Mohafazat**

Mohafaza	%
Beirut	16.01%
Mount Lebanon (Beirut suburbs)	37.57%
Mount Lebanon (excluding Beirut suburbs)	9.11%
North	15.85%
Beqaa	9.72%
South	8.52%
Nabatieh	3.49%

Source: Ministry of Education (CPRD), Statistical Report 2001-2002

It is obvious that the highest concentration of students in these schools exists in the urban areas (Mount Lebanon and the North). However, the ratio of students to teachers varies between the two sectors as shown in Table 74.

**Table 74: Number of Teachers in Public and Private Sectors by Mohafazat**

Mohafaza	Public	Private
Beirut	12.5%	15.22%
Mount Lebanon (Beirut suburbs)	18%	39.23%
Mount Lebanon (excluding Beirut suburbs)	6.4%	10.07%
North	17.2%	19.98%
Beqaa	23%	5.43%
South	14.7%	7.69%
Nabatieh	.8%	2.38%

Source: Ministry of Education (CPRD), Statistical Report 2001-2002

The difference in the number of staff and teachers in the public and private vocational schools is relatively small, 5,143 and 6,943 respectively, bringing the ratio in the public sector to about 1 teacher to every 5 students, while it is 1 to 8 in the private sector. All of the above reveals the greater role of private schools in this sector of education. It is vital to reinforce the role of the public sector to meet the demand for technical education that is required in Lebanon, and to absorb the great number of students dropping out from both the intermediate and secondary levels.

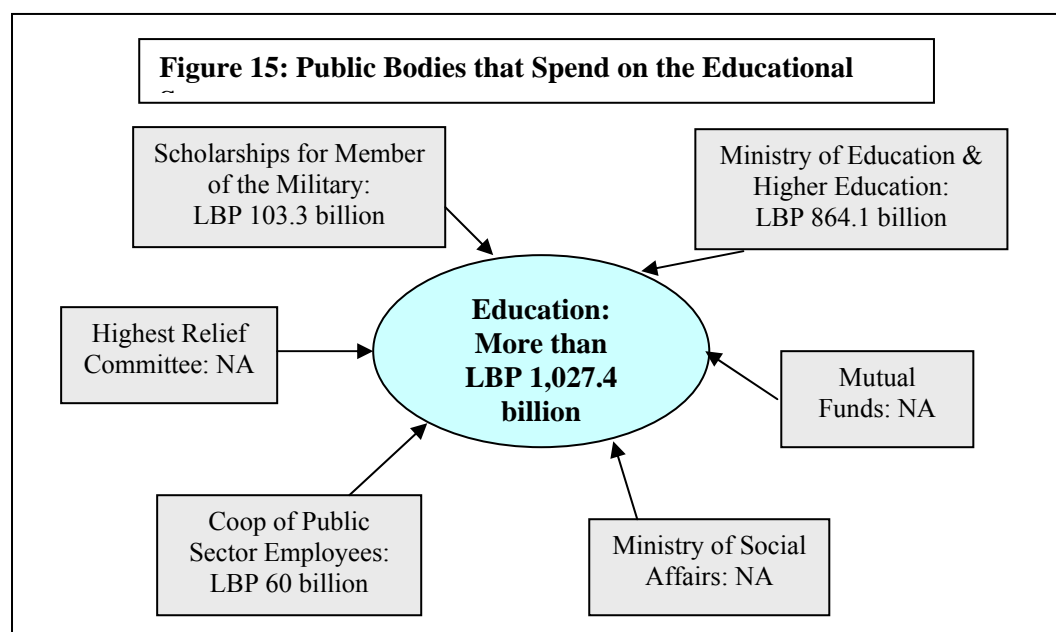
### 3.2.3. The University System

There are 124,730 students enrolled in 36 universities and colleges in Lebanon, with females making up 54.7% of them. The Lebanese University has made a significant contribution to the education of Lebanon's population, mainly low-income groups

that cannot afford the tuition fees in private institutions. It has been estimated that the share of the Lebanese University is 56.7% of total enrollment in the country. Yet despite its high student enrollment rate in higher education compared with other Arab countries - it has 2,851 students per 100,000 - Lebanon still falls far behind the industrially advanced countries.

### 3.2.4. Cost

Figure 15 reveals that various public entities contribute to spending on health.



Source: Compiled by Ii from Budget Laws

The Ministry of Education and Higher Education has a high share of the total annual public budget. Table 75 shows this budget over the past few years.

**Table 75: Budget of Ministry of Education and Higher Education**

Funds	2000	2001	2002	2003	2004
Total allocated funds (billion LBP)	706.6	812.60	791.93	809.94	864.16
Share of total budget with public debt (%)	8.22	8.20	8.44	9.42	9.19
Share of total budget without public debt (%)	15.06	14.51	16.24	17.61	16.9

Source: Budget Laws

Table 76 demonstrates family expenditure on education for the year 1997-1998 in different types of schools.

**Table 76: Parents' Expenditure on Education by Mohafaza and Education Sector (thousands of LBP) 1997-1998**

Mohafaza	Educational Sector	Fees	Transportation	Other Expenses	Total
Beirut	Public	129.6	41.6	195.6	366.8
	Private	2329.7	155.2	364.7	2849.6
	Free Private	399.7	60.21	230.4	690.3
Mount Lebanon	Public	142.1	22.1	341.9	506.1
	Private	1849.2	219.5	366.1	2434.8
	Free Private	436.4	98.8	243.7	774.9
North	Public	80.5	52.6	212.7	354.8
	Private	1474.3	196.1	427.8	2098.2
	Free Private	378.6	62.8	203.1	644.5
South	Public	105.5	93.2	311.7	510.4
	Private	1302.4	182.4	457.3	1942.1
	Free Private	372.1	132.4	303.9	808.4
Beqaa	Public	131.7	77.5	240.1	449.3
	Private	1182.8	188.5	408.4	1779.7
	Free Private	393.2	99.3	225.9	718.4

Source: Ministry of Education & CPRD, 2000

Family expenditure on education was 12.1% of total family budget for 1997. This percentage increased with income levels (the lowest was 5.3% for families with an income lower than 300,000 LBP and the highest was 15% for families with an income of LBP 3.2 million to LBP 5 million). The education costs parents have to bear vary according to the level and type of school. In 1997-1998 the average expenditure on private education reached 2.3 million LBP per student, which was five times the amount spent on a student in a public school (435,400 LBP). Average expenditure increases as the educational level increases, most noticeably in the public sector as the parents pay twice the fees of the nursery level for secondary education, while the fees increase by 1.7 times in the private schools. Variations are also noticed in the different Mohafaza, where the lowest expenditure is in Beqaa, and the highest in Beirut.

Public schools are used mostly by children of low-income families. Some 83% of the students come from families with a maximum income 1,600,000 LBP, 12.2% from families with an income between 1,600,000 LBP and 2,400,000 LBP, and 4.8% from families with an income that exceeds 2,400,000 LBP.

### 3.2.5. Illiteracy

The illiteracy rate for 1970 was 21.5% for men and 42.1% for women. This had changed significantly by 2003, when the rate (as determined by the MDG Lebanon Report of September 2003) was 9.3% for men and 17.8% for women. The breakdown in terms of geographical distribution to the Qada level also shows additional information concerning illiteracy rates.

The percentage of illiteracy for females older than 10 years of age is more than 30% in Minieh, 38% in Hermel, 27% in Bint Jbeil and 33% in Marjeyoun, which is also to be explained by the discriminatory social norms. However, the male illiteracy rates also increase in these areas, which indicates that discrimination against females is not the only factor and that socio-economic conditions are a contributory factor.

Only four Qadas show illiteracy rate below the national average (Metn, Kesrwan, Aley and Koura), while nine are close to the national average (Baabda, Shouf, Jbeil, Tripoli, Zghorta, Zahle, Rashaya, Saida and Jizzine). The remainders are characterized by a very high illiteracy rate (Batroun, Beshari, West Beqaa, Tyre, Nabatieh, Bint Jbeil and Hasbayya) or are classified as Qadas with severely high illiteracy rates (between 23 and 30%): Akkar, Hermel, Minieh and Marjeyoun (Table 77).

**Table 77: Illiteracy Rate by Qada**

Qada	%
Baabda	11.14%
Metn	9.39%
Shouf	11.65%
Aley	7.72%
Kisirwan	7.85%
Jbeil	11.65%
Minyeh	24.80%
Tripoli	14.44%
Koura	8.67%
Zghorta	14.52%
Batroun	15.19%
Akkar	30.47%
Besharri	15.67%
Zahle	11.84%
West Beqaa	16.45%
Baalbeck	18.32%
Hermel	23.16%
Rashia	13.87%
Sidon	11.77%
Tyre	16.59%
Jezzine	14.20%
Nabatieh	15.47%
Bint Jbeil	19.63%
Marjeyoun	23.59%
Hasbayya	16.17%

*Source: Analytical studies of results of surveying statistical indicators of population and households, 2000-MoSA/UNFPA*

Although a relationship exists between school enrollment rate and the low rate of illiteracy, it seems that this is not the case in some Qadas where both enrollment and illiteracy rates are high (Hasbayya, Tripoli, Batroun, Marjeyoun and Bint Jbeil). This could be partly explained by the illiteracy rate of those over 45 years of age along with high rates of emigration of young people belonging to school age.

Several programs have been launched to combat illiteracy. The number of beneficiaries of these programs amounts to 11,638 individuals (Table 78).

**Table 78: Organizations and Numbers of Beneficiaries**

Institution/Organization	Number of Participants
Developmental Services Centers	2,404 (less than ¼ are males)
Local NGOs	1,527 (less than ¼ are males)
Lebanese Army	7,404 (males)
Roumieh Prison & Tyre Prison	304 (males)
Total	11,639

### 3.2.6. Gaps

#### a. Public Schools

In the public sector, the ratio of teachers to students is very high, so more money is being allocated to paying teachers' wages. By downsizing the number of teachers, the money would be allocated to developing educational facilities and the system. However, this problem is directly linked to political intervention in education.

Another indicator of the quality of public schools is the difference in the proportion of students who pass the intermediate and secondary level examinations in public compared with private schools.

The public schools are generally poorly equipped with materials that enable educators to make use of new teaching methods. A simple example would be computers and audiovisual equipment. Moreover, public schools are not properly equipped with recreational facilities (most of the schools providing only a playground).

There is no proper map that shows the educational needs in different areas (especially the rural areas). In some areas, an entire school is provided for only one student, while in other much bigger geographical areas there is no properly equipped school.

Foreign languages remain a weak point in public schools. Most of their students are not fluent in a foreign language, while generally the students in private schools are fluent in at least one foreign language.

#### b. Free Private Schools

It should be noted that 293 free private schools (80%) belong to religious institutions or associations with political affiliations, while only 77 schools are owned by individuals. This indicates that the main beneficiaries are not the students per se, but rather the religious or political institutions that hold the license as these schools add to their popularity among their followers. In addition, the schools are to be found in the majority of Lebanese areas where public schools are also located.

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Statistics show that public schools can absorb the students from the free private schools in their geographical area, because they have extra space in their buildings and surplus staff. As result analysts question the need for a large number of free private schools, noting that the funds being allocated to them could play a significant role in supporting public sector education instead.<sup>3</sup>

c. Vocational Education

Government efforts are still insufficient in supporting vocational and technical training. Programs offered are limited in nature, and so are the facilities provided. The Lebanese market lacks skilled labor, and that could be provided by the vocational and technical schools.

d. Lebanese University

The Lebanese University suffers from a great deal of neglect. Its problems need a much more thorough study. However, the following are some of the most urgent problems.

The buildings are mostly very old and poorly equipped; they are in need of serious renovation. Classes are overcrowded, with in some cases hundreds of students, ruling out any communication between students and teachers and drastically lowering the quality of education the former receive.

Political intervention is also a common phenomenon, as political patronage influences student admissions and examination success.

The division of the University into different branches along sectarian lines ensures the sectarian purity of each branch but eliminates the cross-sectarian communication which is so needed among the youth in the Lebanese society.

Continuous open-ended strike action by teachers in support of their demands deprives students of precious months of learning.

There is a lack of government planning to assess the country's needs, resulting in over- saturation and forcing Lebanese youth to travel abroad.

e. Cost

The cost of education in Lebanon remains very high, whether the costs are paid by the government or by parents. Fixing the problems of the education system would increase its efficiency and lower costs.

f. Illiteracy

Illiteracy rates remain high and there is a noticeable geographical variation between urban and rural areas, indicating a lack of much-needed development in the latter.

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<sup>3</sup> Ii Monthly, *Free Private Schools: A Need or a Waste*, Issue 24, June 2004

### 3.3. Environment

Population and economic activities, coupled with mismanagement of natural resources have led to various strains on the environment. While some environmental problems have a long-term impact on socio-economic sustainability, others have a more direct short-term effect on people's health conditions and living circumstances in general. For our purpose, the latter issues were emphasized. (For a detailed analysis of environmental conditions in Lebanon, refer to Annex N).

## 4. Vulnerable Groups

### 4.1. The Disabled

The disabled have recently received attention after years of marginalization and neglect. Lebanese law defines a disabled person as one who has partial or complete inability to perform one or more of the major activities in daily life, the inability to provide for him/herself, the inability to participate in social activities equally with others, or the inability to ensure a normal personal and social life according to the prevailing social norms due to blindness, deafness, motor disability or mental disorder, partial or complete, permanent or temporary, innate or acquired. There are approximately 50,000 citizens in this category, of whom 12,000 have permanent disability<sup>4</sup>.

#### 4.1.1. Types of Intervention

##### a. At the Government Level

The current government body that follows up on issues related to the disabled is the Ministry of Social Affairs (MOSA). In coordination with the Ministries of Public Health and Labor the MOSA has been working to promote the social well-being of the disabled, to transform their status from that of complete marginalization to that of complete integration, and to transform the nature of activities from those based on charity to work that is based on duty and a sense of obligation.

The Government has paid more attention to the disabled by:

- Establishing the National Committee for Disabled Persons in 1994, four years after the end of the war. The National Committee for Disabled Persons (NCDP), which was established in accordance with Law No. 243 passed on July 12, 1993, is presided over by the MOSA and comprises 13 members representing the public and civil sectors. The Committee plays a legislative role, while executive role is performed by the Ministry.
- Launching programs such as the Rights and Access Program, and supervising and participating in others, such as the Community Development Project: Disabled theme.

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<sup>4</sup> Compiled by Information International from various sources.



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- Establishing MOSA community centers throughout the country to provide social, vocational and educational services as well as health surveillance for the disabled.
  - Amending or issuing laws (such as Law 220/2000), that aim to facilitate access by the disabled to services and to integrate the disabled into society.
  - Increasing public expenditure on the disabled: The budget allocated by the MOSA for the Rights and Access Program increased by LBP1.5 billion (see Table 15) and the budget allocated by the Ministry of Public Health to NGOs working with the disabled also increased (e.g. allocating LBP 900 million to the Lebanese Organization for the Welfare of the Disabled).
  - Decentralization of services through establishing centers in the different Mohafaza.

By the end of 2003, the total number of beneficiaries living in welfare institutions at the ministry's expense amounted to 5,417.

#### b. At the National and Local NGO Level

There are 82 NGOs covering different geographical areas working with the disabled, providing services, and promoting the rights of the disabled. These NGOs have been able to cover up for Government deficiency in this sector, even if only to a limited extent. Through common projects local NGOs have also been able to attract foreign funding to invest in development and in the welfare of the disabled. For a brief summary of the programs carried out, please refer to the more detailed account of the disabled conditions in Annex O on disabled.

#### 4.1.2. *Gaps*

##### a. Legal

The laws relating to the rights of the disabled are not being applied. For instance, in the field of employment, the law requires any institution with more than 20 employees to hire one disabled employee. If it has more than 60 employees, 3% of the total number of employees should be disabled. Another example of the failure to enforce the law is the suspension of the article related to the tax exemptions benefiting the disabled. Several other vital laws remain unimplemented and need to be enforced.

##### b. Lack of Coordination among Ministries

The MOSA is not and should not be the only ministry concerned with the needs and rights of the disabled. The only other ministry that is currently concerned is the Ministry of Public Health by allocating money to NGOs. However, what is required is a complete program for the inclusion of the disabled in all services provided. Also there is an almost complete lack of inclusion of the disabled in the planning or programs of other ministries, such as the Ministry of Labor and the Ministry of Education and Higher Education.

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c. Shortage in Providing Services

In 2003, only 2,520 disabled individuals benefited from services provided by the Government through the Rights and Access Program, while hundreds remained on the waiting list to receive the most basic services (such as acquiring technical equipment, i.e. walkers, mattresses etc.). The reason given for this shortage was lack of funds.

d. Absence of Data

Necessary for forming a comprehensive view of the quality, quantity and geographical distribution of the needs of the disabled and the services required.

e. Social Norms

The first problem NGOs face is social. Social attitudes and norms constitute the main obstacle in any development attempt for the disabled. The general attitude regards a disabled person as an inferior human being and tends to exclude him/her from daily life, whether from schools, the labor market or society in general. Parents send their disabled children to boarding schools, further excluding them from their own homes. Unfortunately, many local NGOs follow the traditional approach of receiving the disabled and providing them with boarding accommodation. Few organizations work on developing the disabled and *including* them in their own social settings, rather than *excluding* them.

f. Lack of Funds

Most organizations are overloaded, since they receive more disabled than their capacity. Thus, they are unable to provide the various services (especially the more sophisticated) that are required by the disabled. The Government is funding a few organizations and institutions, which have remained roughly the same for some years. This has compelled other organizations to question the implicit reasons behind decisions to allocate funds to specific organizations and to link the reasons with political considerations.

g. Uneven Geographical Distribution

The larger cluster of NGOs is located in Beirut and Mount Lebanon, while other areas witness a shortage of such organizations. However, in the absence of any indicative statistics, there is no means of knowing whether the number of NGOs in each Mohafaza is proportionate to the demand of the population.

#### **4.2. Child Labor**

In Lebanon, there are around 76,000 working children. Child labor directly affects the individual children themselves and therefore the societies in which they live. Child labor is one of the many social problems Lebanon faces, especially in the suburban and rural areas. The consequences are very critical, and so they demand immediate intervention.

The following is an overview of the child labor situation in Lebanon (Annex P) as revealed in the UNICEF report entitled *The State of the Children in Lebanon for the Year 2000*, which was conducted with the collaboration of the CAS. The survey includes information on age, sex, national identity, educational level, health insurance, working conditions, type of occupation, amount of work, working hours, income, the way the child perceives work, the relationship with the boss. The children were divided into three age groups: 5-9 years old, 10-14 years old, and 15-18 years old.

A child is considered to be involved in child labor activities under the following classifications: (a) children between 5 and 11 years of age who did at least one hour of economic activity or at least 28 hours of domestic work in the week preceding the survey, and (b) children between 12 and 14 years of age who did at least 14 hours of economic activity or at least 42 hours of economic activity and domestic work combined in the week preceding the survey.

#### 4.2.1 Children

##### a. Educational Status

It was found that 0.6% of the children in the age group 5-9 years, 0.7% of the children in the age group 10-14 years and 1% of the children in the age group 15-18 years were not enrolled in school. Moreover, 0.2% of the children in the age group 5-9 years, 4.4% of the children in the age group 10-14 years and 27% of the children in the age group 15-18 years had stopped their education.

##### b. Reasons for Abandoning Education

Children in the age group 5-9 years abandoned school due to the financial situation of their parents. Children in the age group 10-14 years either left school by choice (35.4%), due to financial reasons (24.2%), due to failure in school (16.1%), due to their need to support their families (3.2%), due to sickness or handicap (5.7%) or due to parental decisions (2.4%). Children in the age group 15-18 years either left school by choice (33.6%), due to financial reasons (22.6%), due to failure in school (20.2%), due to their need to support their families (8.4%), due to sickness or handicap (1.5%) or due to parental decisions (2.1%).

##### c. Helping the Family Through Work

4.6% of children in the age group 5-9 years help their family through work (1.2% get paid). Children who work for more than 4 hours per day constitute 0.2% of the whole category of working children in this age group.

Some 9.6% of children in the age group 10-14 years help their family through work (1.8% get paid). Children who work for more than 4 hours per day constitute 1.3% of the whole category of working children in this age group.

Some 15.5% of the children in the age group 15-18 years help their family through work (3.8% get paid). Children who work for more than 4 hours per day constitute 4.1% of the whole category of working children in this age group.

d. Helping with Household Chores

Some 4.6% of the children in the age group 5-9 years help with household chores; 2.6% work for more than 4 hours per day. Some 47.2% of children in the age group 10-14 years help with household chores; 3.96% work for more than 4 hours per day. Some 73.2 % of female children and 27.8% of male children in the age group 15-18 years help with household chores; 15.4% of the total number work for more than 4 hours per day.

e. Health Insurance

Of the children in the age group 5-9 years, 62.2% have health coverage. Some 57.1% of the children in the age group 10-14 years have health coverage, and 62.2% of the children in the age group 15-18 years have health coverage.

4.2.2. *Working Children*

The consequences of child labor can be dramatic. Children working in hazardous conditions are prone to physical illnesses such as bone, respiratory and skin diseases, as well as malnutrition. The child is also exposed to an aggressive environment where immoral language and actions are common. Violence against children is another problem that working children face. Despite these adverse effects, the number of working children remains high in Lebanon due to the bad economic situation which drives parents to encourage or force their children to work.

Children who are working with their families and street children are not considered to be part of the labor market. This is why there are no children below the age of 10 in the labor market, as the survey demonstrated. According to the age pyramid included in the CAS Survey on the Living Conditions of Households, 1997, 10.2%, or 412,000, of the residents in Lebanon are in the age group 10-14 years, and 11%, or 445,000, are in the age group 15-18. According to the distribution of economic activity based on age, mentioned in the same study, 1.9% of the age group 10-14 years, or 7,847 children, are economically active, and 15.4%, or 68,530, of the age group 15-18 years, are economically active. Thus, the total number of working children in Lebanon is 76,000. The following describes the situation of the children that are part of the labor market in the age groups 10-14 years and 15-18 years.

a. Distribution by Mohafaza

The number of working children varies at the level of Mohafaza. The percentage of working children in the age group 10-14 years was highest in the North (3.3%), followed by Beqaa (1.7%), then Beirut (1.3%), Mount Lebanon (1.3%) and the South (1%). The percentage of working children in the age group 15-18 years was highest in the North (14.9%), followed by the South (12.9%), Beqaa (10.4%), Mount Lebanon (9.2%), and then Beirut (7.3%).

b. Gender

Of the working children in the age group 10-14 years, females constitute 9.7%, while they constitute 12.8% of the working children in the age group 15-18 years.

c. Nationality

Some 91.3% of the working children in the age group 10-14 years were Lebanese and the rest were Arabs. Some 87.7% of working children in the age group 10-14 years were Lebanese, 6.7% were Syrian and 5.6% were Palestinian.

d. Illiteracy Rate

Some 3.8% of the working children in the age group 10-14 years were illiterate; 1.6% of the working children in the age group 15-18 years were illiterate.

e. Number of Working Hours per Week

The Lebanese Labor Law specified that the working hours for a child are 6 hours per day, or 36 hours per week. Some 31.9% of children the age group 10-14 years and 54.2% of children in the age group 15-19 years work for more than 6 hours, which is against the law.

f. Economic Sector That The Organization Belongs To

Some 15.7% of the working children in the age group 10-14 years work in agricultural institutes and fishing, 15.7% in industry, 10.1% in infrastructure, 4.6% in business, and the rest in different service sectors. Of the working children in the age group 15-18 years, 1% agriculture and fishing, 22.8% in industry, 17.2% in infrastructure, 30.9% in business, and the rest in different service sectors.

g. Average Income from Work

Some 34.9% of working children in the age group 10-14 years were paid a monthly salary of LBP100, 000 to LBP149, 000, while 13.9% earned approximately LBP 150,000 to LBP 300,000 per month. Some 48% of the children earn less than the basic average income. Some 29.7% of working children in the age group 15-18 years were paid a monthly salary of LBP100, 000 to LBP149, 000, while 19.8% earned approximately LBP 150,000 to LBP 300,000 per month. Some 49.5% of the children earn less than the basic average income.

h. Health insurance

Some 93.3% of working children in the age group 10-14 years and 88.4% of working children in the age group 15-19 years lack health insurance.

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#### 4.2.3. Types of Intervention

Several attempts are being made in Lebanon to combat child labor both at Government level and by NGOs.

##### a. The Ministry of Labor

The Ministry of Labor (MOL) is involved in the elimination of child labor in Lebanon. It has recently established the Child Labor Unit (CLU) (2001) whose objective is to plan, manage and coordinate child labor and to ensure that Lebanese law is in conformity with international conventions on child labor. It will also train and assign 15 inspectors to identify and remove 500 children who are working in hazardous environments. The CLU will also receive and investigate complaints regarding child labor violations and carry out awareness campaigns relating to this issue.

Experts from the division of Occupational Safety and Health (OSH) in the MOL will be employed to ensure the implementation of the ILO Convention (182, 1999) regulating child labor. The Ministry, through the vocational training department in Hadath and Dekwaneh areas, provided training for six months for children over 14 years of age in several domains. It also provided training through three mobile training centers in different rural areas. The number of beneficiaries between 1998 and 2001 was 1,070.

##### b. The Ministry of Social Affairs

The MOSA established the Higher Council for Childhood in 1994. It sets the guidelines for social work relevant to children. It aims to establish a total partnership between the private and public sectors in collaboration with the international organizations and relevant committees in order to draw up a complete strategy as well as a national plan to deal with childhood issues besides the implementation of the articles of the Convention on the Rights of the Child.” Its objectives are to plan a childhood policy, conduct studies on the situation of children in Lebanon, propose and implement programs in this domain, and incorporate the different NGOs in its work. The Ministry in collaboration with UNICEF signed a protocol on cooperation between them (2002-2006).

##### c. International Labor Organization

The ILO has launched the International Program on the Elimination of Child Labor (IPEC) which has a worldwide aim of eliminating child labor. Since Lebanon signed the Memorandum of Understanding with ILO-IPEC and launched its IPEC program in June 2000, it has initiated several programs addressing the issue of child labor.

#### 4.2.4. Gaps

Even though Lebanon has ratified ILO Convention 182, there are still some discrepancies between Lebanese laws and international legislation relating to child labor.

The Government still lacks an extensive and well-trained team of inspectors able to cover the country and carry out inspections on the situation regarding child labor.

There are categories of the population, including children that are not subject to the Lebanese Labor Code, such as housemaids and family businesses.

The worsening economic situation and lack of development in rural areas have forced a large number of children into the labor market.

### 4.3. The Elderly

According to the age pyramid in Lebanon and the percentages provided by the Central Administration for Statistics, there are approximately 52,000 elderly persons in Lebanon (0.7% or 28,000 are males and 0.6% or 24,000 are females).

The geographical distribution of the elderly is as follows: the highest percentage of male elderly is in the North and Beirut, followed by Mount Lebanon, the South, Nabatieh, Beqaa, and the Beirut Suburbs. The highest percentage of female elderly is in the North, Mount Lebanon and Beirut, Beqaa, the South, Nabatieh, and the Beirut Suburbs. Tables 79, 80, 81 and 82 demonstrate the geographical distribution of the elderly according to gender, economic activity, benefiting from social security and suffering from permanent diseases.

**Table 79: Geographical Distribution of Elderly (over 70) According to Gender and Mohafaza (%)**

Gender	Beirut	Beirut Suburbs	Mount Lebanon (exc. Suburbs)	Nabatieh	South	North	Beqaa
Males	5.2	2.9	5.1	3.5	3.7	5.2	3.4
Females	4.5	3.3	4.5	3.4	3.5	5.6	3.7

Source: Central Administration for Statistics, *the Living Conditions of Families, 1997*

**Table 80: Elderly Benefiting from Social Security (Over 60 Years of Age) (%)**

	Beirut	Beirut Suburbs	Mount Lebanon (exc. Suburbs)	Nabatieh	South	North	Beqaa
Elderly Benefiting Form NSSF	48.5	42.5	40.4	36.26	24.9	31.4	30.3

Source: Central Administration for Statistics, *The Living Conditions of Families, 1997*

**Table 81: The Economically Active Elderly Over 70 Years of Age (%)**

	Beirut	Beirut Suburbs	Mount Lebanon (exc. Suburbs)	Nabatieh	South	North	Beqaa
Males	29.3	25.9	24.8	29.3	24.6	28.9	33.7
Females	1.1	1.0	0.4	4.1	3.6	1.3	2.0

Source: Central Administration for Statistics, *The Living Conditions of Families, 1997*

**Table 82: Elderly Over 60 Years of Age Suffering from Permanent Diseases (%)**

	Beirut	Beirut Suburbs	Mount Lebanon (exc. Suburbs)	Nabatieh	South	North	Beqaa
Elderly Suffering from Chronic Diseases	40.7	29.8	32.0	39.6	48.6	32.0	28.1

Source: Central Administration for Statistics, *The Living Conditions of Families, 1997*

4.3.1. Government Programs

The MOSA signed contracts with private institutions for the provision of services for the elderly, and is currently sponsoring 555 elderly distributed on local organizations (Table 83).

**Table 83: Geographical Distribution of Local Institutions for Elderly and Number of Elderly Sponsored**

Mohafaza	# of Institutions	Name of Institution	# of Elderly
Beirut	1	Maronite Home for the Elderly	50
Mount Lebanon	5	<ul style="list-style-type: none"> <li>• Sayidat al Najat Monastery</li> <li>• Dar Al Sahel Lil Nakaha</li> <li>• Dar Arrahama Hospital</li> <li>• Bait al Ajaza</li> <li>• Al korban Al Akdas Sisters organization</li> </ul>	<ul style="list-style-type: none"> <li>100</li> <li>15</li> <li>65</li> <li>65</li> <li>30</li> </ul>
North	6	<ul style="list-style-type: none"> <li>• Social Service Organization</li> <li>• Hamilat Al Salib Al Orthodoxy Sisters</li> <li>• Al Bar Al Masihi Al Orthodoxy</li> <li>• Mar Yousef Monastery</li> <li>• Bait Al Inaya Al Ilahiya</li> <li>• Milad Moawad Charitable Organization</li> </ul>	<ul style="list-style-type: none"> <li>10</li> <li>20</li> <li>50</li> <li>20</li> <li>25</li> <li>45</li> </ul>
South	1	Jame' Al Bahr Charitable Organization	25
Beqaa	1	Al Tawjih Al Islami- al Imam Al Mahdi Mabbarra	35
<b>Total</b>	<b>14</b>		<b>555</b>



The MOSA also established the National Committee for the Elderly in 1999. It is responsible for conducting a field study on the conditions of the elderly, updating knowledge on international issues, elaborating a development plan, holding seminars, and launching awareness campaigns. It is responsible for implementing the project of issuing a guidebook on associations and institutions for the elderly as well as issuing identity cards for them.

#### 4.3.2. Gaps

The elderly remain a vulnerable group in the light of the absence of any substantial programs that would meet their various needs. They continue to be totally reliant on their children for support. We should keep in mind that a percentage of the elderly are economically active (or wage earners) and so not totally dependent.

### 4.4. Gender Empowerment

The latest population estimate conducted in 1997 indicated that the Lebanese population is approximately 4,005,000, including 7.5% who are non-Lebanese citizens. While females generally constitute approximately half the society, the rising numbers of the immigration of Lebanese (0.79% for the year 1996, predominantly males) due to the war and the adverse economic conditions have led to the “feminization” of Lebanese society (Annex Q).

#### 4.4.1. Females Educational Situation

Overall gender inequality in access to education is negligible. In secondary and tertiary levels, there is a higher percentage of girls. This is due to several reasons, particularly the increasing dropout rates of boys in higher levels of education. However, the rate of illiteracy remains higher among females than among males (even though the ratio of illiteracy improved slightly from 1990 to 2001). In 2003 the rate of illiteracy as determined by the MDG Report on Lebanon was estimated at 17.8% for females and 9.3% for males.

Another factor that should be taken into consideration is the gender distribution between private and public schools. The percentage of males registered in private schools is higher than that of girls, as opposed to the case in public schools. This proves that within tight economic conditions, the girls are discriminated against, due to the priority that the parents give to the education of boys.

At the national level, the difference between school enrollment for males and females is negligible, and if any difference exists it is in favor of the female population at the intermediate and high school level. However, geographical distribution at the level of Qada reveals additional information. The enrollment rate is highest for the female population in comparison to the male population in the Qadas of Saida and Nabatieh and lowest in the Qadas of Akkar and Hermel. This indicates that the reason for the low levels of male enrollment in the South could be related to early entry into the labor market, while the lower female enrollment in Akkar and Hermel (and to a lesser extent in Rashia, Bint Jbeil, Zahle, Baalbeck and Marjeyoun) is most likely due to the social norms.

The breakdown of geographical distribution to the level of Qada also shows further information on illiteracy rates. At the national level, the female illiteracy rate is 17.8% and the difference between male and female illiteracy rates is 8.6% in favor of males. This difference increases in different Qadas. The percentage of illiteracy for females older than 10 years of age is more than 30% in Minieh, 38% Hermel, 27% in Bint Jbeil and 33% in Marjeyoun, which is also explained by the discriminatory social norms. However, the male illiteracy rates also increase in these areas, which indicate that discrimination against females is not the determining factor, and that socio-economic conditions contribute to the high rates.

#### *4.4.2. Female Health Situation*

Indicators used to assess women's health conditions include, among others, access to contraceptive methods, the maternal mortality rate, life expectancy at birth, and total fertility rate. An overview of these indicators provides a positive picture of women's access to health services in Lebanon.

Lebanese women enjoy better health than other Arab women. Their life expectancy at birth is higher than that of other Arab women by an average of 5.4 years. The total fertility rate in Lebanon has declined from 5.2 in 1970 to 4.1 in 1995. It is expected to decline even further, especially with expected increases in the average age of marriage for women. Data also reveal that there was an 8.4% increase in women's access to contraceptives between 1987 and 1996.

Annual deaths of women from pregnancy-related causes or within 42 days of termination of pregnancy per 100,000 live births had significantly decreased from 300 in 1990 to 104 in 1996. This decrease was enhanced by the improvement of child birth care as there has been a 51% increase in the number of births attended by trained personnel.

#### *4.4.3. Women Participation in the Labor Market*

The Labor Law, enacted in 1946, governs men's and women's employment in Lebanon. The Constitution declares equality of rights and responsibilities for all Lebanese citizens, a term which includes women. The Labor Law has special provisions relating to the work of men and women, unless otherwise indicated. It emphasizes the principle of "equal pay for equal work".

Even though the educational field has witnessed great progress in relation to gender, unfortunately this has not been translated into the labor domain. Poverty has a gender profile, and it is very much related to the employment level and economic activity of the female population. The economic activity rate in Lebanon is 49.3% of the economically active age groups. However, the percentage varies dramatically when it is studied according to gender. Whereas 77.3% of the male economically active age groups participate in the labor force, only 21.7% of the female economically active age groups are active, even though they constitute more than half the college graduates. This fact is due to several factors, such as women's marital status, discrimination which they face in the work place, social norms, etc.

There has been a modest increase of 11.7% between 1970 and 1997 in the female labor force participation rate as opposed to the 33.5% increase in the male labor force participation rate. However, according to the HDR 2004, the female economic activity rate in Lebanon in 2001 amounted to 29.9%, which is still a relatively low percentage compared to the world average of 55.2%.

The highest participation of women in the labor force is in the age group 25-35 years, compared to a male participation rate which extends much longer (age group 20-60 years). Approximately 30 to 35% of the female population participates in the labor force.

Studies have proven that the marital status of females negatively affects their labor force participation rate. This rate decreases as the average number of married and child-bearing women increases. On the other hand, studies have proved that age groups are not the determining factor affecting the participation rate for divorced or widowed women.

Another factor affecting female economic activity is the geographical area where they live. The highest participation of women in the labor force is in Beirut (25.7%), while the lowest is in Beqaa (8%). This variation is due to the dominating local social norms, which is usually more liberal in the city than in more conservative and distant villages.

Education plays an important role in female economic activity as well. In 1997, 56% of the working females in Lebanon held a high school or college degree, which indicates noticeable progress since the female workforce was largely constituted of illiterate women (40.6%) in 1970, while college graduates constituted only 3.4% compared to recent years (7.5% illiterate, 29.1% college graduates).

The highest participation of the female labor force was in the services domain (45%), while the lowest was in agriculture (7.7%). It is noteworthy that only 5% of the female labor force occupies administrative and managerial positions (8.59% of all administrative and managerial positions, while 91% are occupied by men, the women registering a small increase of 2.3% since 1970).

Gender disparity in wages and income is also noted. In 1997 the average monthly wage was estimated at LBP606, 000 for males compared to LBP466, 000 for females. While other studies have shown that half the working women earn monthly wages ranging between LBP300,000 and LBP500,000, while women earning more than LBP 1 million constitute merely 11%.

The unemployment level varies according to sector and region. The estimated unemployment rate of the female labor force is 18.2% as opposed to the male unemployment level of 9.3%, which again is another indicator of the hardships women face in the labor market.

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#### 4.4.4. Political Participation

Even though females were granted their right to political participation in 1952, female participation in national decision-making and politics is still very weak. According to Feghali (2001), the participation rate in parliamentary elections is 43.8% in Lebanon. At the Qada level, Becharre had the lowest participation rate (23.3%) while Jbeil had the highest (59.3%). Female votes were highest in Beirut and lowest in the North. They were higher than the number of male votes in all the Mohafazat. It is worth noting that the election is measured on the basis of registered population rather than residents, thus the ratio of female votes to male votes could vary considerably due to the high number of male emigrants. Nevertheless, female voters constitute an important cluster that could be very helpful if it were to be mobilized properly to advocate female candidates.

The parliamentary seats held by women in the period 1995-2000 are 3 out of a total of 128, i.e. 2.3% of the total number of seats. No woman has ever held a ministerial post. The proportion of women in the first and second government categories is low (2% and 10% respectively). Women's representation in the municipal elections of 1998 was higher, and 139 out of 353 female candidates were elected as members of municipal councils, with considerable regional variations. The picture is no brighter in the judiciary. Women have been excluded from top and sensitive judicial positions such as the Constitutional Council and the Supreme Judicial Council.

#### 4.4.5. Gaps

##### a. Legal

Even though the Constitution does not discriminate against women, it does not declare the necessity of gender equality in all domains. Many discriminatory laws exist today, such as those to be found under private law. These legal obstacles required the Lebanese Government to enter reservations regarding on article 9, paragraph 2, and article 16, paragraph 1, sections c, d, f and g, and article 29, paragraph 1, of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

##### b. Labor and Wage

Even though there are legal violations of women's rights in the labor market, the main problems that arise are related to social rather than legal factors. A very simple example is the fact that 90% of bank employees are women, while there is not one single bank director in all of Lebanon.

c. Political Participation

The political participation of Lebanese women is virtually limited to casting votes on Election Day. There are only three female members of parliament, no female ministers and 2% of first category governmental employees. However, the main problem that is faced is not in discriminatory laws but in women's lack of awareness of the importance of their participation in political decision-making. The typical Arab mentality that "the men are the decision-makers" still dominates the Lebanese political scene, and sadly more the female mentality than the male mentality. Add to that the marital status of females - since most married women are already too burdened with their responsibilities to spend any extra effort in the political domain. The female population represents a large cluster of votes, but there is a negligible effort to organize a gender-oriented campaign. Most female voters vote according to regional, sectarian, familial or political affiliation rather than on the basis of gender.