



Republic of Lebanon  
Ministry of Social Affairs

Development of Mapping  
Of Living in Lebanon

1995

2004

A Comparison with the  
Results of "Mapping of  
Living Conditions in  
Lebanon, 1998"

**Development of Mapping of Living Conditions in Lebanon, 1995-2004:  
A Comparison with the Results of "Mapping of Living Conditions in Lebanon, 1998"**

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## Introduction

### Ministry of Social Affairs and United Nations Development Programme

The *Mapping of Living Conditions in Lebanon*, published in 1998, represented the first fruits of cooperation between the Ministry of Social Affairs (MOSA) and the United Nations Development Programme (UNDP). The study was the result of extensive analysis through the Population and Housing Database, and became a key primary reference. The report described and measured poverty in Lebanon, and offered a comprehensive overview of the characteristics of the poor and their regional distribution in the mid-1990s.

To measure poverty, the *Mapping of Living Conditions* was methodologically grounded in the assessment of unsatisfied basic needs, and was the first analysis in both Lebanon and in the Arab World to measure poverty through basic needs, rather than income and expenditures. The poverty analysis was based on a compound index of living conditions consisting of 11 indicators. The indicators were selected to best represent the economic and social characteristics of the population, given their availability in the data of the Population and Housing Survey.

Since 1998, the *Mapping of Living Conditions* has been a primary reference for identifying the needs of poor populations and deprived districts, and has played a key role when developing programs and initiatives aimed at reducing poverty and mitigating disparities among the different regions. However, numerous years have passed since the report's publication, and now the need has reappeared for information on the changes in deprivation indicators and in the living conditions of the population of Lebanon during the intervening period (1995-2004).

The current study reports an improvement of 6% in the indicators for deprivation of basic needs in recent years, with the percentage of households suffering from severe poverty declining from 7% in 1995 to 5% in 2004. This decrease also occurred for households living in relative poverty, with an overall decline from 28% to 19% in 2004, although disparities remain between different Lebanese districts. This improvement appeared for the indicators related to education, housing, access to potable water and sewage facilities. However, income-related indicators have declined noticeably, in particular those related to work and economic dependency, where the comparative study shows an increase in the deprived households from 43% to 52% in this field. Hence, economic poverty remains the most important feature of poverty and deprivation in the country.

The Ministry of Social Affairs and the United Nations Development Programme hope that this study, and all the studies that will follow, become useful tools for decision-makers. In particular, it is hoped that these studies contribute to the elaboration of development interventions and to the formulation of tangible projects to achieve the Millennium Development Goals, through: improving the livelihoods of the population, providing social protection, reducing poverty, mitigating disparities among districts and fostering development. These goals are our primary work. We hope that this study contributes to the inclusion of the social development considerations in the reconstruction and development plans following the 2006 war, and in the formulation of economic policies that are better suited to help the poor and those with low incomes.

Lastly, we thank all those who worked and persevered in achieving the production of this report, specifically the Central Administration for Statistics, for the great efforts put forth by its staff and for their cooperation in executing *The National Survey of Households Living Conditions* (The Multipurpose Survey, 2004). The data from that survey formed the basis for publishing this report.

Thank You,

Mona Hammam  
Resident Representative  
United Nations Development Programme

Nayla Mouawad  
Minister of Social Affairs  
Ministry of Social Affairs

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This report could not have been published without the support of the Central Administration for Statistics, supervised by Dr. Maralle Tutalian, our primary partner in executing *The National Survey of Households Living Conditions* in 2004, and providing us with the raw data; technical support was also provided by the UNDP’s Sub-Regional Resource Facility for Arab States, (SURF-AS).

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## Foreword

The Israeli war on Lebanon began on the 12<sup>th</sup> of July 2006. At that time, our team was in the final stage of preparing this study, which includes a comparative overview of the development of livelihood conditions in Lebanon between 1995-2004. The comparative overview was based on *The National Survey of Household Living Conditions, 2004*, (referred to hereafter as The Multipurpose Survey<sup>1</sup>). As the war began, all the partners participating in this project were still working to finalize the production of the income-related results, households' budgets and calculating poverty lines according to international standards.

The assault clearly caused a limited and self-evident delay, but the more important issue is: Will the war and its results negatively affect the usefulness and conclusions of this study? The war's toll caused a severe loss in life, and many injuries and disabilities. Moreover, it damaged or destroyed thousands of dwellings and economic enterprises. It forced thousands of households to lose their basic productive – and often humble – resources, and led to widespread displacement and immigration. The war also destroyed many educational, health and social care institutions, and caused direct and indirect damages to the environment and the general treasury, and reduced economic and employment opportunities. In addition, it led to a decrease in the pace of economic growth and development to an unknown extent.

For all these reasons, we expect that the war has led to a deterioration in livelihood conditions for a large proportion of the Lebanese people, especially in the most affected regions like the South, the southern suburbs of Beirut, Baalbeck, and the coastal line south of Beirut. Nevertheless, the general Lebanese economy cannot be partitioned – thus, damages befell upon all of Lebanon, at both the economic and social levels. However, the poor, people with low incomes and a large part of those groups of people that were previously able to manage to provide for their own needs, will not be able to compensate for the losses that they have faced. These people will face even further difficulties when they try to overcome their losses and return to practicing their productive activities. As such, it is expected that the rate of poverty has increased temporarily due to the war and its direct outcomes. Some of the households that were not considered poor or deprived, according to the formerly relied-upon measures, will have joined the category of the poor because they have lost their wage-earners or their dwellings, or due to the damages in their economic resources. Furthermore, households that were already determined to be poor or deprived will suffer from a more severe poverty and deprivation for the same reasons, and their need for social aid and social safety networks will increase. Finally many new categories of people, who had not needed social aid, will need it now, albeit temporarily.

A survey of damages, currently carried out by the concerned parties, will result in an accurate report on the extent of the physical damages. Field investigations into the various impacts of the war on the conditions of households and small- and micro-enterprises<sup>2</sup> will also more accurately assess the impact of the war on poverty and household living conditions. Such an evaluation will add a new and important dimension to this study. As it is, this report offers a comparison between 1995 and 2004, and provides a continuation of the development of deprivation indicators during

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<sup>1</sup> *The National Survey of Households Living Conditions* was released on November 7, 2000 at the Grand Serail (offices of the Prime Minister), and includes statistical tables on different topics covered by the report.

<sup>2</sup> The Central Administration of Statistics, MOSA, UNDP and the International Labour Organization are undertaking a field survey to evaluate the impact of the Israeli war on the living conditions of the Lebanese after June 2006. UNDP is undertaking a detailed study assessing the impact of war on small- and micro-enterprises.

this time span. Moreover, this study forms a solid basis for comparisons based on the reference year of The Multipurpose Survey (2004-2005), and provides a basis from which to measure both the war's impacts, and the effectiveness of the reconstruction and development plans. It is also important to recollect that other hostilities – in April 1996 – also occurred during the 1995-2006 period, although less violently. Finally, this time span also witnessed the liberation of South Lebanon from Israeli occupation on May 25, 2000. These comparisons measure the impact of the liberation on the economic and social conditions in the freed regions, and on any improvement of social and development indicators in them.

This report represents a primary source of knowledge, and provides a basis for learning how to respond to the results of the war on Lebanon in order to contribute to the accuracy of the reconstruction plan in the medium- and long-term. This comparative study, then, did not lose its importance due to the results of the war; rather, the report now formulates a baseline for studying the impact of the war and measuring the progress achieved at the social and economic levels, and in the reconstruction efforts.

## **Development of Mapping of Living Conditions in Lebanon, 1995-2004:**

**A Comparison with the Results of "Mapping of Living Conditions in Lebanon, 1998"**

## 1- Methodological Introduction

The following report includes an analytical comparative overview of the development of living conditions between years 1995 and 2004. This comparative study is based upon the values and indicators of the Living Conditions Index, which was calculated for the first time in 1998 and published by MOSA and UNDP in the *Mapping of Living Conditions in Lebanon*.<sup>3</sup> The index and its indicators were calculated by using the data from the *Population and Housing Survey*, which was implemented by MOSA and United Nations Population Fund in 1995 and published in 1996.

The new values and indicators of the Living Conditions Index were recently calculated according to the database of *The National Survey of Households Living Conditions, 2004* (the Multipurpose Survey) which was the product of a joint effort between the Central Administration for Statistics and a joint MOSA-UNDP project, Capacity Building for Poverty Reduction.<sup>4</sup>

The current Living Conditions Index is comprised of 10 indicators,<sup>5</sup> distributed among four fields. The numeric value for each indicator was calculated independently, then that of the concerned field. The general value of the Living Conditions Index was calculated and used as a criterion for evaluating the livelihood levels in Lebanon. Table 1 shows the ten indicators used, with the states of deprivation thresholds for each indicator. The table also shows the distribution of indicators according to the four minor fields (housing, water and sewerage, education and income-related indicators).

In order to compare between 1995 and 2004, we first checked the congruence of indicators between the two surveys. Then we calculated the values of the same indicators and applied the same methodology and ranking in both studies. Finally, we calculated the deprivation percentages for both studies.<sup>6</sup>

It is important to note that there is a significant difference in the size of the selected samples between the two surveys. The *Population and Housing Survey* of 1995 included a sample of around 65,000 households (with 61,580 respondent households); its results were indicative at the national level, at the level of the six Mohafazats and for the 26 kadas. The Multipurpose Survey of 2004, however, sampled around 14 thousands households (with 13,003 respondent households), and its results were indicative at the national and Mohafazat level. Thus, the comparison in this study is carried out only on these two levels.<sup>7</sup>

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<sup>3</sup>Ministry of Social Affairs and United Nations Development Programme, *Mapping of Living Conditions in Lebanon*, Beirut, 1998

<sup>4</sup> To facilitate reading, the *Population and Housing Survey* will be referenced for 1995, and it will be abbreviated as "Population and Housing Survey" The referral year of *The National Survey of Households Living Conditions* is 2004. The time period covered by the comparison extends for nine years (1995-2004).

<sup>5</sup> The index used in the *Mapping of Living Conditions* 1998 was comprised of 11 indicators. For the current Living Conditions Index only one indicator was excluded – "Connection of dwelling to service water network" – as the related questions did not match in the two surveys. Therefore, the index was modified and the deprivation percentages were re-calculated according to the new index based on 10 indicators instead of 11. Those technical procedures were managed by a group of technical experts to comply with the requirements of statistical comparison in both studies.

<sup>6</sup> More details about the grading system and calculation method are presented in Appendix 3, as well as in the Methodological Introduction in the *Mapping of Living Conditions*, 1998.

<sup>7</sup> Due to the size of the selected sample, the results of the Multipurpose Survey does not provide comprehensive information on living conditions based on the selected indicators on a level lower than that of the Mohafazats. However, we exceptionally referred to some kadas within the Mohafazats when possible.



**Table 1**

**Indicators of the four fields of the Living Conditions Index and the state of deprivation for each indicator**

Field or Indicator	State of deprivation
<b>Housing</b>	
1. Number of rooms in dwelling	<ul style="list-style-type: none"> <li>• Less than 0.5 room per person</li> <li>• Improvised accommodation, mobile, other</li> </ul>
2. Built area (square meters)	<ul style="list-style-type: none"> <li>• 30 or less: household size more than one.</li> <li>• From 31 to 80: household size more than five</li> <li>• From 81 to 140: household size more than ten</li> <li>• From 141 to 200: household size more than 15</li> <li>• Improvised housing, mobile housing and others</li> </ul>
3. Principal means of heating	<ul style="list-style-type: none"> <li>• No heating</li> <li>• Other source (charcoal, wood)</li> </ul>
<b>Water and sewerage</b>	
4. Principal source of potable water	<ul style="list-style-type: none"> <li>• Spring water</li> <li>• Other source</li> </ul>
5. Sewage facilities	<ul style="list-style-type: none"> <li>• Open sewers</li> <li>• Other</li> <li>• None</li> </ul>
<b>Education</b>	
6. Pursuit of studies	<ul style="list-style-type: none"> <li>• Does not pursue studies, though previously did; or has never attended school and aged 6-15 years: elementary stage and below</li> </ul>
7. Educational level (age 11 and above)	<ul style="list-style-type: none"> <li>• Pursues studies; currently pursues regular studies: elementary school, age 11 and above</li> <li>• Does not pursue regular studies currently, but has done so before, or has never attended school; Age 11 and above, reads and writes, or illiterate</li> </ul>
<b>Income-related indicators</b>	
8. Number of private cars	<ul style="list-style-type: none"> <li>• None</li> </ul>
9. Dependency rate	<ul style="list-style-type: none"> <li>• More than five persons</li> </ul>
10. Main occupation	<ul style="list-style-type: none"> <li>• Relation to the labor force: employed outside the house or works inside the house: (employed in public</li> </ul>

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sector, or employed in field of administration, personal services and protection, and in the area of sales; employed in occupations relating to handicrafts; and in operating and installing machinery and equipment; farmers and skilled agricultural workers and fishermen; unskilled workers)

- Relation to the labor force: unemployed but had previously held a job, or has never been employed before
- 

This report illustrates findings regarding the comparisons between the two measurement years, and measures the changing living conditions using the Living Conditions Index, according to the ten indicators listed in Table 1. The current Index was limited by the need for congruence with the prior Living Conditions Index, which did not include – for example – health indicators; as such, the current Index does not include income and expenditure indicators, as well as other important issues.<sup>8</sup> These issues will be considered in the later stages of the work of the Capacity Building for Poverty Reduction project (a joint venture between MOSA and UNDP), which will include the design of a new index of living conditions. The new index will still use the methodology of unsatisfied basic need, but will adopt other comprehensive indicators, in addition to adding the analysis of income and expenditure data and the measurement of income poverty.

However the Living Conditions Index, adopted widely since 1998 in the assessment of poverty and regional disparities, is an expressive and acceptable measure of livelihood conditions, represented with objectivity and accuracy. The current report allows for a comparison between the livelihood conditions of residents, as expressed by this Index, and monitors the general positive and negative changes in the thematic fields it covers, and in the conditions of the regions. As mentioned earlier, the 2006 war had a severe impact on status of Lebanon generally (see the Preface). It is worth noting, however, that the report's findings reflect the status of Lebanon and these areas as they were in 2004, before two important events of considerable impact: the assassination of former Prime Minister Rafik al Hariri on February 14, 2005 and all its repercussions, and the July war in 2006.

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<sup>8</sup> The Living Conditions Index that was adopted in 1998 does not include health indicators or income and expenditure indicators, as the Index was calculated on the basis of available indicators and variables in the Population and Housing Survey (1995).

## 2- Development of Living Conditions at the National Level

### A- Development of the national deprivation percentage according to the Living Conditions Index

The population of Lebanon in 2004 was estimated at 3.8 million inhabitants, spread over 880,000 households, with the average household size of 4.3 members; in comparison, the population in 1995 was estimated at 3.2 million inhabitants, spread over 669,000 households, with the average household size of 4.6 members<sup>9</sup>.

The percentage of deprived households in Lebanon in 1995 was approximately 31%, of which about 7% had very low living conditions. Nine years later, the percentage of the deprived households decreased to about 25%, with 5% of this percentage living in very low living conditions (Table 2). In terms of absolute numbers, the total number of deprived households in Lebanon in 1995 was 199,180 households, and 207,775 households in 2004.

At the individual level, the percentage of deprived people in 1995 was approximately 34%, of whom about 7% had very low living conditions, compared to 25% in 2004, with some 4% having very low living conditions. The number of deprived individuals in 1995 totaled 1,018,505, versus 919,799 in 2004. It should be noted that the percentage of deprived households has declined about 6 percentage points, while the percentage of deprived individuals declined about 9 percentage points. This difference in the change in deprivation rates among households and individuals is due to the increase in the number of households, compared to the decline in population between 1995 and 2004.

**Table 2**

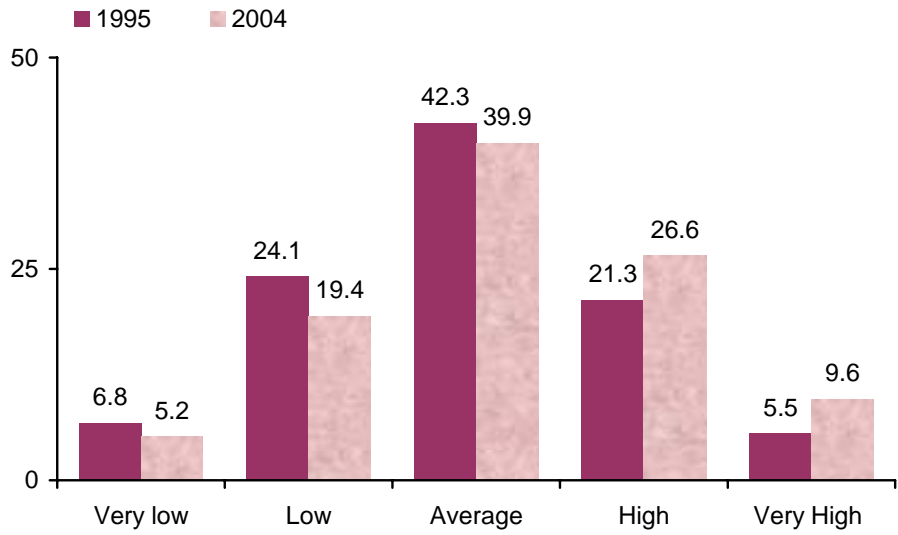
**Percentage distribution of households and individuals by the Living Conditions Index for 1995 and 2004: 5-level classification**

Index	Very low	Low	Average	High	Very high	Total
Living Conditions Index for households (1995)	6.8	24.1	42.3	21.3	5.5	100.0
Living Conditions Index for individuals (1995)	6.6	27.4	42.9	18.9	4.1	100.0
Living Conditions Index for households (2004)	5.2	19.4	39.3	26.6	9.6	100.0
Living Conditions Index for individuals (2004)	4.2	21.4	41.1	25.3	8.1	100.0

<sup>9</sup> The population count according to The Multipurpose Survey (2004) is 3,755,034 inhabitants spread over 879,855 households; The 1995 Population and Housing Survey (1995) estimated 3,111,828 inhabitants spread over 668,906 households. Neither of these surveys include the Palestinian refugee camps. (Sources: MOSA and the Population and Development Strategies Program; The resulting analytical studies of Population and Housing Survey. Beirut: The Ministry, 2000, and MOSA, UNDP and Central Administration of Statistics. Living Conditions of Households, 2004. Beirut: The Ministry, Program, and Administration, 2006).

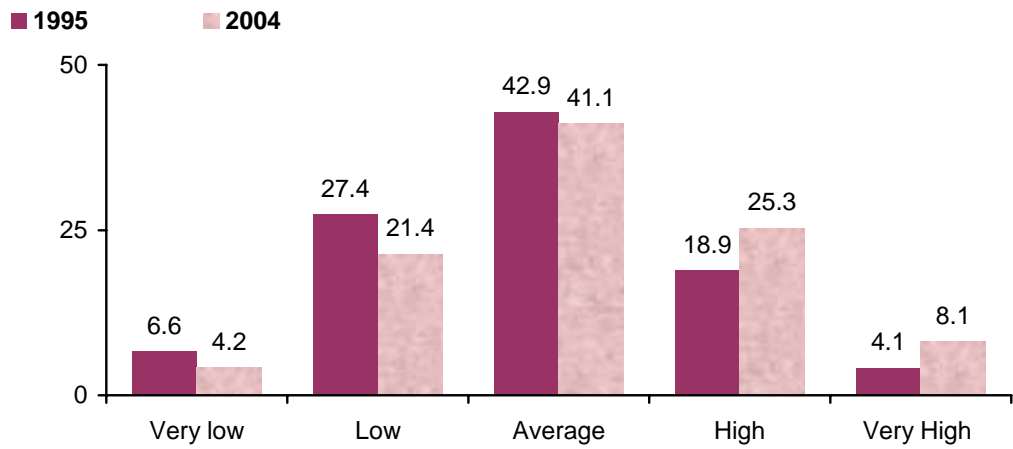
**Chart 1**

**Percentage distribution of households by the Living Conditions Index for 1995 and 2005: 5-level classification**



**Chart 2**

**Percentage distribution of individuals by the Living Conditions Index for 1995 and 2004: 3-level classification**



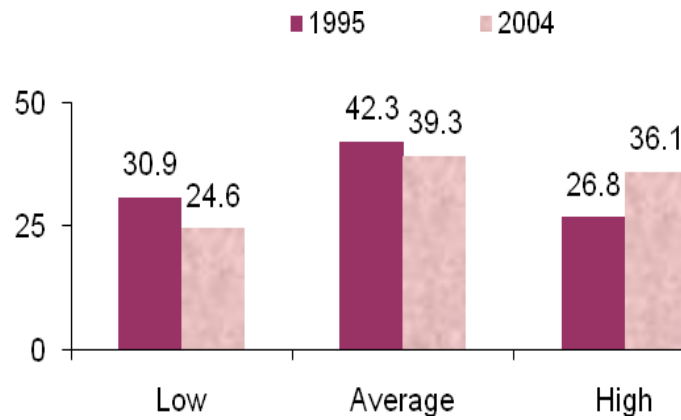
**Table 3**

**Percentage distribution of households and individuals by the Living Conditions Index for 1995 and 2004: 3-level classification**

Index	Low	Average	High	Total
Living Conditions Index for households (1995)	30.9	42.3	26.8	100.0
Living Conditions Index for individuals (1995)	34.0	42.9	23.0	100.0
Living Conditions Index for households (2004)	24.6	39.3	36.1	100.0
Living Conditions Index for individuals (2004)	25.5	41.1	33.4	100.0

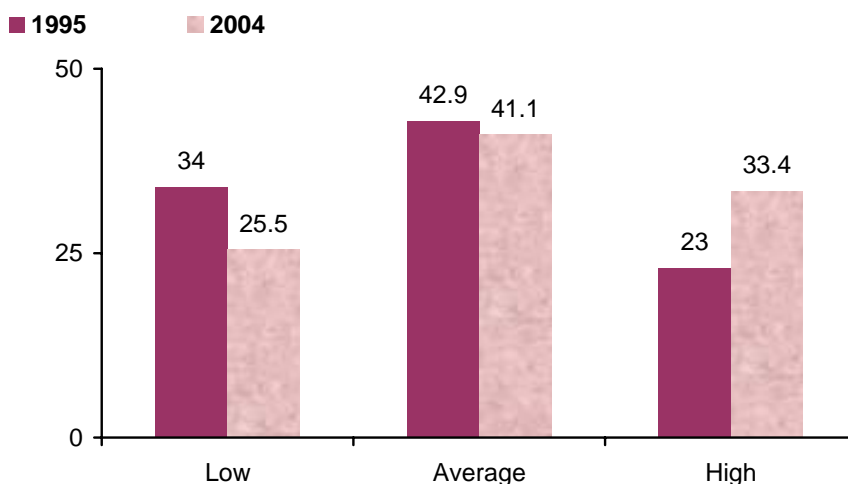
**Chart 3**

**Percentage distribution of households by the Living Conditions Index for 1995 and 2004: 3-level classification**



**Chart 4**

Percentage distribution of households by the Living Conditions Index for 1995 and 2004: 3-level classification



### B- Development of national deprivation levels by thematic fields

As shown by the Living Conditions Index, the percentage of deprived households declined by approximately 6% points. However, this picture alters if we consider the individual changes in the thematic fields of this Index. The comparison illustrates that the biggest improvements occurred in the fields of housing and education, where the percentage of the deprived households declined by 9% for each, followed by the water and sewerage field (at a decrease of 3%). The field of income-related indicators, however, witnessed an increase in deprivation by 9 percentage points (from approximately 43% to 52% of the total households in Lebanon). Whereas the indicators related to housing and education improved, as have water and sewerage, the income-related indicators have declined.

**Table 4**

Percentage of deprived households by the Living Conditions Index and the thematic fields for 1995 and 2004

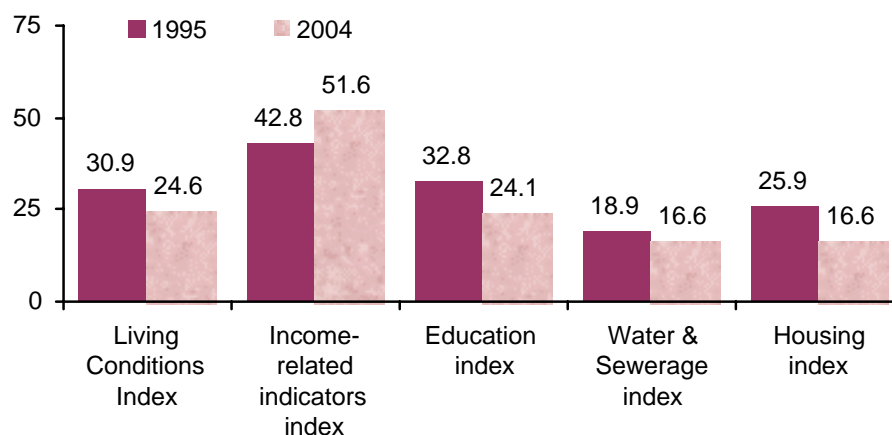
Index	1995	2004	Charge <sup>10</sup>
Housing index	25.9	16.6	9.3
Water and sewerage index	18.9	16.6	2.3
Education index	32.8	24.1	8.7

<sup>10</sup> Charge is: [the value of the percentage of deprived households in 1995] – [the value of the percentage of deprived households in 2004] A positive value means the improvement of the situation, i.e. a decrease in the percentage of deprived households. A negative value means the worsening of the situation, i.e. an increase in the percentage of deprived households.

Income-related indicators index	42.8	51.6	-8.8
Living Conditions Index	30.9	24.6	6.3

### Chart 5

**Percentage of deprived households by the Living Conditions Index and its thematic fields for 1995 and 2004**



The Mapping of Living Conditions in 1998 illustrated that the most deprived and poorest area of indicators in Lebanon in 1995 was that of the thematic field related to income and productive work. As of 2004, this situation has not changed, as more than half of the residents are considered deprived according to the income-related indicators index; in fact, it can be considered that the situation is more dire now, for while most of the indicators that make up the Living Conditions Index are improving, albeit unevenly, the income-related indicators have moved in the opposite direction.

In the following paragraph we will discuss the development of each single indicator applied in the Living Conditions Index and the four thematic fields, in an analysis this development.

### **C- Development of indicators composing the Living Conditions Index at the national level**

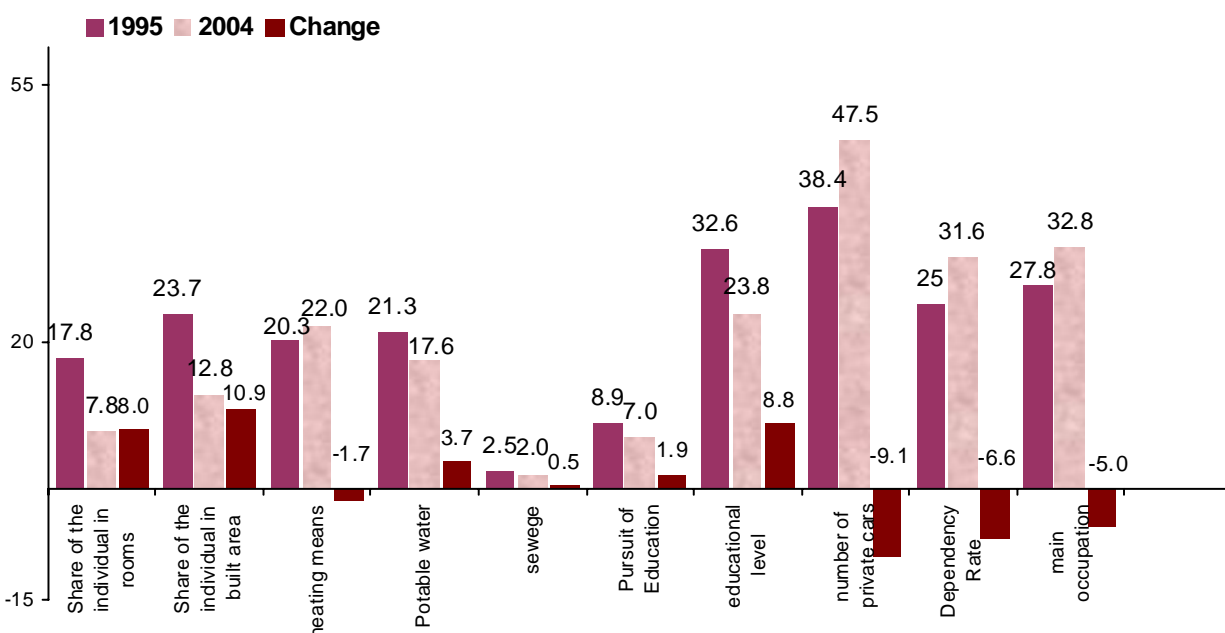
The ten indicators applied in the Living Conditions Index illustrate changes opposite different directions (Chart 6).

- A significant improvement was seen in three indicators: the individual's share in the area of a dwelling, the percentage of rooms in a dwelling per individual, and the achieved educational level of adults. (The percentage of deprived households decreased for these indicators between 8 and 11 percentage points).
- A limited improvement occurred for three other indicators: the main source of drinking water, pursuit of education, and sewerage facilities. (The percentage of deprived households decreased between 0.5 and 4 percentage points).
- However, there was a increase in deprivation for the four remaining indicators: the principal means of heating witnessed an increase of 2 percentage points for

deprived households; and an increase was also found in the percentage of deprived households for the three indicators in the income-related index (number of cars owned by the household, main occupation, and the dependency rate). The percentage of deprived households for these three indicators increased by 5 to 9 percentage points.

**Chart 6**

**Percentage of deprived households by the Living Conditions Index for 1995 and 2004**



These results can be explained as follows:

- **For the housing field**, the significant improvements in the high occupancy rate indicator (the individual's share of the dwelling area), with a decrease in the percentage of deprived households by 11 points, and in the number of rooms per person, with a decrease in the percentage of deprived households by 8 points, are due to the stabilization of populations indicators, including the decrease in the average of households size<sup>11</sup> because of demographic factors (like the decreased fertility rate)<sup>12</sup>, and also because of the continued immigration out of the country. As for the indicator of the principal means of heating, its increase in deprivation is related to the status of households' general income, and can be connected to the

<sup>11</sup> The average household size decreased from 4.6 members in 1995 to 4.3 in 2004 (sources: MOSA and the Demographic and Development Strategies program. Results of analytics studies of the Population and Housing Survey, Beirut, Ministry, 2000; and Ministry of Social Affairs, Central Administration of Statistics, and United Nations Development Program, "Living Conditions of Households - The National Survey of Household Living Conditions, 2004". Beirut 2006.)

<sup>12</sup> The Total Fertility Rate (the average number of children that would be born to a woman if she were to experience the exact current age-specific fertility rates over her lifetime) decreased from 2.9 children in the year preceding the survey in 1995 to 1.7 in the previous three years prior to the survey in 2004 (source: MOSA and the Population and Development Strategies Program. Analytical studies of the Population and Housing Survey, Beirut, the Ministry, 2000; and MOSA and the League of Arab States. Lebanon Family Health Survey, LAS press, 2007.



stability of income levels – or their relative decline – in addition to the high price of diesel oil during the period under comparison.<sup>13</sup>

- **The two indicators in the water and sewerage field** have improved slightly (the percentage of deprived households decreased by 4 percentage points for drinking water and half a point for sewage facilities). The first improvement basically illustrates the widespread of mineral water by more of the population<sup>14</sup>. This significance of this is complex for, on the one hand, the indicator demonstrates a lowered reliance on the public water grid for drinking water, which implicitly expresses dissatisfaction with the supplied water's quality. On the other hand, the indicators is also effected by the inception of dozens of private institutions (especially small ones) supplying bottled water to homes across Lebanon – mainly in the medium and large cities and towns – which has spread the drinking of mineral water to a wider scale among residents with low and average incomes. With regard to the percentage of households deprived in terms of sewage facilities, this indicator reflects whether the government has expanded the sewage network into new areas and neighborhoods or not. According to the survey results, there has been no significant improvement in this area; the stability of this indicator (only half a point of improvement) does not reflect the efforts of the household, but rather the work of municipalities and ministries.
- The two indicators of **Education field** have improved (the pursuit of education and the educational level of adults) over the nine years. The pursuit of education improved by only 2 percentage points, as the school enrollment rate was already very high<sup>15</sup>, and therefore could not witness significant improvement. However, the percentage of deprived households has decreased in relation to the educational level of adults by 9 percentage points, which reflects the impact of two factors: the improvement in the percent of the population continuing their education, and the change in the demographic composition of the population over nine years, as the prevalence of illiteracy and low educational levels are highest in the oldest age group, much of which has since been replaced by the better educated youth.
- **As for the field related to income**, there is a decline in all of its indicators. A significant decline was found in the ownership of private cars indicator (with an increase in the rate of deprived households by 9 percentage points) due to two main factors. The first factor includes the high costs of purchasing a car, resulting from banning of the import of cars manufactured over eight years ago which are considerably cheaper to buy and maintain (insurance, mechanic fees, etc.), the impact of the ban on diesel-powered vehicles, as well as the high price of oil derivatives and taxes on imported cars and mechanic fees. The second factor is the role that the improvement of public transportation and the expanded use of buses

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<sup>13</sup> A consecutive increase in the prices of fuel and gas during 1995 and 2004 was witnessed, with the price of a 20-liter tank of diesel (the main source of heating in the mountains) rising from LL5,800 to LL10,900, and the price of a container of gas increasing from LL7,500 to LL11,600. (Source: Data from the Ministry of Energy and Water, the Directorate General of Oil, 2006).

<sup>14</sup> The percentage of the families that use mineral water as the main source of drinking water reached 5.1% in 1995 and 32% in 2004. (Source: Ministry of Social Affairs, Central Administration of Statistics, and United Nations Development Program, "Living Conditions of Households - The National Survey of Household Living Conditions, 2004". Beirut 2006)

<sup>15</sup> The rate of enrollment in Lebanon reached 98.6% for the age group 5-9 and 95.2% for the age group 10-14 (Source: Ministry of Social Affairs, Central Administration of Statistics, and United Nations Development Program, "Living Conditions of Households - The National Survey of Household Living Conditions, 2004". Beirut 2006.)

owned by private sector that contributed to reducing individual car ownership. Due to these factors, the percentage of the population that owns a car, or more than one car, has declined. Additionally, the percentage of households found to be deprived based on the economic dependency rate, which measures the number of persons employed in proportion to the number of household members, has increased by 7 percentage points. This increase reflects the limited availability of employment opportunities. For the third income-related indicator – that of the main occupation – the percentage of deprived households has increased by 5 percentage points, which demonstrates the difficulty of social and professional upward mobility, in particular as the percentage of professions and business with low and limited incomes is still increasing.

## **Conclusion**

In 2004, economic poverty – represented in the decrease in income compared to the high cost of living and the lack of adequate or gainful employment – is still the most important force of poverty and deprivation in Lebanon. Compared to 1995, the importance of this dimension has increased in terms of absolute and relative size, as over half of Lebanese households are considered deprived in this thematic field.

Moreover, the gap in this field has increased, as its indicators alone have dropped, whereas all the other fields improved during the same period, although at varying rates. This means, on the one hand, that the level of economic growth is inadequate and, on the other hand, that the achieved return of economic growth is not distributed (by sector, region or social group) in such a way as to lead to a balanced improvement in the standard of households' living conditions. Thus, the interdependence between economic growth and fighting poverty through the provision of productive work is one of the most important areas that must be given priority in both economic and social strategies.

## **3- Development of Living Conditions at the Mohafazat Level**

The following paragraphs discuss the development of deprivation percentages in the six provinces – Beirut, Mount Lebanon, North, Bekaa, South, and Nabatieh – between 1995 and 2004. The comparisons will be at the level of the general Living Conditions Index, then at the level of the thematic fields, before moving to a detailed presentation of the development of indicators in each province individually.

### **A- Percentage of deprived households in the Mohafazats<sup>16</sup>**

The Mohafaza with the highest percentage of deprived households in 2004 was Nabatieh (46% of the total households), followed by the Bekaa (38%), the South (37%), the North (31%), Mount Lebanon (16%) and, finally, Beirut (9%). In 1995, Nabatieh also contained the highest percentage of deprived households (at 50%), and Beirut, (16%), held the lowest percentage. The order of Mohafazats when ranked by percentage of deprived households remained unchanged from 1995 to 2004, with the exception of the North, which moved from second to fourth place, causing the Bekaa and the South to increase by one place.

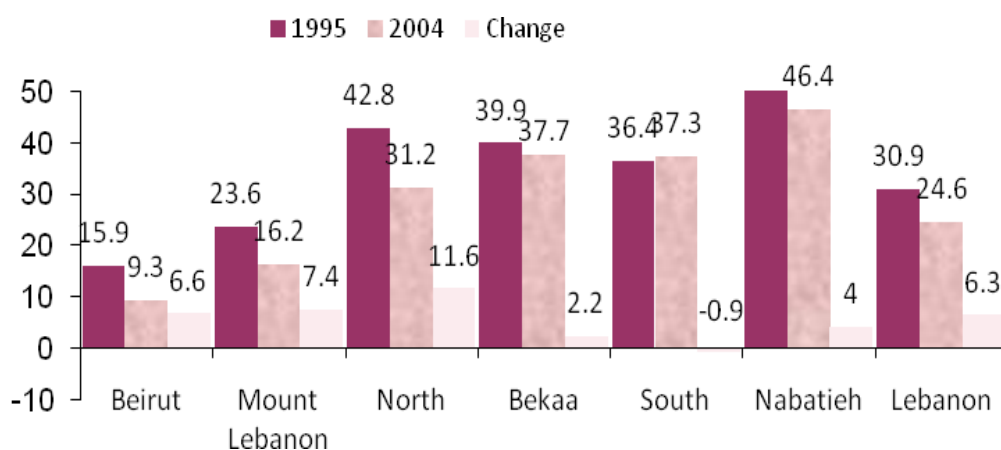
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<sup>16</sup> Deprived households include households ranked as having a low or very low degree of satisfaction of basic needs

**Table 5****Percentage of deprived households in each Mohafaza in 1995 and 2004**

Mohafaza	1995	2004	Change	Rank in 1995	Rank in 2004
Beirut	15.9	9.3	6.6	6	6
Mount Lebanon	23.6	16.2	7.4	5	5
North	42.8	31.2	11.6	2	4
Bekaa	39.9	37.7	2.2	3	2
South	36.4	37.3	-0.9	4	3
Nabatieh	50.3	46.4	3.9	1	1
Lebanon	30.9	24.6	6.3	-	-

\* The most deprived Mohafaza is ranked at one (1) and the least deprived is ranked last (6)

**Chart 7****Percentage of deprived households in each Mohafaza in 1995 and 2004**

As can be seen from this comparison, the North achieved the largest decrease in deprived households during the reference period, with the percentage of decrease about twice the national average of 6 percent. Mount Lebanon and Beirut both also witnessed a significant improvement (of about 7 percentage points). The Bekaa and Nabatieh Mohafazats had insignificant decreases in the percentage of deprived households (2 and 4 percent, respectively), and there was a slight rise in percentage of deprived households in the South (around 1 percentage point).

The period between 1995 and 2004 can be divided into two phases, separated by the liberation of South Lebanon in May 25, 2000. In the first phase, the South was still occupied, and Lebanon – in particular the South – faced the Grapes of Wrath attacks in April 1996. During this phase no consecutive surveys were held to assess results of each significant incident, but studies conducted after the Israeli withdrawal in 2000 pointed to a drop in income-related indicators and economic activity in the newly liberated areas.<sup>17</sup> A conflicting trend in migration was also noticed (into and out of these areas), such that the final balance of mobility of population did not show a significant increase in population.<sup>18</sup> Finally, any development in the indicators of social mobility or economic activity was not translated into a significant improvement in the living conditions of households in these areas.

As such, the improvement that was noticed in the development indicators during the 1980s and the first half of the 1990s, in the South in particular, resulted primarily from the development of social services (like education and health), and the expansion in infrastructure and public utilities. Moreover, this time period also witnessed an increase in remittances (direct aid through the government and the Council of the South, tobacco subsidies, and allocations by the Ministry of Social Affairs, etc.), and an increase in the activity of the local and international private sector in the area of local development. The improvement in development was also tied to economic activity, with the growth of a productive private sector and the diversification of economic activity with the evolution of an economy adapted to the circumstances of war. In the current situation, then, the economy and the market have had less of an effect, one cause of the lack of sustainable development in these areas and the relative decrease in development in the South when compared to the other Mohafazats. Finally, the increase in deprivation is also definitely linked to the South's location near the occupied Palestinian territory and the continued climate of confrontation and caution.

## **B- Total share of deprived households in Lebanon, by Mohafazat**

Determining the percentage of deprived households out of the total households, in all Mohafazats, gives us a major piece of the picture to be completed by knowing each Mohafazat's share of the total number of deprived households in all of Lebanon – i.e. the percentage of deprivation and number of residents in each province. This is extremely important for national planning, in that it allows an estimation of the resources required to

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<sup>17</sup> In the periods of conflict and occupation there were some activities which secured the income of many households, from these activities: permanent or seasonal work in agriculture, construction, hotel, and engage in "South Lebanon Army" in addition to commercial returns from the presence of United Nations Forces (source: High Relief Committee and UNDP, Economic and Social Rehabilitation in Southern Lebanon after the conflict program, the report: "program of social and economic development of south lebanon" Beirut, July 1999).

<sup>18</sup> The share of the south governorate reached 10.7% from the total number of population in Lebanon in 2004, while it used to be 9.1% in 1995. (Source: Ministry of Social Affairs, The Population and Development Strategies Program, *The Analytical Studies of the Population and Housing Survey*, Beirut the ministry, 2000, and Ministry of Social Affairs, UNDP, and Central Administration of Statistics, *Living conditions of Households*, Beirut 2004.

achieve development targets, compared with the actual number of deprived households and residents.

In this regard, then, in 2004 the major share of deprived household is located in Mount Lebanon (approximately 28% of all deprived households in Lebanon). It is known that this Mohafaza includes – by administrative division – the Southern Suburbs (within the Baabda Kada). The Southern Suburbs, along with Akaar in the North, is one of the two largest, poorest communities in Lebanon. Mount Lebanon also includes the northern Beirut suburb (within the Metn Kada), where there is also a significant poor community. In terms of the share of total deprived households, Mount Lebanon is followed by the North (23%), the Bekaa (18%), the South (15%), Nabatieh (11%), and finally Beirut (8%). There was no change from 1995 in the order of Mohafazats at this level, with the exception of the South and Nabatieh, which exchanged places.

**Table 6**

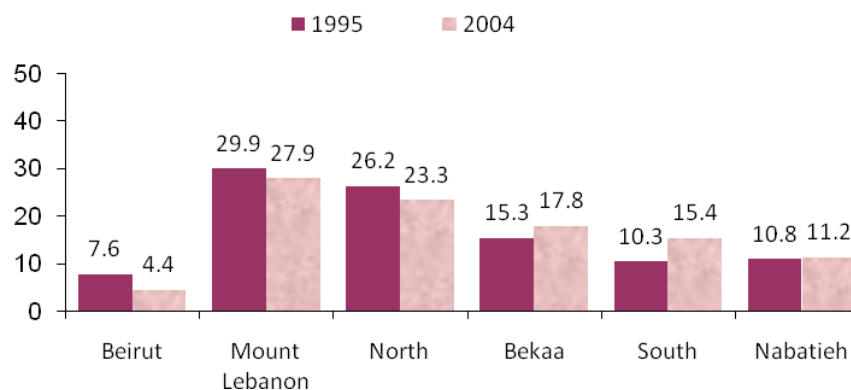
**Percentage distribution and rank of deprived households by Mohafaza in 1995 and 2004\***

Mohafaza	1995	2004	Change	Rank in 1995	Rank in 2004
Beirut	7.6	4.4	3.2	6	6
Mount Lebanon	29.9	27.9	2	1	1
North	26.2	23.3	2.9	2	2
Bekaa	15.3	17.8	-2.5	3	3
South	10.3	15.4	-5.1	5	4
Nabatieh	10.8	11.2	-0.4	4	5
Lebanon	100	100.0	-	-	-

\* The most deprived Mohafaza is ranked at one (1) and the least deprived is ranked last (6)

**Chart 8**

**Percentage distribution of deprived households by Mohafaza in 1995 and 2004**

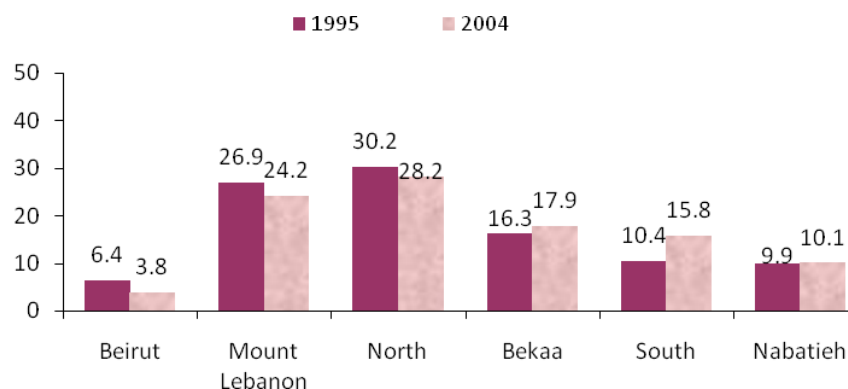


**Table 7****Percentage distribution and rank of deprived individuals by Mohafaza in 1995 and 2004**

Mohafaza	1995	2004	Change	Rank in 1995	Rank in 2004
Beirut	6.4	3.8	2.6	6	6
Mount Lebanon	26.9	24.2	2.7	2	2
North	30.2	28.2	2.0	1	1
Bekaa	16.3	17.9	-1.6	3	3
South	10.4	15.8	-5.4	4	4
Nabatieh	9.9	10.1	-0.2	5	5
Lebanon	100.0	100.0	-	-	-

*\* The most deprived Mohafaza is ranked at one (1) and the least deprived is ranked last (6)*

If we compare the ranking of Mohafazat according to the share of deprived individuals (rather than the share of deprived households), the North comes in first (instead of second), as it houses 30% of the total deprived individuals in Lebanon, versus 27% in Mount Lebanon. This is due to the increase in the average household size in the North (4.75 individual), the highest in Lebanon.

**Chart 9****Percentage distribution of deprived individuals by Mohafaza in 1995 and 2004**

### C- Population growth by Mohafazat<sup>19</sup>

The picture becomes clearer when the change in the percentage of deprived households out of the total households in each Mohafaza, and the change in each Mohafazat's share of the total number of deprived households in Lebanon, is linked to the change of each Mohafazat's share of total households (or total population). This connection is apparent in all the Mohafazat except in Beirut and Mount Lebanon.

The population trends of Beirut and Mount Lebanon, given their uniqueness and their population's complex mobility, warrant a detailed analysis at the Kada- and sub-regional levels. Beirut's share of the total households in Lebanon declined overall by approximately 3 percent between 1995 and 2004, whereas the Mount Lebanon's share increased by 3 percentage points.

As for the four other Mohafazats, the North, the Bekaa and Nabatieh showed a slight decline in their shares of the total households (less than one percent), whereas the South showed an increase of around two percentage points. It is important to note that in the South the sub-regional data show the increase occurred in the areas of Saida-Jezzine, and not in the Kada of Tyre.

**Table 8**  
Percentage distribution of deprived households by Mohafaza in 1995 and 2004

Mohafaza	Distribution of total households			Percentage of deprived households			Distribution of deprived households		
	1995	2004	Change*	1995	2004	Rate*	1995	2004	Share
Beirut	14.8	11.6	3.2	15.9	9.3	6.6	7.6	4.4	3.2
Mount Lebanon	39.1	42.2	-3.1	23.6	16.2	7.4	29.9	27.9	2.0
North	19.0	18.5	0.5	42.8	31.2	11.6	26.2	23.3	2.9
Bekaa	11.8	11.7	0.1	39.9	37.7	2.2	15.3	17.8	-2.5
South	8.7	10.2	-1.5	36.4	37.3	-0.9	10.3	15.4	-5.1
Nabatieh	6.6	5.9	0.7	50.3	46.4	4.0	11.2	11.52	-0.4
Lebanon	100.0	100.0	-	30.9	24.6	6.3	100.0	100.0	-

\* Change is the percentage of change in the Mohafaza's share of the total number of households; the rate is the change in the percentage of deprived households within the Mohafaza; and the share is the change in the percentage share of each Mohafaza out of the total number of deprived households in Lebanon

<sup>19</sup> Population growth will be measured by the growth in the number of households – and not by the number of individuals – as all comparisons in this paper are based at the household level.

The comparison of the three values of change, related to the Mohafaza's share of the total households in Lebanon, its share of deprived households, and the change in deprivation within each Mohafaza, all illustrate that the North succeeded in significantly decreasing its percentage of deprivation. This reduction led to a 3 percent decrease in its share of the total number of deprived households, although its share of total households declined slightly (0.5 percentage points). The Bekaa province witnessed very little change in its share of total households (decline was 0.1 percent). However, its decline in poverty rates was less than the national average, and did not exceed two percent (whereas the national change average is six percent); this resulted in an increase in its share of all deprived households in Lebanon. In the South the share of total households increased, as did the poverty rate. This resulted in the highest increase in the share of all deprived households, at 5 percentage points more than in 1995. Finally, Nabatieh witnessed a decrease in its share of total households, as well as a decrease in its deprivation percentage – although at a rate less than the national average. As a result, this Mohafaza slightly increased its share of deprived households when compared to 1995.

#### **4- Development of Deprivation Percentages by Thematic Fields**

In general, the Mohafazats of Beirut and Mount Lebanon differ greatly from the other four Mohafazats in all thematic fields. The deprivation percentage in the two center provinces for the four fields (housing, water and sewerage, education, and income-related indicators) is less than the national average (especially in Beirut), however, in the North, the Bekaa, the South and Nabatieh the deprivation percentage exceeds the national average. Moreover, this deprivation pattern was mainly consistent throughout the years 1995 and 2004. One exception was found in the housing index for both the North and the Bekaa, where the deprivation percentage in housing in 2004 was less than the national average, although in 1995 it was higher than the national average; the same trend applies to the index of water and sewerage in Mount Lebanon. However, in Beirut the deprivation percentage for the housing index was less than the national average in 1995, but became slightly greater than the national average by 2004 (despite its overall reduction).



**Table 9**

Percentage of deprived households by the Living Conditions Index and its thematic fields for each Mohafazat in 1995 and 2004

Mohafaza	Housing			Water & Sewerage			Education			Income-related indicators			Living Conditions Index		
	1995	2004	Change	1995	2004	Change	1995	2004	Change	1995	2004	Change	1995	2004	Change
Beirut	21.6	16.7	4.9	4.1	0.6	3.5	20.7	13.0	7.7	35.2	42.0	-6.8	15.9	9.3	6.6
Mount Lebanon	24.3	16.0	8.3	22.4	15.6	6.8	25.2	19.9	5.3	33.5	43.7	-10.2	23.6	16.2	7.4
North	31.0	14.9	16.1	23.7	25.4	-1.7	46.3	23.1	21.2	52.1	61.8	-9.7	42.8	31.2	11.6
Bekaa	26.4	12.5	13.9	20.8	21.1	-0.3	41.4	34.4	7.0	52.4	58.2	-5.8	39.9	37.7	2.2
South	27.4	25.9	1.5	9.7	15.6	-5.9	37.1	31.0	6.1	52.3	63.7	-11.4	36.4	37.3	-0.9
Nabatieh	27.7	17.7	10	25.5	21.4	4.1	45.6	39.8	5.8	57.8	60.3	-2.5	50.3	46.4	3.9
Lebanon	25.9	16.6	9.3	18.9	16.6	2.3	32.8	24.1	8.7	42.8	51.6	-8.8	30.9	24.6	6.3

In terms of the direction of change, the vast majority of the deprivation measures in all of the Mohafazat declined from 1995 to 2004 in the fields of housing, water and sewerage and education. In the North and the Bekaa, however, the deprivation percentages in the field of water and sewerage increased. For the South, a larger increase was witnessed in the percent of deprivation for water and sewerage, some of which resulted from the mobility of population, particularly in Saida–Jizzine, which impacts on the results of this and other indicators. For the income-related indicators, however, the deprivations percentages increased in all Mohafazats for all measures.

### **A- Development of the Mohafazats' performance in comparison to the national average**

The housing field recorded the highest percentage of decline in the deprivation percentages of the Bekaa, the North and Nabatieh (the level of change decreased more than the national average), whereas the performance was weaker in Mount Lebanon, Beirut and, especially, in the South.

The field of water and sewerage recorded an improvement in three Mohafazats (Beirut, Mount Lebanon and Nabatieh), which was reflected in a larger decrease in deprivation percentages than that of the national average, with the strongest performance found in Mount Lebanon. However, there was an increase in the deprivation percentages in the other Mohafazats; the weakest performance was in the South.

The education field had a remarkable decline in the deprivation percentage (by 21 percent) in the North; this reduction is mainly due to the improvement of education indicators in the areas of Akkar-Mennieh-Dennieh, which were formerly considered the most deprived areas of Lebanon for this field. This progress provided a major contribution in the improved ranking of the North by the Living Conditions Index. Additionally, all the remaining Mohafazats recorded an improvement in the education indicator, but they remained below the degree of improvement in the national average.

Finally, the income-related indicators, (which indirectly reflect income, unemployment and employment opportunities), all recorded an increase in the deprivation percentages, in contrast to the other fields. The largest increase in deprivation above the national average was recorded in the South, Mount Lebanon and the North, followed by Beirut (around 6 percentage points) and the Bekaa (almost 6 percent), with Nabatieh having the lowest growth of deprivation. This trend of growing deprivation indicates that the levels of social and professional mobility vary across the country.

## B- Ranking of Mohafazats by deprivation levels in all fields

These paragraphs illustrate briefly the compared rankings of the Mohafazats in the four fields in 1995 and 2004.

**Housing:** Despite this field's general improvement in all the areas, the inequality between the regions has increased; moreover, although the percentages of deprivation were similar in 1995, in 2004 disparities emerged between the South (especially in the areas of Saida-Jezzine) and the other Mohafazats. These disparities are due to a very slight improvement in housing in the South, compared to much bigger improvements in the other Mohafazats. In 1995 the deprivation percentage in the housing field had been largest in the North, whereas the South had the largest deprivation in housing in 2004.

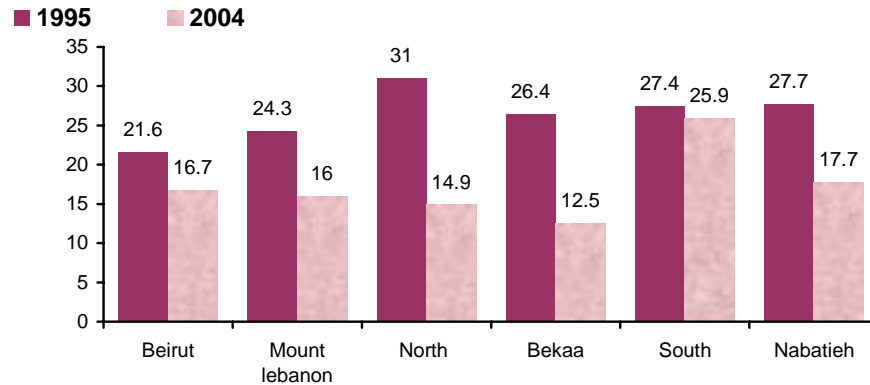
**Water and sewerage:** The direction of change in deprivation for this field varies for the different Mohafazats, although there is an overall tendency towards lower deprivation percentages. Nabatieh had witnessed the highest deprivation percentages for water and sewerage in 1995, but by 2004 the degree of deprivation had decreased; in 2004 the North had the highest deprivation percentages for this field.

**Education:** All provinces witnessed a decrease in the deprivation percentages in education. However, the biggest decrease was found in the North, whereas Nabatieh had the highest deprivation percentages in education in both 1995 and 2004. The inequality in this field between "central Lebanon" (Beirut and Mount Lebanon) and "peripheral Lebanon" (the North, the Bekaa, the South, and Nabatieh) is more apparent for education than it is for the housing and water and sewerage fields.

**Income-related indicators:** All the Mohafazats recorded an increase in the deprivation percentages in this field, which also indicates a disparity between "central Lebanon" and "outer Lebanon". However, the difference between the four outer Mohafazats is relative small, and the percentages of deprivation are high. Between 1995 and 2004 the percentage of deprivation in income-related indicators included just over 50% and 60% of households in the outer Mohafazats. The highest deprivation in 1995 was found in Nabatieh. Although by 2004 the South had the highest percentage, its degree of deprivation was not much higher than the other outer Lebanon Mohafazats.

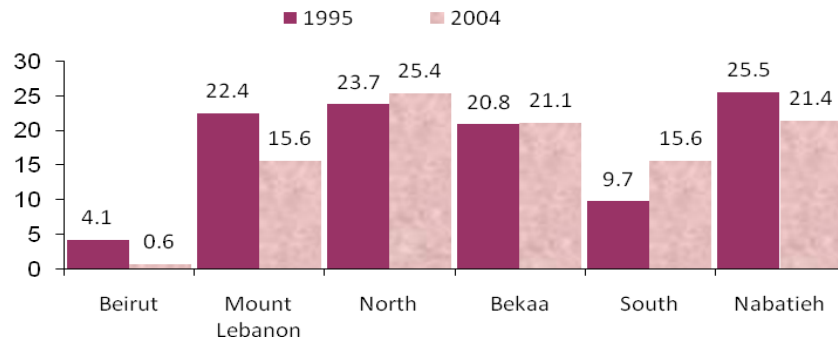
**Chart 10**

**Percentage of deprived households by the housing index in each Mohafazat in 1995 and 2004**



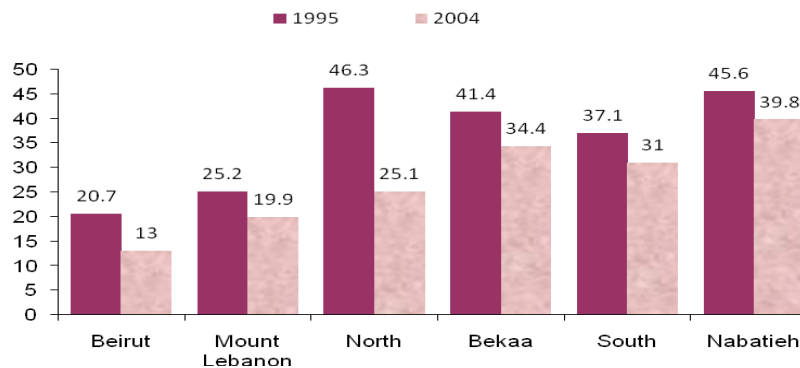
**Chart 11**

**Percentage of deprived households by the water and sewerage index in each Mohafazat in 1995 and 2004**



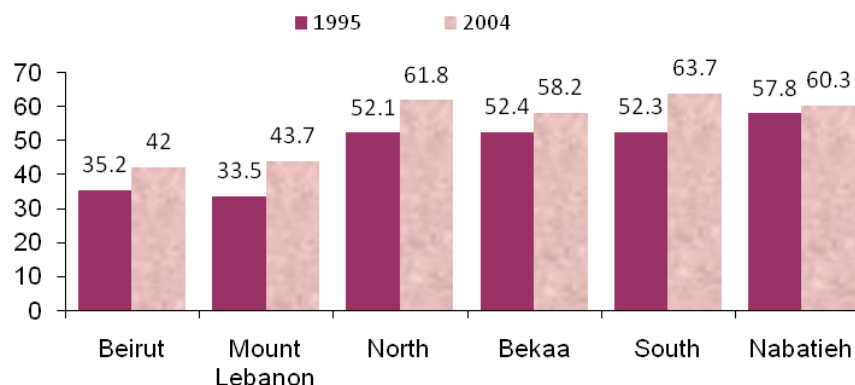
**Chart 12**

**Percentage of deprived households by the education index in each Mohafazat in 1995 and 2004**



**Chart 13**

**Percentage of deprived households by the income-related indicators index in each Mohafazat in 1995 and 2004**



### **C- Development in each Mohafazat**

Analysis at the level of each Mohafaza allows us to clarify the picture of the development of individual indicators. It also allows us to refer to some of the characteristics of the sub-regions within a Mohafaza – as needed and when possible, given the previously discussed small sample size. (The performance of the Mohafazats is evaluated by comparing a change in a specific Mohafaza’s index or indicator during 1995-2004 to the change in the national average.)

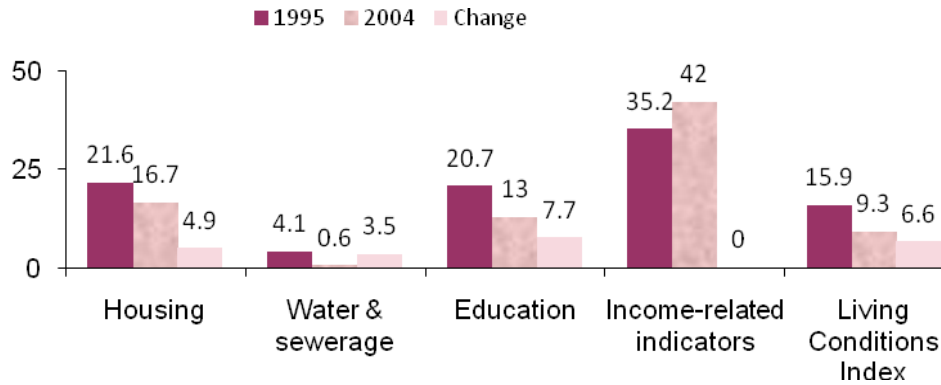
The following paragraphs will consecutively highlight the deprivation percentages in each Mohafaza, according to the individual indicators and its development during 1995-2004.

#### **i. Beirut**

The overall performance of Beirut gained slightly on the national average, as the percentage of deprived households in Beirut decreased during the reference period by 7 percentage points, compared with a decline of 6 percentage points at the national level. In the four thematic fields, Beirut’s performance compared favorably to the national average in the fields of water and sewerage and in income-related indicators; however, in the fields of dwellings and education, the improvement was below the national average.

**Chart 14**

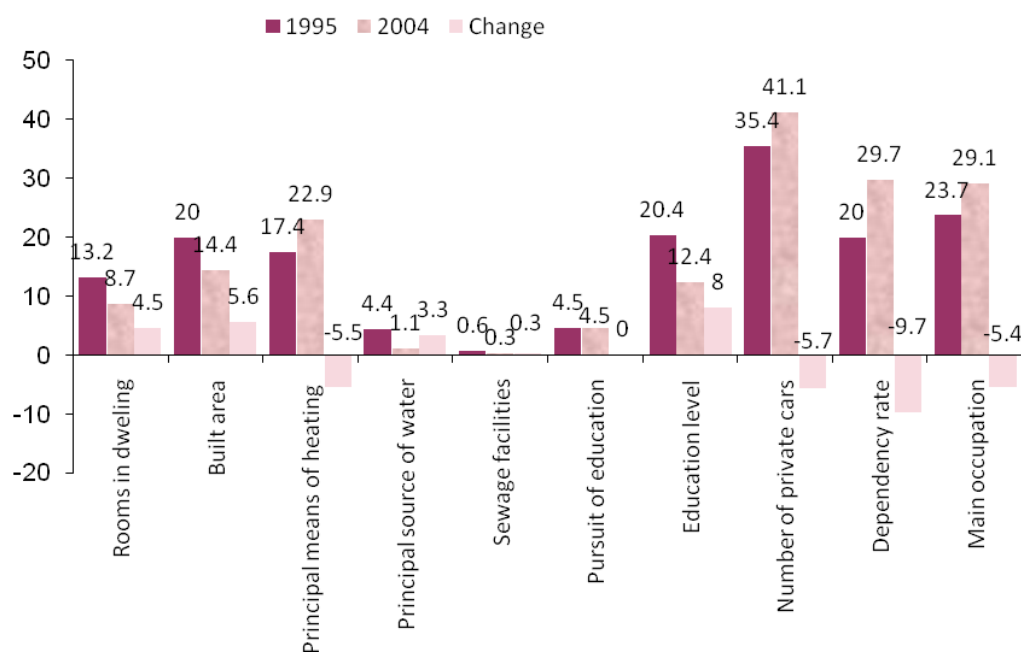
**Percentage of deprived households by the Living Conditions Index and its thematic fields in Beirut in 1995 and 2004**



The deprivation percentages of most of the individual indicators have declined, with the exception of the “pursuit of continuing education” indicator (which did not change), as well as the indicator for the “principal means of heating,” which witnessed an increase deprived households from 17% to 23%. For the three indicators in the income-related index, (the number of cars owned by the household, the rate of economic dependency of the household, and the main occupation), the largest increase in deprivation occurred in the dependency rate (the number of households members divided by the number of actual workers). This change reflects the stagnation or relative decline in the employment market in Beirut – although the percentage of deprived households increased by 10% in 2004, the national average grew by 7 percentage points.

**Table 10****Percentage of deprived households by the Living Conditions Index indicators and thematic fields in Beirut in 1995 and 2004**

Index/ indicator	Percentage of deprived households		Change in	
	1995	2004	Beirut	Lebanon
Housing field	21.6	16.7	4.9	9.3
Number of rooms in dwelling	13.2	8.7	4.5	8
Built area (square meters)	20.0	14.4	5.6	10.9
Principal means of heating	17.4	22.9	-5.5	-1.9
Water and sewerage field	4.1	0.6	-3.5	2.3
Principal source of potable water	4.4	1.1	3.3	3.7
Sewage facilities	0.6	0.3	0.3	0.5
Education field	20.7	13.0	7.7	8.7
Pursuit of education	4.5	4.5	0.0	1.9
Education level	20.4	12.4	8.0	8.8
Index of income-related indicators	35.2	42.0	-6.8	-8.8
Number of private cars	35.4	41.1	-5.7	-9.1
Dependency rate	20.0	29.7	-9.7	-6.6
Main occupation	23.7	29.1	-5.4	-5.0
Living Conditions Index	15.9	9.3	6.6	6.3

**Chart 15****Percentage of deprived households by Living Conditions Index indicators in Beirut in 1995 and 2004**

**Conclusion of the development of living conditions in Beirut:** Although the deprivation level in Beirut was low for the water and sewerage field (1%) and the education field (13%), the level of deprivation in the income-related index is problematic (42%). The decline from 1995-2004 occurred in all indicators relating to income, as well as for the heating indicator (which is also related to income), however, the most significant negative change was in the area of employment. Additionally, the housing indicators improved, although at rates less than the national average. With regard to the education indicators, however, these are some of the best in Lebanon; as such there was no improvement, especially concerning the pursuit of education, as it is stable and already at a high level.<sup>20</sup> However, the stability in these rates also indicates that, after 10 years, there have not been attempts to improve the levels of continuance and enrollment in the under-15 age group from poor families, where the 4.5% of deprived households in this field is mainly concentrated.

<sup>20</sup> The enrollment rate in Beirut is 98.9% for the age group 5-9 and 96.1% for the age group 10-14. (Source: Ministry of Social Affairs, Central Administration of Statistics, and United Nations Development Program, "Living Conditions of Households - The National Survey of Household Living Conditions, 2004". Beirut 2006.)

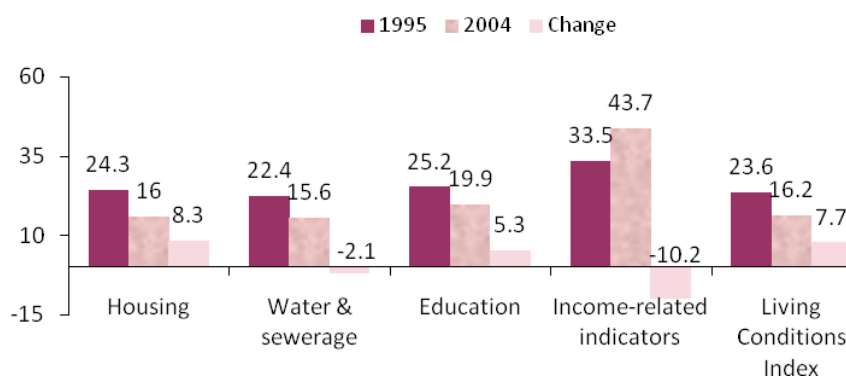


## ii. Mount Lebanon

Mount Lebanon witnessed a decline in its percentage of deprived households by 7.5% which, when compared to the national average of 6%, demonstrates a slight advantage over the average for Lebanon. This advantage occurred at the level of the field of water and sewerage, where as Mount Lebanon's performance was lower than the national average in the other three fields. It is of particular interest that the percentage of deprived households increased by 10% in the field of income-related indicators in Mount Lebanon in 1995 and 2004, compared to an increase of 9% at the national level. Moreover, similar to Beirut, Mount Lebanon's decline in the deprivation percentage in the education field was also lower the decline of the national average.

### Chart 16

Percentage of deprived households by the Living Conditions Index and its thematic fields in Mount Lebanon in 1995 and 2004

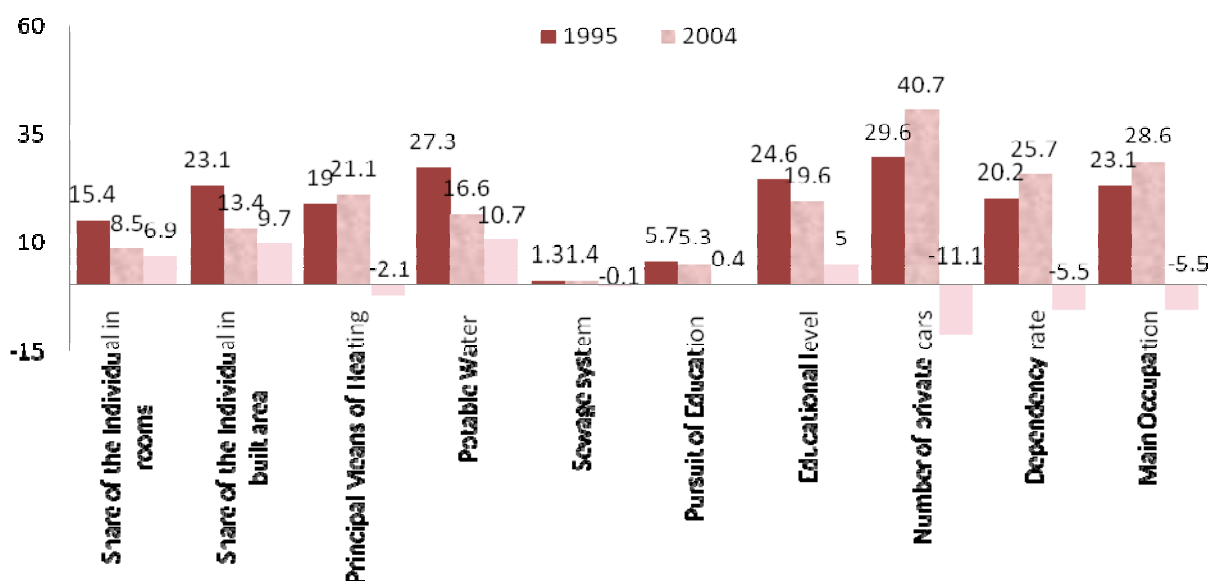


In terms of individual indicators, an average increase in deprivation of 4% was recorded for four indicators (principal means of heating, and the three indicators related to income), which mirrors the national average of a 4% increase. From the income-related indicators, the highest increase in deprivation was found in the indicator of private cars owned per household, which decreased by 11 percentage points compared to a national average of 9 points.

**Table 11**

Percentage of deprived households by the Living Conditions Index indicators and thematic fields in Mount Lebanon in 1995 and 2004

Index/ indicator	Percentage of deprived households		Change in	
	1995	2004	Mount Lebanon	Lebanon
Housing field	24.3	16.0	8.3	9.3
Number of rooms in dwelling	15.4	8.5	6.9	8
Built area (square meters)	23.1	13.4	9.7	10.9
Principal means of heating	19.0	21.1	-2.1	-1.7
Water and sewerage field	22.4	15.6	6.8	2.3
Principal source of potable water	27.3	16.6	10.7	3.7
Sewage facilities	1.3	1.4	-0.1	0.5
Education field	25.2	19.9	5.3	8.7
Pursuit of education	5.7	5.3	0.4	1.9
Education level	24.6	19.6	5.0	8.8
Index of income-related indicators	33.5	43.7	-10.2	-8.8
Number of private cars	29.6	40.7	-11.1	-9.1
Dependency rate	20.2	25.7	-5.5	-6.6
Main occupation	23.1	28.6	-5.5	-5.0
Living Conditions Index	23.6	16.2	7.4	6.3

**Chart 17****Percentage of deprived households by Living Conditions Index indicators in Mount Lebanon in 1995 and 2004**

The Multipurpose Survey divided Mount Lebanon into four sub-regions: Kesrwan-Jbeil, Metn, Baabda, and Shouf-Aley.<sup>21</sup> Baabda (which contains the Southern Suburbs) recorded the largest decrease in its percentage of deprived households (moreover, this was the largest decrease of all sub-regions in Lebanon). According to the Living Conditions Index, the percentage of deprived households declined in Baabda by 18% (three times more than the national average). However, the improvement in the three other sub-regions was less than the national average, especially in Shouf-Aley, which did not witness any significant improvement in its deprivation percentages.

In Baabda, the deprived households percentage declined from 32% to about 16% from the residents households, while its relative share from the total number of households in Lebanon has increased. This improvement can be attributed to the reduced deprivation in the field of water and sewerage from 55% deprivation in 1995 to 16% in 2004. There has been also a slight improvement in the fields of housing and education. In Baabda, as in the other sub-regions, there was no improvement in the income-related indicators index. The greatest decline was found in the indicator of private car ownership per household (the deprivation percentage increased from 38% to 51% households). It is important to mention that although deprivation increased for this indicator (which itself is a reflection of overall income), this does not necessarily denote the unavailability of public transportation options.

<sup>21</sup> The sample size is too small to allow the reaching of detailed conclusions at the level of these sub-regions; as such, this report was reluctant to show the detailed data of these sub-regions, and only lists the general direction of the change in deprivation indicators.

The other situation is that of Shouf-Aley, where the percentage of deprived households remained unchanged from 1995 to 2004, at about 28%. There was a decline in these two cadas for the water and sewage indicators, although the rest of the region had witnessed improvement. The percentage of deprived households increased for water and sewage related indicators from 19% in 1995 to 37% in 2004; this deprivation was witnessed mainly in the main potable water source indicator (which was almost the same percentages as the index). There was also a notable decline in the indicator of ownership of private cars (the percentage of deprived households increased by 16 percentage points). These developments can be explained through the population changes that this region witnessed, as its total share of households in Lebanon increased from 7% to 11%. This population increase may reflect an intensive return of the displaced to this area during this period. This led to an important change in the number of residents and their characteristics, which shows a greater change than in the other sub-regions. As for the sub-regions of Kesrwan-Jbeil and the Metn, the performance of these two sub-regions fell between that of Baabda and the Shouf–Aley. Their changes in deprivation were close to the national average and the average of the governorate. However, it should be mentioned that the Metn cada includes two sub-regions that are different in terms of their characteristics. On the one hand, there are the hills and highlands with indicators that are very close of those of Kesrwan, where there is a low deprivation percentage when compared to the national average. On the other hand, it also includes Beirut’s northern suburbs – and these are urban regions with poor population communities living in crowded neighborhoods with high deprivation indicators. The design of the sample does not allow an independent analysis of each, but it is noted, for example, that the level of change of some indicators in the Metn differs from those of Kesrwan–Jbeil, which could be interpreted as the result of the relatively poor suburbs in that Metn. For instance, the improvement of the education indicator for the Metn reached around 11 percentage points (an improvement similar to that in other deprived districts, primarily due to a decline in the deprivation percentage in the educational level), while the percentage of decline in Kesrwan-Jbeil was only 3 percentage points. Finally, the percentage of deprived households increased according to the main means of heating indicator by around 8 percentage points in the Metn, while it declined by 8 percentage points in Kesrwan-Jbeil.

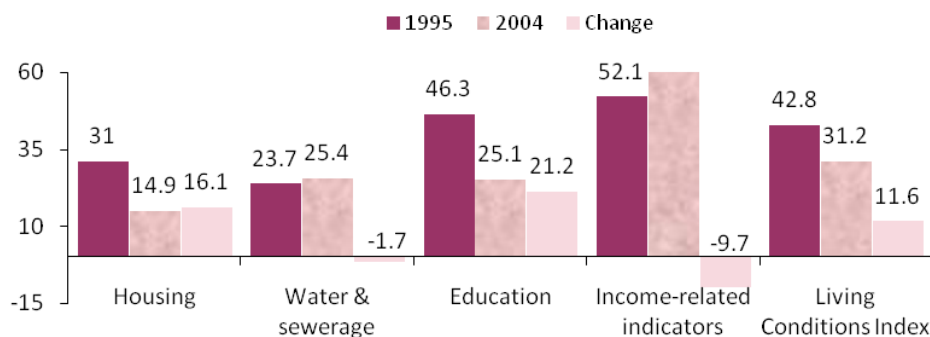
**Conclusion of the development of living conditions in Mount Lebanon:** There are similar rates of deprivation in the fields of housing, education, and water and sewerage, with the field of income-related indicators warranting a clear priority. But Mount Lebanon is the least homogeneous of the Mohafazats in Lebanon, consisting of the least deprived sub-regions in Lebanon (Kesrwan and Metn), but simultaneously including the largest poor urban community in Lebanon (the Southern Suburbs), as well as other pockets of urban poverty with the Northern Suburbs. Mount Lebanon also contains urban and coastal areas, and areas both rural and mountainous. Thus priorities vary accordingly, making it difficult to propose Mohafaza-wide interventions.

### iii. North

The percentage of deprived households in the North province declined from 43% in 1995 to 31% in 2004, recording an improvement of 12 percentage points, which is the double the national average. The North witnessed a better performance in the education field (21 percentage points decline in deprivation) than in the housing field (16 percentage points decline). However, it also experienced a deterioration in the field of water and sewerage, where the deprived households percentage increased by 2 points, while at the national level, this percentage declined by 2 points. As for income-related indicators, there was, like in all of Lebanon, an increase in household deprivation (the North's deprivation increased by 10 percentage points, exceeding the national average by one percentage point).

**Chart 18**

**Percentage of deprived households by the Living Conditions Index and its thematic fields in the North in 1995 and 2004**



Turning to the individual indicators, there was a decline in deprivation percentages for six out of ten indicators, including the highest improvement in the adult education level indicator (the percentage of deprived households shrank by 22 percentage points) and in the indicators of the number of rooms per person per dwelling and in the built area (declining by 12 and 14 percentage points respectively).

Significantly, in the North the deprivation percentage for the principal means of heating was reduced by 6 percentage points, whereas the percentage of deprivation increased by 2 points in Lebanon as a whole, and also in most of the regions. Conversely, the North witnessed an increase of two percentage points in the number of households deprived according to the main source of potable water indicator, whereas the national trend was characterized by a decline of 4 percentage points in deprivation for this indicator.

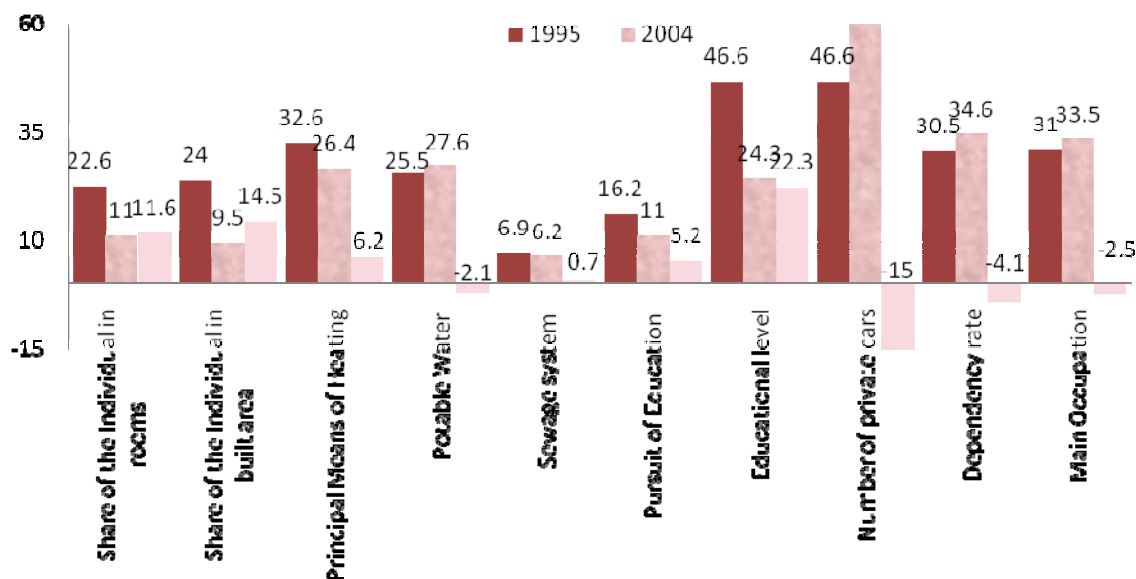
**Table 12**

Percentage of deprived households by the Living Conditions Index indicators and thematic fields in the North in 1995 and 2004

Index/ Indicator	Percentage of deprived households		Change in	
	1995	2004	North	Lebanon
Housing Field	31.0	14.9	16.1	9.3
Number of rooms in dwelling	22.6	11.0	11.6	8
Built area (square meters)	24.0	9.5	14.5	10.9
Principal means of heating	32.6	26.4	6.2	-1.7
Water and Sewerage Field	23.7	25.4	-1.7	2.3
Principal source of potable water	25.5	27.6	-2.1	3.7
Sewage facilities	6.9	6.2	0.7	0.5
Education Field	46.3	25.1	21.2	8.7
Pursuit of education	16.2	11.0	5.2	1.9
Education level	46.6	24.3	22.3	8.8
Index of Income-related Indicators	52.1	61.8	-9.7	-8.8
Number of private cars	46.6	61.7	-15.1	-9.1
Dependency rate	30.5	34.6	-4.1	-6.6
Main occupation	31.0	33.5	-2.5	-5.0
Living Conditions Index	42.8	31.2	11.6	6.3

**Chart 19**

**Percentage of deprived households by Living Conditions Index indicators in the North in 1995 and 2004**



As for the income-related indicators, as in all of Lebanon, the percentage of deprived households increased. For the North, the number of cars per household witnessed the highest decline, exceeding the national average (the percentage of deprived households increased by 15 points in the North, compared to 9 points at the national level). However, for the dependency rate and main occupation, the increase in deprivation in the North was less than the national average. This was due in part to the already high rates of dependency in the North, and also because employment mobility is very limited.

The Multipurpose Survey studied three sub-regions in the North: Akkar-Menieh-Denieh, Tripoli, and Zgharta-Koura-Batroun-Bsheri. Applying the Living Conditions Index to the findings of the Multipurpose Survey show that the deprivation percentages in Akkar-Menieh-Denieh (45% in 2004, compared to 61% in 1995) are more than double the percentages of the other two regions (18% in Zgharta-Koura-Batroun-Bsheri and 20% in Tripoli in 2004, compared to 30% and 32% in 1995 respectively). All three regions recorded performances better than the national average, showing some of the best performances in Lebanon, however the performance of Akkar-Menieh-Denieh was the best. These sub-regions witnessed a significant improvement in the housing field and its indicators. While Akkar-Menieh-Denieh witnessed an increase in deprivation as well in the water and sewage field, especially for the indicator of the main source of potable water, however, in Koura-Zgharta-Batroun-Bsheri there was a decline in the deprivation of this field. The best performance in education occurred in Akkar-Menieh-Denieh and Tripoli, where deprived households decreased by 29 and 23 percentage point respectively. For the income-related indicators, the percentages of deprived households increased in all the sub-regions at a rate similar to the national and the Mohafaza average (10 percentage points).

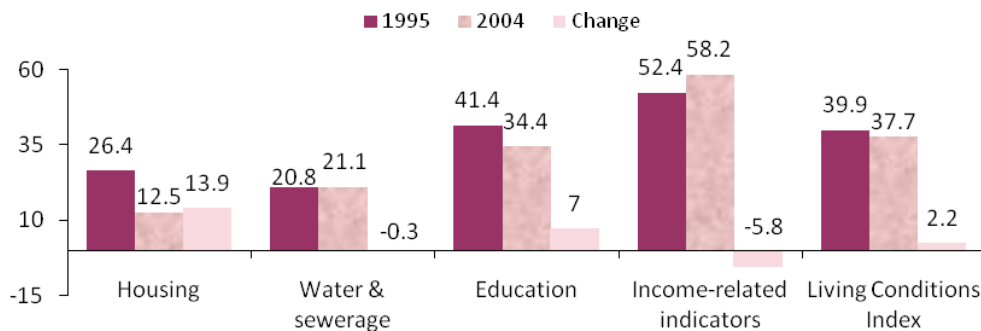
**Conclusion of the development of living conditions in the North:** There was a significant improvement in the education field, especially in the poorest districts (Akkar-Menieh-Denieh), where the education indicators were and still are the lowest in the nation. There was also an improvement in the housing field. Drinking water is still a priority in these regions, and its indicators declined compared to 1995 indicators. The deprivation percentages increased for income and employment opportunities, but at rate less than the national average, due to the increase in dependency rates and the already limited employment mobility.

#### iv. Bekaa

Household deprivation percentages in the Bekaa declined by only 2 percentage points from 1995 and 2004, (from 40% to 38%); a low result compared to the national average of a decline of 6 percentage points. The best performance was found in the housing field, where the percentage of deprived households declined by an average of 14 percentage points (compared to 9 points at the national level). The deprivation percentage remained unchanged in the field of water and sewerage, and the education field improved by a percentage less than the national average. In the index of income-related indicators, the deprivation percentage in the Bekaa increased by 6 percentage points, compared to 9 points at the national level.

**Chart 20**

**Percentage of deprived households by the Living Conditions Index and its thematic fields in the Bekaa in 1995 and 2004**



With regard to the individual indicators, the largest improvement was recorded in the individual's share of a built area, whereas there was no significant improvement in the education indicator (unlike, for example, the decreased deprivation found in the North), and the decline in deprivation in the education field was less than national average (6 percentage points compared to 9). The income-related indicators recorded an increase in the household deprivation slightly higher than the national average for the indicators of dependency rate and main occupation. But what characterizes this region is that the indicator of the number of cars owned by a household, an indicator that recorded a sharp decline in most of the regions and at the national level, did not change in the Bekaa. This finding relates to the vital role a private car plays as a means of transportation in Mohafaza that is elongated north to south and where the distances between villages and towns can



be great, both of which makes private transportation an indispensable need, and separate from the income level.

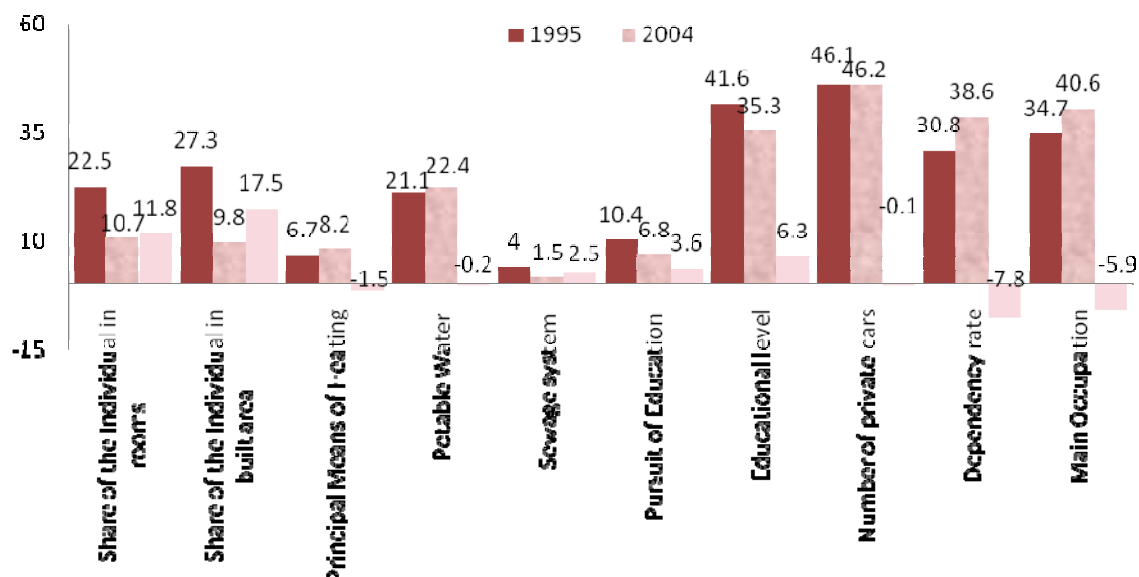
**Table 13**

**Percentage of deprived households by the Living Conditions Index indicators and thematic fields in the Bekaa in 1995 and 2004**

Index/ Indicator	Percentage of deprived households		Change in	
	1995	2004	Bekaa	Lebanon
Housing Field	26.4	12.5	13.9	9.3
Number of rooms in dwelling	22.5	10.7	11.8	8
Built area (square meters)	27.3	9.8	17.5	10.9
Principal means of heating	6.7	8.2	-1.5	-1.7
Water and Sewerage Field	20.8	21.1	-0.3	2.3
Principal source of potable water	21.2	21.4	-0.2	3.7
Sewage facilities	4.0	1.5	2.5	0.5
Education Field	41.4	34.4	7.0	8.7
Pursuit of education	10.4	6.8	3.6	1.9
Education level	41.6	35.3	6.3	8.8
Index of Income-related Indicators	52.4	58.2	-5.8	-8.8
Number of private cars	46.1	46.2	-0.1	-9.1
Dependency rate	30.8	38.6	-7.8	-6.6
Main occupation	34.7	40.6	-5.9	-5.0
Living Conditions Index	39.9	37.7	2.2	6.3

**Chart 21**

**Percentage of deprived households by Living Conditions Index indicators in the Bekaa in 1995 and 2004**



As for the three sub-regions the Multipurpose Survey adopted (Baalbak–Hermel, Zahle and the Western Bekaa–Rashaya), the decline in the deprived household percentage in Zahle was very close to the national average (around 7 percentage points), whereas the performance of the other two regions was clearly weaker, with a decline in deprivation of only 3 percentage points.

In Baalbeck–Hermel the best improvement was recorded in the housing field, where the deprivation percentage declined by 22 percentage points (in comparison to the national average of 9 points). However, the change in other indexes and their indicators was near or less than the national average, which indicates limited social movement in comparison to the improvement in the indicators of the housing index. This was especially noticeable for the indicator of room occupancy rate.

In Zahle, the deprivation percentages declined in the fields of housing and education by around 10 and 11 percentage points respectively (with a national average of 9 points). However, a slight increase was recorded in the deprivation percentage for income-related indicators, but by less than one percentage point (the national average is 9 points, while the Bekaa average is 6 points). The deprivation percentage for the number of private cars and the main occupation indicators remained unchanged. However, the deprivation percentage for the average of the economic dependency rate declined by 8 points, and this is the only region in Lebanon that witnessed a decline in the deprivation percentages for economic dependency. This decline indicates the availability of new employment opportunities. The deprivation percentages for the water and sewage field increased in the

Zahle sub-region, however, despite the field's improvement at the national level and in most regions.

The sub-region of West Bekaa-Rashaya recorded the least change in its indicators. The most significant of its changes was recorded in the field of education, where the deprived households percentage declined by 10 points. Most of the indices and indicators changed slightly less than the national average; of particular note is that the housing index recorded a slight decline of less than two percentage points, compared to the national average of 9 percentage points. However, the deprivation percentage increased in relation to the dependency rate by 12 percentage points. This increase indicates a stagnant rate of building construction on one hand, and stagnation in employment opportunities on the other. This stagnation is likely more important in the Rashaya district than in the West Bekaa, particularly in the areas adjacent to the borders, and therefore it shares some characteristics similar to the border areas in the South, as will be mentioned later.

A summary of development trends in the Bekaa Mohafaza:

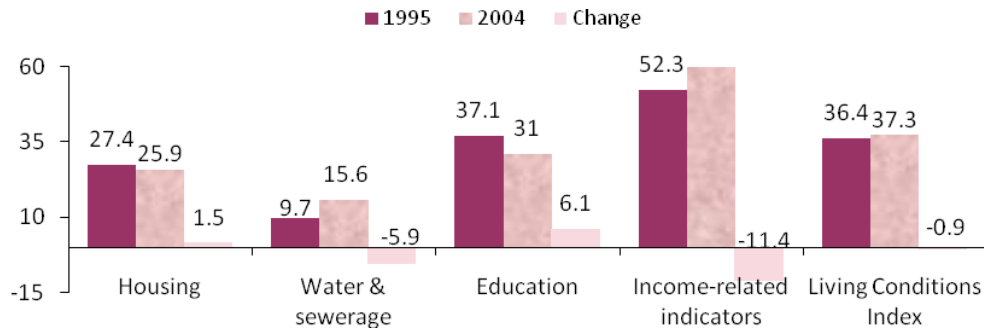
While there is a relative improvement in the housing field, there is weak mobility in the other fields, where most of the changes averaged less than the national average. Ownership of a private car is still an urgent need, and its importance exceeds its importance in other regions. The deprivation rates for education are still significantly high, with 34% of deprived households. Consequently, the deprivation average is higher than that in the North mohafaza, which differs from the situation in 1995. The deprivation percentage is also high in the field of water and sewage. Income-related indicators, however, show high deprivation percentages similar to that in the other regions. Interestingly, development at the sub-regions' level recorded a better performance at the economical level for Zahle, and better at the social level in Baalback. However, there was a higher level of stagnation in the sub-region of West Bekaa–Rashya , especially in the remote border villages in the district of Rashaya.

## **v. South**

The percentage of deprived households in the South remained basically unchanged between 1995 and 2004 (with a slight increased from 36% to 37% of households) despite of the general improvement nationally. There was a slight improvement (less than 2 points) in the housing field and of about 6 points in the education field. There was an increase in the deprivation percentage in the water and sewage field, with an average of 6 percentage points, and an increase in deprivation in relation to the index of income-related indicators of 11 percentage points (in contrast to an increase of 9 percentage points nationally). The general outcome was stability in the deprivation percentages compared to the national averages of the Living Conditions Index.

**Chart 22**

**Percentage of deprived households by the Living Conditions Index and its thematic fields in the South in 1995 and 2004**

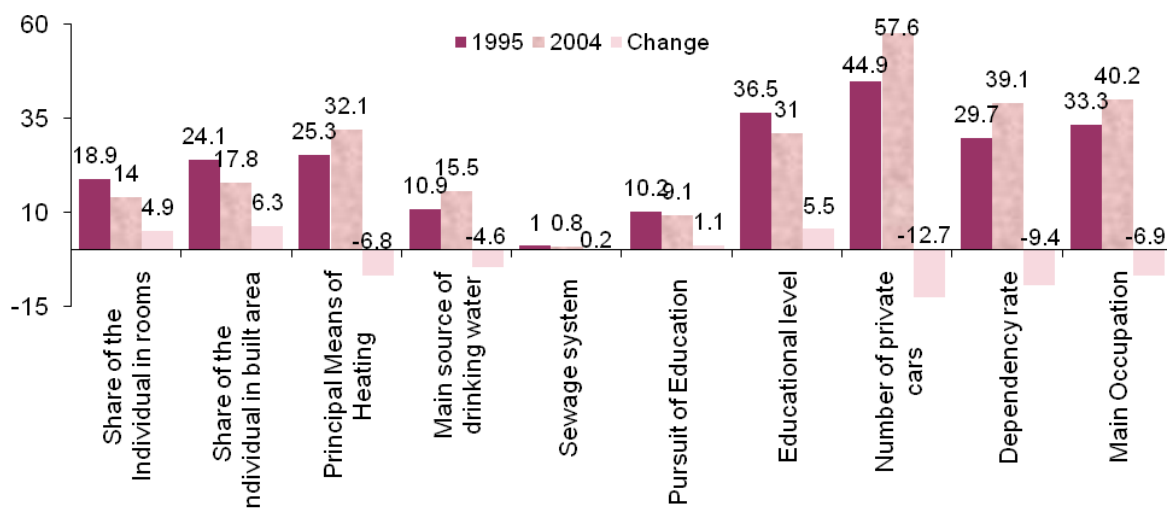


In terms of individual indicators, there was an improvement in the housing and education indicators, with deprivation averages less than those of the national averages. However, the level of deprivation increased for the main source of potable water by 5 percentage points, despite improving at the national level. The heating indicator declined in the South by 7 percentage points, although only declining at the national level by 2 points. In terms of the income-related indicators (the number of private cars, the dependency rate and main occupation), there was an increase in all of the percentages of deprivation, showing an increase higher than the respective national averages.

**Table 14**

Percentage of deprived households by the Living Conditions Index indicators and thematic fields in the South in 1995 and 2004

Index/ Indicator	Percentage of deprived households		Change in	
	1995	2004	South	Lebanon
Housing Field	27.4	25.9	1.5	9.3
Number of rooms in dwelling	18.9	14.0	4.9	8
Built area (square meters)	24.1	17.8	6.3	10.9
Principal means of heating	25.3	32.1	-6.8	-1.7
Water and Sewerage Field	9.7	15.6	-5.9	2.3
Principal source of potable water	10.9	15.5	-4.6	3.7
Sewage facilities	1.0	0.8	0.2	0.5
Education Field	37.1	31.0	6.1	8.7
Pursuit of education	10.2	9.1	1.1	1.9
Education level	36.5	31.0	5.5	8.8
Index of Income-related Indicators	52.3	63.7	-11.4	-8.8
Number of private cars	44.9	57.6	-12.7	-9.1
Dependency rate	29.7	39.1	-9.4	-6.6
Main occupation	33.3	40.2	-6.9	-5.0
Living Conditions Index	36.4	37.3	-0.9	6.3

**Chart 23****Percentage of deprived households by Living Conditions Index indicators in the South in 1995 and 2004**

The South mohafaza is divided in the Multipurpose Survey into two sub-regions: Tyre and Saida-Jezzine – which display a huge difference in the direction of development. Although the general percentage of deprived households has not effectively changed at the mohafaza level, it changed in opposite directions in the sub-regions, such that the deprived households percentage increased around 7 percentage points in Saida-Jezzine (from 30% to 37%), while declining around 7 percentage points in Tyre (from 45% to 38%). Thus, the gap between the two regions narrowed in 2004 (to a 1 percentage point difference), whereas the difference was 15 percentage points in 1995. It is, therefore, misleading to view the South's development trend as stable, as this obscures the obvious difference in the directions of development for these two sub-regions during the reference period.

The sub-region of Saida-Jezzine witnessed an increase its population in comparison to other regions, with its share of the total households in Lebanon increasing from 4.8% to 6.5%, which can be explained by the return of displaced families, especially in the post-liberation period in 2000. This increased population resulted, in principle, in a change in the population characteristics and in the indicators of the Living Conditions Index, and the deprivation percentage in this sub-region increased from 30% (1995) to about 37% (2004). Moreover, living conditions deteriorated in three out of four fields – the only improvement was in the education field, and there was deterioration in the fields of housing, water and sewage, and for the income-related indicators. Although this decline in income-related indicators was witnessed in all the regions, in Saida-Jezzine there was also a relatively large change in the dependency rate and the main occupation, which can be linked to the changes in the population. Moreover, Saida-Jezzin recorded a significant decline in the indicators for potable water and means of heating. Finally, the occupancy rate did not

effectively improve for the sub-region, which led to increased deprivation in the housing field, unlike in other regions.

As for Tyre, its share of the total number of households did not change (a decrease of less than 4% of households). Although there was no real change in the fields of water and sewage and for income-related indicators, however, Tyre recorded a decline in the percentage of deprived households in the fields of housing and education. There was a marked increase in the percentage of deprived households for the main heating means indicator. Finally, the increase in the deprivation percentages for the individual indicators in the index of the income-related indicators for Tyre was less than the national average's increase in deprivation.

Summary of developments in the South mohafaza: Development in the governorate overall is relatively stable, resulting from the opposing development trends in its two sub-regions, requiring an independent analysis for each one. In Saida-Jezzine, the increase in deprivation percentages is most probably due the return of the displaced population to Jezzine and East Saida, which created a substantial increase of deprivation percentages in multiple fields (excepting education). This decline is not the result of reduced – or shrinking – available resources, services and employment opportunities (supply side), but rather results – probably – from an increase or surplus of demand that has not yet been completely absorbed and integrated into the economic and local service fabric. Herein, then, lies the priority for intervention in this region.

#### **vi- Nabatieh**

The percentage of deprived households declined in the Nabatieh mohafaza from 50% to 46%, i.e. by 4 percentage points, compared to a 6 points decline at the national level. This means that the development performance of this governorate was weaker than the average performance nationally. Nabatieh's performance was better than that of the national average in the fields of housing, water and sewage, and for the income-related indicators; however, its performance in the education field was less than the national average.

**Chart 24**

**Percentage of deprived households by the Living Conditions Index and its thematic fields in Nabatieh in 1995 and 2004**



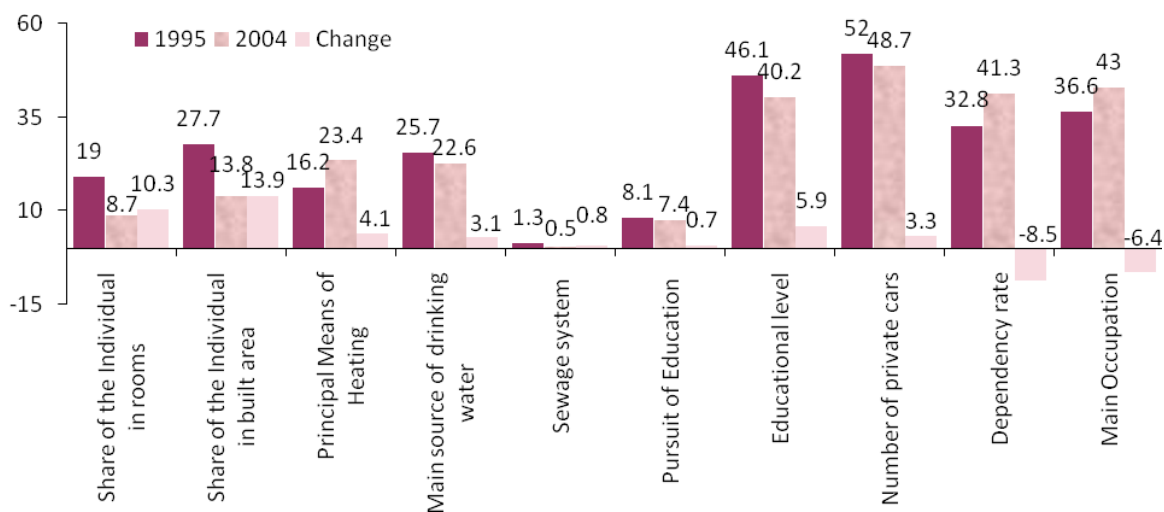
With regard to the individual indicators, the deprivation percentage declined in seven out of 10 indicators. Most striking was the decline in the deprivation percentage for the indicator of the number of private cars by 3 points, (meaning that the percentage of households that own a private car increased), unlike in any other region. This finding is indicative of the urgent need for a private car in a vast geographic area populated by remote villages far from urban centers, a need made more pressing by the lack of an effective public transport system. Additionally, the security situation is not stable as the governorate is near Lebanon's border, which necessitates a private means of transportation for emergencies.

Deprivation in the indicator for the main heating means increased by 7 percentage points, which was the highest of all the governorates, as did the indicators of dependency rate and the main occupation, with a percentage deprivation increase higher than that of the respective national averages.



**Table 15****Percentage of deprived households by the Living Conditions Index indicators and thematic fields in Nabatieh in 1995 and 2004**

Index/ Indicator	Percentage of deprived households		Change in	
	1995	2004	Nabatieh	Lebanon
Housing Field	27.7	17.7	10.0	9.3
Number of rooms in dwelling	17.0	8.7	10.3	8
Built area (square meters)	27.7	13.8	13.9	10.9
Principal means of heating	16.2	23.4	-7.2	-1.7
Water and Sewerage Field	25.5	21.4	4.1	2.3
Principal source of potable water	25.7	22.6	3.1	3.7
Sewage facilities	1.3	0.5	0.8	0.5
Education Field	45.6	39.8	5.8	8.7
Pursuit of education	8.1	7.4	0.7	1.9
Education level	46.1	40.2	5.9	8.8
Index of Income-related Indicators	57.8	60.3	-2.5	-8.8
Number of private cars	52.0	48.7	3.3	-9.1
Dependency rate	32.8	41.3	-8.5	-6.6
Main occupation	36.6	43.0	-6.4	-5.0
Living Conditions Index	50.4	46.4	4.0	6.3

**Chart 25****Percentage of deprived households by Living Conditions Index indicators in Nabatieh in 1995 and 2004**

The Multipurpose Survey divided the Nabatieh mohafaza into two sub-regions, the Nabatieh district and Bint Jbeil–Marjayoun–Hasbaya, given that they are similar in qualitative characteristics, although different in the percentages of deprivation. The Bint Jbeil–Marjayoun–Hasbaya sub-region was the most deprived area in 2004, with 59% of households deprived (whereas in 1995 it was a close second to Akkar–Menieh–Denieh). However in 2004, in the Nabatieh district, the deprivation percentage was only 30%. Thus there was a decline in deprivation percentages in Bint Jbeil–Marjayoun–Hasbaya by one point only (deprivation was 60% in 1995), although in the Nabatieh district deprivation declined by about 9 percentage points (the percentage of deprived households was 39% in 1995).

The region of Bint Jbeil–Marjayoun–Hasbaya did not record any significant improvement in the deprivation percentage for the Living Conditions Index. Moreover, its share of the total households in Lebanon remains slightly over 3 percent, meaning the sub-region did not witness a large number of displaced families returning. The percentage of deprived households declined, however, in the housing field by 9 percentage points. There was no marked change in the education field, nor in the index of income-related indicators, where the deprivation percentage remained stable at 62% of households. In essence, this region seems to resist social or economic mobility, and is unaffected by what impacts the other regions, negatively and positively. It is a sub-region that is stable, with high levels of deprivation.

In the Nabatieh sub-region the number of deprived households as determined by the Living Conditions Index decreased by 9 percentage points. The most significant improvement was recorded in the housing field (deprived households decreased from 25% to 14%), and in the education field, especially for the educational level indicator (from 41% to 28%). In the

field of income-related indicators, there was an increase in the deprivation percentage by 6 percentage points, mainly related to the deprivation increase for the dependency rate (about 12 percentage points). The features of these changes in the Nabatieh district resemble those of the border regions in the North. In particular, similarities were noted with the Akkar-Mennieh-Dennieh sub-region for all changes except the dependency rate change – which was less important in the Nabatieh sub-region – due to the already high rate of age and economical dependency.

Summary of development in the Nabatieh mohafaza: Development patters display characteristics similar to those of the other deprived border regions. Disparities were witnessed between its two sub-regions, with the Nabatieh district recording a relative improvement in the housing and education deprivation indicators. Whereas in the region of Bint Jbeil–Marjayoun–Hasbaya, an area located on the border, the lack of development was characterized by the economic, social, and population stagnation, despite its post-liberation reconstruction program. The sub-region experienced neither a stable population return to the villages, nor a recovery in production to create a suitable income indicative of peaceful conditions. As such, the relative stability in living conditions may be due to the aid and remittances the sub-region receives, as well as some limited growth in local activities, rather than a result of productive and income-generating factors. Therefore, the sub-region's living conditions may not be sustainable, nor integrated and interactive with the national economy. This applies, in particular, to those villages and towns closest to the borders, which have lived (to a certain extent) under military rule. The priority for this region, then, is located in ensuring its interactive integration into the general economies of the country, at the economic, social, political and cultural levels, to prevent its exclusion and isolation from the country's public lifecycle.

## 5- Characteristics of Deprived Households

This section presents some of the characteristics of deprived households that correlate with certain demographic variables and characteristics of the head of household, as well as offering an overview of the general development trend between 1995 and 2004, within the limits of the study.

### A- Household Size:

The Mapping of Living Conditions in Lebanon in 1995 illustrated a rise in deprivation percentages in both small and large households equally, and the results of The Multipurpose Survey also highlight the same characteristics. These two categories are more frequently found to be in deprived households than within the total households average. It should be noted that the average size of the household was 4.6 members in 1995, and 4.3 members in 2004.

**Table 16**  
Percentage distribution of deprived households by the number of household members in 1995 and 2004<sup>22</sup>

No. of household members	1995			2004			% Change
	Share of total households	Percentage of deprived households	Difference	Share of total households	Percentage of deprived households	Difference	
1	7.1	11.0	3.9	7.1	11.5	4.4	-0.5
2	11.7	12.7	1.0	14.2	18.6	4.4	-3.4
3	13.4	9.3	-4.1	14.7	11.6	-3.1	-1.0
4	17.8	11.0	-6.8	19.7	12.1	-7.6	0.8
5	18.2	12.8	-5.4	18.8	13.6	-5.2	0.2
6	13.7	12.9	-0.8	12.6	11.9	-0.7	0.1
7	7.8	10.1	2.3	6.6	8.3	1.7	0.6

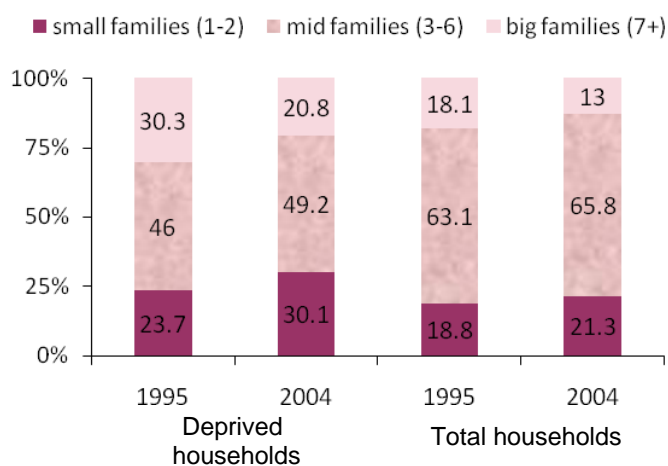
<sup>22</sup> The category "Difference" indicates the difference between the household's size percentage of the total households in Lebanon, and the percentage of the deprived households within that category. When the difference is positive, it indicates that a greater percentage of deprived households are located in this category of household size than their percentage in total households; if the difference is negative, then the percentage of this category of household size out of the total deprived households is less than its representation in the total households. The last column, "% Change," subtracts the difference in 1995 from the difference in 2004. Negative values indicate an increase in the weight of this category compared to that of the total deprived households, while positive values indicate a decline in the share of this category from that of the total deprived households.

8	4.4	7.4	3.0	3.1	5.3	2.2	0.8
9	2.6	5.3	2.7	1.7	3.2	1.5	1.2
10	3.3	7.5	4.2	1.6	4.0	2.4	1.8
and more							
Total	100.0	100.0	-	100.0	100.0	-	-

Generally, the results of Table 16 show that the percentage of large households (7 members and above) in Lebanon has declined from 18% to 13% of the total households in Lebanon (5 percentage points decline), while its share also declined in the total deprived households from 30% to 21% (7 percentage points decline). However, the percentage of small size households (1 or 2 members) increased from 19% to 21% of the total households, and its share of the total deprived households also increased, from 24% to 30% (6 points increase).

### Chart 26

#### Percentage distribution deprived households by household size in 1995 and 2004



In terms of poor households, half are medium sized, while 30% are small and about 20% are large households. Compared with the overall composition of total households for 1995 and 2004, it is shown that there was an increase in small-sized households and an increase in their contribution to the total number of poor households, compared to a decline in the large-sized households and the decline in their contribution to the total number of poor households. This is shown more clearly through the deprivation percentages inside each category of household size.

The following table (Table 17) illustrates the percentage of deprived households within each category of household size. The deprivation percentages are more than the national average among the small and large households, but less than the national average in the average-sized households. These characteristics are similar in both 1995 and 2004. It is particularly noticeable for the large households, however, that the poverty percentage rises steadily with the increase in number of households members, and that the highest deprivation percentage is recorded for the households whose members number ten and more (70% in 1995 and 61% in 2004). The lowest deprivation percentage was recorded in households consisting of four members for both 1995 and 2004.

The increased deprivation percentage for small-sized households (one or two members) is due to their demographic characteristics, and specifically the characteristics of the head of the household, where the percentage of elderly and women increases, especially female heads of households who are widows.

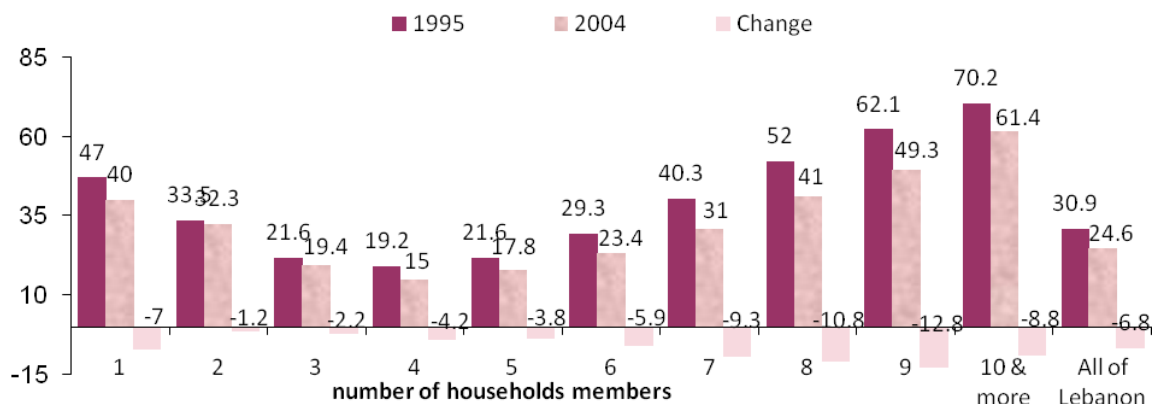
**Table 17**  
**Percentage distribution of deprived households for each household size, by the number of household members in 1995 and 2004**

No. of household members	1995		2004		Change in deprivation percentage	
	Share of total households	Percentage deprived	Share of total households	Percentage deprived	Between 1995 & 2004	Compared to average change*
1	7.1	47.0	7.1	40.0	7.0	0.7
2	11.7	33.5	14.2	32.3	1.2	-5.1
3	13.4	21.6	14.7	19.4	2.2	-4.1
4	17.8	19.2	19.7	15.0	4.2	-2.1
5	18.2	21.6	18.8	17.8	3.8	-2.5
6	13.7	29.3	12.6	23.4	5.9	-0.4
7	7.8	40.3	6.6	31.0	9.3	2.6
8	4.4	52.0	3.1	41.0	10.8	4.5
9	2.6	62.1	1.7	49.3	12.8	6.5
10 & more	3.3	70.2	1.6	61.4	8.8	2.5
All of Lebanon	100.0	30.9	100.0	24.6	6.8	-

\*Compared to average change indicates the change in deprivation percentage between 1995 and 2004 compared to national average change (i.e. the difference between the change in percent of deprivation between the two dates and the national average of change). Negative values mean that improvement was less than that on the national level.

**Chart 27**

**Percentage of deprived households by the number of household members in 1995 and 2004**



A decline was noted in the deprivation percentages for all households, but it was an uneven decline. As was mentioned previously, the deprivation percentage at the national level declined about 6 percentage points between 1995 and 2004. The improvement for large-sized households was between 9 and 13 percentage points, i.e. more than the national average, while the improvement for the other categories (especially small-sized households) was less than the national average (excepting the single member households).

### **Conclusion:**

Self-generating development and social and economic policies offered relatively better results for the large households than to the small-sized households or for people that live alone. This is specifically true for elderly women, (particularly widows), which will be supported later by additional evidence. These findings emphasize the need to apply greater importance to this category, and the need to develop mechanisms for identifying beneficiaries and their coverage in an attempt to reduce this disparity margin.

### **B- Housing Characteristics:**

It was mentioned earlier that the housing indicators recorded a significant improvement between 1995 and 2004 where, together with the improvements in the field of education, they caused the low percentages of deprivation nationally and in the governorates, despite the increase in the economic deprivation illustrated through the income-related indicators and employment. A decline was recorded between the two dates of comparison for the total percentage of households that live in small dwellings (a room or two) from 22% (1995) to 16% (2004), while the percentage of the households that live in dwellings of

three rooms declined from 25% to 24%. A more general increase was noticed in the percentage of households that live in medium or large dwellings.

Deprived households were more represented in dwellings of three rooms or less than in the total household average, and deprivation was less seen in households living in dwellings composed of four room and more. This distribution was the same for 1995 and 2004. However, a relative decline in the deprivation contribution by households living in a dwelling of a room or two in 2004 was noticed, compared to 1995 (see the change column, where the negative value means a decline in the relative weight of the category). Meanwhile, a relative increase was recorded in relation to households that live in dwellings of three rooms. This change means that the housing conditions of the poor have relatively improved, as a large percentage of them were living in a three room dwelling in 2004, whereas a significant percentage of the poor households used to live in houses composed of one or two rooms in 1995. These results are consistent with the conclusions of the preceding paragraphs regarding the improvement of the indicators of the housing field in relation to the general categories and regions in Lebanon.

**Table 18**

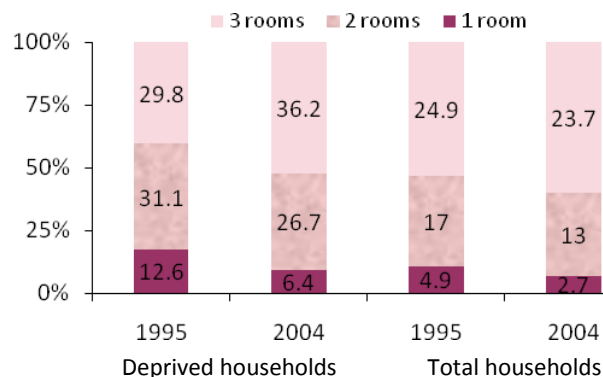
**Percentage distribution of deprived households by number of rooms in the dwelling in 1995 and 2004**

No. of rooms excluding kitchen	1995			2004			Change
	Share of total households	Percentage of deprived households	Difference	Share of total households	Percentage of deprived households	Difference	
1	4.9	12.6	7.7	2.7	6.4	3.7	4.0
2	17.0	31.1	14.1	13.0	26.7	13.7	0.4
3	24.9	29.8	4.9	23.7	36.2	12.5	-7.6
4	25.3	17.6	-7.7	30.7	21.8	-8.9	1.2
5	17.5	5.9	-11.6	20.6	6.1	-13.7	2.1
6 and more	10.1	2.0	-8.1	6.6	1.8	-4.8	-3.3
No answer	0.3	1.0	0.7	2.5	0.0	-2.5	3.2
Total	100.0	100.0	-	100.0	100.0	-	-



### Chart 28

#### Percentage distribution of deprived households by number of rooms in the dwelling in 1995 and 2004



### Conclusion

Housing conditions, especially the size of the dwelling, are important indicators of living conditions. The poverty rate and deprivation percentage have an inverse relationship to the increase of the number of rooms of the dwelling. This applies to both years of reference. The poor occupy, generally, small-sized dwellings, although their housing conditions have improved. While 74% of the poor lived in dwellings of three rooms or less in 1995, this percentage decreased to 69% in 2004. Within this percentage, the share of households living in one or two rooms was 44% in 1995, which decreased to 33% in 2004. Nevertheless, housing remains a major issue for poor households, and should be placed at the top of the priority list for the social policy.

## 6. Poverty and characteristics of the head of household

The household was the main unit for analysis of poverty and deprivation in the Mapping of Living Conditions, as in the current studies based on The Multipurpose Survey. Many of a household's characteristics and abilities depend on the characteristics of the household head, which will be discussed in the following paragraphs through the relation of deprivation percentages with demographic characteristics (sex, age, marital status), educational characteristics, the relation with the labor force, and medical insurance coverage of the head of the household.

## A. Demographic characteristics of the head of household

The connection between the percentage of deprivation and selected social characteristics is further explored, specifically: the sex, marital status and age of household head. The following table summarizes the most significant results related to these characteristics<sup>23</sup>.

**Table 19**

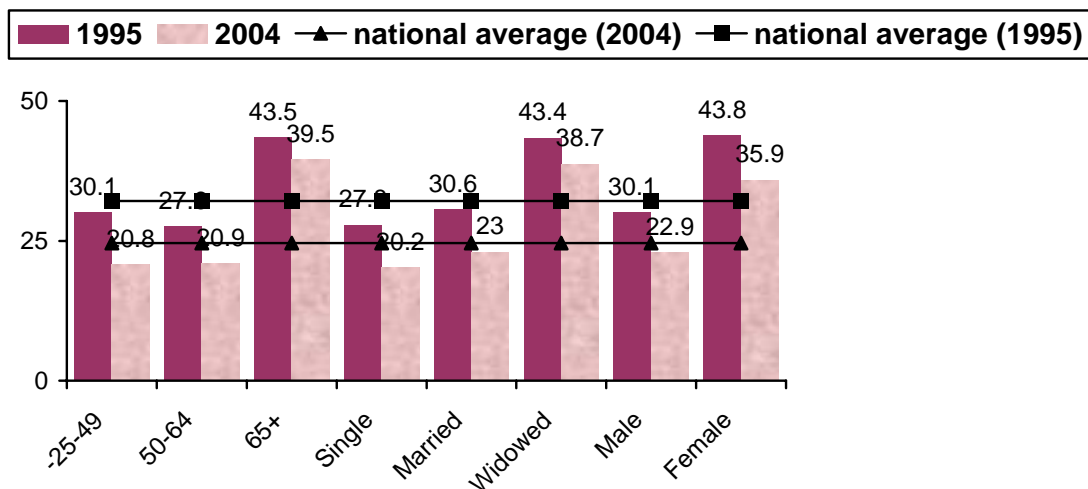
**Percentage of deprived households by demographic characteristics of the head of household in 1995 and 2004**

Demographic characteristics of household head	1995		2004	
	Share of total households	Percentage of deprived households	Share of total households	Percentage of deprived households
Sex of household head				
Male	85.9	30.1	85.8	22.9
Female	14.1	43.8	14.2	35.9
Marital status of household head				
Single	6.5	27.8	6.3	20.2
Married	80.5	30.6	79.5	23.0
Widow	11.8	43.4	12.6	38.6
Age of household head				
25-49	50	30.1	49	20.8
50-64	29	27.6	28.1	20.9
65 and above	19.4	43.5	21.4	39.5
Lebanon	100	32.1	100	24.6

<sup>23</sup> Table 19 illustrates the results of 1995 and 2004 separately in the same table, unlike in the previous tables. The reason for this lies in the inability to rebuild an intersection table of 1995 on the basis of the Living Conditions Index (10 indicators instead of eleven indicators) – due to technical reasons. The percentages of congruence between the deprived households, according to the two indexes, ranged between 95% and 98% according to various fields. However, we preferred to maintain the highest possible degree of accuracy in the comparisons, and thus adopted the current style of presentation. Table 19 allows a general comparison, without treating the changes as if they were located in one statistical file. As such, there is a slight change in the general deprivation percentages according to the old index and the modified one (32.1% and 30.9% respectively). Given the aim of this research and its uses, however, the analysis remains valid in view of the high concordance percentages of 95% to 98%.

**Chart 29**

**Percentage of deprived households by demographic characteristics of the head of household in 1995 and 2004**



The following can be concluded from the above chart and graph:

- 1- Female-headed households make up about 14% of the total number of households in Lebanon in both 1995 and 2004, and these families are clearly subjected to poverty more than households headed by men.

In 2004, 36% of female-headed households faced deprivation, while 23% of male-headed households were deprived (and the national deprivation average was 25%). Similar results were noticed in 1995, with 44% of families headed by females deprived, and 30% of families headed by males deprived, with the national average at 32%. This clearly shows the proportional relation between poverty and women.

Deprivation is also related to the age and marital status of the household head, as most female heads of households are widows with a high average age. It should be noted, however, that the most significant characteristics the female heads of households share is that they are unemployed and that their educational level is generally low.

- 2- Deprivation percentages were below the national average for single and married household heads, for both 1995 and 2004. On the other hand, when the male head of household is a widower (representing 13% of households in 2004), the deprivation percentage is about 39% – this is a high increase from to national average, and indicates a strong link between widow-hood and poverty.
- 3- As for the age of the household head, the deprivation percentage increases with an increase in age and, in particular, with exceeding the age of employment. The deprivation percentage totals about 40% for the households whose head is over the age of 64 years, for both 1995 and 2004.

## B- Educational characteristics of the head of household

There is a strong inverse relationship between the educational level of the head of household and the possibility of poverty. As the head of household's level of education rises, the percentage of poverty gradually declines. Maximum deprivation is found for families with an illiterate head of household (69%), and decreases to a poverty percentage of less than 2 % for those households headed by someone with a university education. A similar trend was found both in 1995 and 2004. Moreover, the deprivation percentage is higher than the national average when the educational level of the head of household is elementary or less, whereas the deprivation level is less than that of the national average when the education level is intermediate or above. This difference confirms that an elementary level of education for the household head separates poverty levels above and below the national average.

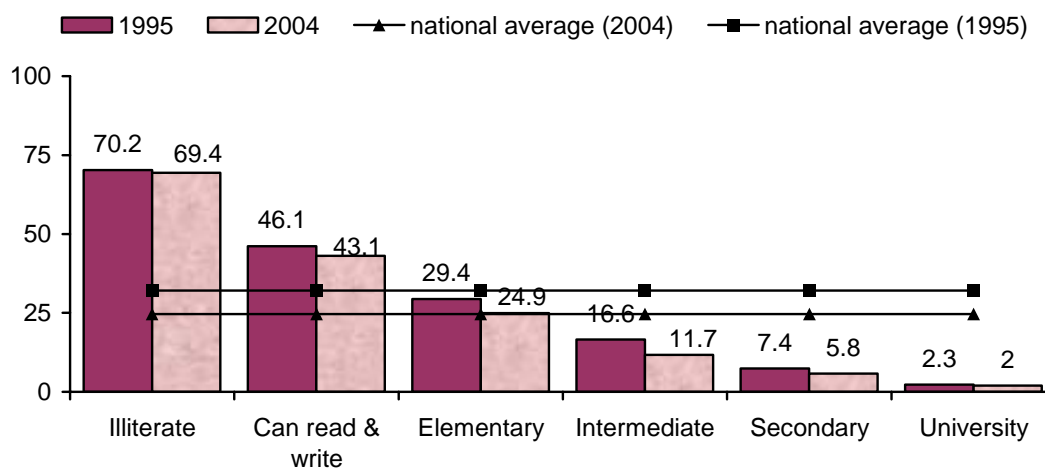
**Table 20**

**Percentage of deprived households by educational attainment of the head of household in 1995 and 2004**

Educational attainment of head household	1995		2004	
	Share of total households	Percentage of deprived households	Share of total households	Percentage of deprived households
Illiterate	18.7	70.2	12.9	69.4
Can read and write	16.7	46.1	9.5	43.1
Elementary	24.9	29.4	31.1	24.9
Intermediate	16.6	16.6	19.8	11.7
Secondary	12.3	7.4	12.7	5.8
University	10.7	2.3	12.5	2.0
Total	100	32.1	100	24.6

**Chart 30**

**Percentage of deprived households by educational attainment of the head of household in 1995 and 2004**



Similar to the housing indicators, there was a significant improvement in the education indicators in general between 1995 and 2004; this improvement impacts the educational level of the household heads. A decline was particularly recorded in the share of illiterate and semi-illiterate (reads and writes) – from 35% (1995) to 22% (2004) – of the total heads of households in Lebanon. There was also an increase in the share of heads of households with an elementary and intermediate level of education, which increased respectively from 25% to 32%, and from 17% to 19%. However, the change in the percentage of heads of households with a high school or university degree was not significant. This indicates a higher level of mobility in the lower education levels compared that in the high education levels.

Deprivation percentage concentrations were recorded in the low education levels, where the percentage of deprived households remained at 70% for the households with an illiterate head of household, while there was a decline in deprivation percentages for households headed by someone with an elementary education or semi-illiterate (reads and writes).

**Conclusion**

The correlation between the educational attainment of the head of household and the possibility of extreme poverty is consistent and strong, and there was no significant change to that trend between 1995 and 2004. In general, the absolute and relative importance of the semi-illiterate household head category is declining in comparison to the category of household heads with an elementary education. It also appears that policies adopted since 1995 did not yield significant results in terms of improving the living conditions of families with an illiterate head of household. Rather, the degree of correlation between illiteracy and poverty actually became stronger in 2004 than it was in 1995. There was, however, a relative improvement in the situation of households

where the head of household has an elementary and intermediate education level. Finally, the concentration of deprivation among families with an illiterate head of household is due to the characteristics of these heads of households, who are often female and/or elderly.

### **C- Professional characteristics and health insurance status of the head of household**

As was mentioned in the introduction to this report, economics (income, occupation and unemployment) are the most important components for impacting poverty in Lebanon. However, the country had a declining performance in its economic indicators, where the percentage of deprived households increased by 9 percentage points between 1995 and 2004, unlike the other indicators, which recorded an improvement. Comparison and analysis in this area, moreover, are faced with some additional difficulties, stemming in particular from the strict theories applied in defining work and unemployment in accordance to international standards; vagueness in the common definitions of work, unemployment, professions and overall relationship with labor were witnessed. Differences in the classifications or their interpretations can also negatively affect the statistical significance of the collected data. It is also noted that there are some disparities between the two comparable surveys at this level, and that a detailed comparison across all categories is not possible for this reason.

Nevertheless, it was found that the majority of heads of households are working, as are a majority of the heads of poor households. However, poverty is likely to be less common when the head of household is employed in productive work. This trend is reflected in the fact that the head of household's occupation weighs more heavily for deprived households than for the total households. However, this situation is found to be totally opposite for other categories. As such, a decline was witnessed in the absolute and relative importance of households with employed household heads when compared to the total deprived households – 65% of total deprived households in 1995, and 49% in 2004. It was also found that in 2004 families whose household head is not able to work are more heavily represented in the deprived households category than they are represented nationally (at 18% of deprived households). Similarly, households with a female head (14% of deprived households), or a retired head, or a head of household who ended his/her work voluntarily were all more heavily represented in the deprived households category than they were represented at the national level.

**Table 21**

**Percentage distribution of deprived households by the relationship of the head of household to the labor force in 1995 and 2004**

Relationship of the head of household to the labor force	1995		2004	
	Share of total households	Percentage of deprived households	Share of total households	Percentage of deprived households
Employed	73.5	64.4	66.8	48.8
Unemployed	6.5	6.4	3.4	5.9
Retired	5.2	5.7	6.4	6.8
Female head of household	10.3	15.6	9.4	14.6
Ended work voluntarily	-	-	2.5	4.3
Unable to work	-	-	8.4	18.4

The correlation of work and poverty is confirmed by the deprivation percentages within each category of household head's working status when compared to the national average of deprived households. As such, a significant decline was recorded in the deprivation percentage for the category of households headed by a working person, at 10 percentage points (from 28% to 18%), which is an improvement that exceeds the general improvement in living conditions. As for the other categories, the highest deprivation percentage was recorded for the category of heads of households unable to work (54%), and for the categories of those who are unemployed and those who ended their work voluntarily (42% and 43% respectively). This deprivation percentage is then highest in the categories of female heads of households (33%) and the retired heads of households (26%) – which is close to the national average (25%).

**Table 22**

**Percentage of deprived households by the relationship of the head of household to the labor force and the availability of health insurance in 1995 and 2004**

	1995		2004	
	Share of total households	Percentage of deprived households	Share of total households	Percentage of deprived households
Relationship of head of household to the labor force				
Employed	73.5	28.1	66.8	17.8
Unemployed	6.5	31.6	3.4	41.8
Retired	5.2	35.5	6.4	25.7
Female head of household	10.3	48.7	9.4	38.3
Ended work voluntarily	-	-	2.5	43.1
Unable to work	-	-	8.4	53.6
Availability of health insurance for the head of household				
Insured	-	-	46.2	14.3
Uninsured	-	-	51.7	34.1
Lebanon	100	32.1	100	24.6

Finally, in terms of health insurance in Lebanon (based mainly on insurance through work), around 46% of heads of households are insured (as shown above). The results show that the percentage of deprived households reaches 14% when the head of household is insured, but it rises to 34% when s/he is not insured.

This strong correlation between the absence of insurance and poverty represents both a cause and an effect. The absence of health insurance increases the burden on a household, forcing its members to allocate a large portion of their resources for health care at the expense of improving their standard of living. It is also, however, a result of being poor, as insurance companies do not include vulnerable groups and those in need in their insurance plans. Specifically, it is known that social and health insurance plans do not include the unemployed, nor individuals who do not work in the public sector – in particular seasonal and temporary workers, unskilled workers and workers in marginal services, as well as agriculture workers and farmers, or those who are self-employed (trades, craft work, small businesses or small services). The social and health insurance plans for the retired and elderly are characterized by being weak and exclusive, in particular of public sector employees and workers in some large enterprises. The sum total, then, is that those who most need health insurance are generally the least covered by it.



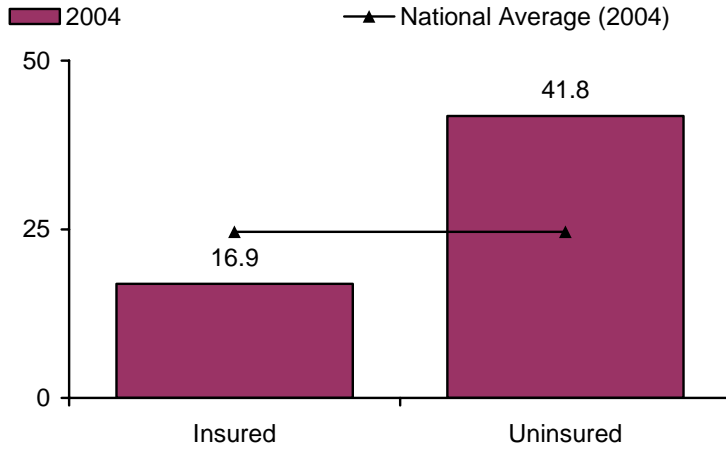
**Chart 31**

**Percentage of deprived households by the relationship of the head of household to the labor force in 2004**



**Chart 32**

**Percentage of deprived households by household head's health insurance status in 2004**



## 7- General Summary

This study summarized a comparison of the development of living conditions of households in Lebanon between 1995 and 2004, and has indicated some improvement in the living conditions at the national level during this time period. However, this comparison stopped at the beginning of 2005, with the end of the fieldwork for The Multipurpose Survey, and therefore it does not include the negative developments resulting from the Israeli war against Lebanon during the months of July and August 2006.

The cited improvement refers to the positive development in indicators for the fields of education, housing, and water and sewage. However, the indicators of main occupation and the income-related indicators recorded a deterioration, which draws attention to the need to give poverty eradication - including its economic dimension – the priority it deserves. Moreover, the improvement or the deterioration in the indicators occurred unevenly across the regions, and these disparities must also be taken into account.

The current situation resulting from the July war in 2006 certainly represents a retreat from the developmental level achieved at the end of 2004. This war not only caused human and physical losses in a direct and significant way, but also led to negative social and economic repercussions on economic growth, the financial situation and job opportunities. The country's social situation was also negatively impacted through an increase in poverty's intensity, and its spread across new regions and new population groups. These negative changes are characterized as being direct and medium and long-termed, and they unevenly affect different social groups and different regions.

From regional perspective, we can distinguish between three cases in terms of the impacts of this war:

- First, the poor areas that were shelled directly (Beirut's southern suburbs, the South, Baalbak, and Hermel in the Bekaa). All the residents (and a good deal of them are poor) were affected directly, especially through suffering significant losses in lives and productive assets. Moreover, the employment of many of these people was halted or eradicated, especially in the agricultural sector, due to the mines and unexploded cluster bombs disbursed in agricultural lands, especially in the South. The government, international organizations and NGOs provided urgent aid and direct compensation for the affected, which helped these households in responding to the direct outcomes of the war. Moreover, the reconstruction program and the immense presence of UN forces will contribute to the launching of the local economy and in generating financial resources in these areas, leaving a positive impact on the residents' living conditions. But it is worth noting that this is not enough to achieve development or to provide the necessary conditions for launching the sustainable economic growth needed for these areas – especially as this high poverty level is not exclusively the product of the war, but rather has been endemic to the area.

- Second, the poor areas that were not shelled directly (in the North, the Metn and the Bekaa). The poor households in these areas did not suffer direct human or physical losses in their housings and productive assets, but they were heavily affected by the cessation of economic activity in the country. The strong impact on these areas will be prolonged through the negative economic impact and the unavailability of jobs opportunities, particularly in areas with a high population density and a young population (especially in Akkar-Menieh-Denieh and Tripoli). These areas already suffered from chronic poverty, and their local economy is stagnating; this trend is expected to increase in the short term, along with aggregated unemployment. It is important not to divert attention and interest from these areas (during the reconstruction), to avoid further marginalization and a deepening of poverty and social problems.
- Third, the least poor areas that were not shelled directly (Beirut and Mount Lebanon). The percentage of poverty in these areas is less than that in the border areas, but Beirut and Mount Lebanon contain about 55% of the labor force and economic facilities, and thus bear the burden of the advancement of the national economy. It is expected that these regions will be the most affected areas by the far-reaching economic structural impacts of the war and political tensions. The highest layoff rates and sudden unemployment were scored in these areas, and it is expected to be the most affected by economic stagnation and the flight of local and foreign investments.

Future development plans should anticipate the impacts of chronic and overlapping problems, and those resulting from the recent Israeli war on Lebanon, as well as the implications of the unstable situation in the country, and in the region. All of these impacts speak to the need for modifications in national, sectoral and regional priorities. However this should not lead to abandoning the development of an integrated vision that meets both the need to respond to emerging and urgent needs, and the need to preserve the goal of achieving comprehensive economic, social and institutional reforms. A vision that takes these disparate needs into account will be able to create balanced economic growth, achieve balanced development, and improve the standard of living for all citizens, not least those most in need.

## List of Resources

- Ministry of Social Affairs, the Central Administration of Statistics, & the League of Arab States, "Lebanon Family Health Survey, 2004, Principal Report." The League of Arab States Press, 2007.
- Ministry of Social Affairs & the United Nations Development Programme, "Mapping of Living Conditions in Lebanon." Beirut, MOSA & UNDP, 1998.
- Ministry of Social Affairs, the Central Administration of Statistics, & the United Nations Development Program, "Living Conditions of Households - The National Survey of Household Living Conditions, 2004". Beirut 2006.
- Ministry of Social Affairs & the United Nations Population Fund, "The Analytical Studies of the Population and Housing Survey," Beirut, MOSA & UNFPA, 2000.
- Ministry of Social Affairs & the United Nations Population Fund, "Database of Population and Housing Survey," 1995.
- Ministry of Energy and Water & the General Directorate of Oil (data from the ministry), 2006.
- The High Relief Committee & the United Nations Development Programme – the Program of Social and Economic Rehabilitation in South Lebanon Post Conflict, "Economic and Social Development for South Lebanon Program," Beirut, July 1999.



## Appendix 1

Percentage distribution of households by the Living Conditions Index and the thematic fields for 1995 and 2004: 5-level classification

**Table 1**

Percentage distribution of households and governorates by the Living Conditions Index in 1995:  
5-level classification

Governorate/ District	Very low	Low	Average	High	Very high
Beirut	4.8	8.4	13.6	23.1	32.4
Mount Lebanon	24.9	31.3	40.9	46.3	49.5
North	31.9	24.6	17.6	13.5	9.5
Bekaa	16.5	14.9	12.4	7.8	3.8
South	8.8	10.7	9.2	6.6	4.1
Nabatieh	13.1	10.1	6.3	2.7	0.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 2**

Percentage distribution of households and governorates by the Living Conditions Index in 2004:  
5-level classification

Governorate/ District	Very low	Low	Average	High	Very high
Beirut	2.6	4.9	8.5	16.5	30.2
Mount Lebanon	23.4	29.0	40.5	5.4	52.6
North	19.9	24.2	22.2	12.3	6.7
Bekaa	22.4	16.6	12.4	6.9	5.7
South	16.1	15.2	10.6	7.0	3.6
Nabatieh	15.7	10.0	5.9	2.9	1.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Sources: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.



**Table 3**

Percentage distribution of households by the Living Conditions Index per governorate in 1995: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	2.2	13.7	38.9	33.2	2.1	<b>100.0</b>
Mount Lebanon	4.4	19.2	44.2	25.2	7.0	<b>100.0</b>
North	11.5	31.3	39.2	15.2	2.8	<b>100.0</b>
Bekaa	9.5	30.4	44.4	14.0	1.8	<b>100.0</b>
South	6.9	29.5	44.8	16.2	2.6	<b>100.0</b>
Nabatieh	13.5	36.8	40.4	8.6	0.7	<b>100.0</b>
Lebanon	6.8	24.1	42.3	21.3	5.5	<b>100.0</b>

**Table 4**

Percentage distribution of households by the Living Conditions Index per governorate in 2004: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	1.1	8.2	28.4	37.45	24.7	<b>100.0</b>
Mount Lebanon	2.9	13.4	37.6	34.2	11.9	<b>100.0</b>
North	5.6	25.6	47.5	17.8	3.5	<b>100.0</b>
Bekaa	9.9	27.8	41.8	15.8	4.7	<b>100.0</b>
South	8.2	29.2	40.9	18.3	2.0	<b>100.0</b>
Nabatieh	13.7	32.7	38.9	12.8	2.0	<b>100.0</b>
Lebanon	5.2	19.4	39.3	26.6	9.6	<b>100.0</b>

Sources: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

**Table 5**

Percentage distribution of households by the housing field index per governorate in 1995: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	8.9	12.8	21.5	30.7	26.2	<b>100.0</b>
Mount Lebanon	9.4	14.9	25.1	30.6	20.0	<b>100.0</b>
North	13.2	17.8	28.1	27.5	13.4	<b>100.0</b>
Bekaa	8.9	17.5	30.6	31.1	11.9	<b>100.0</b>
South	11.6	15.9	27.4	32.2	13.0	<b>100.0</b>
Nabatieh	8.8	18.9	32.8	31.7	7.9	<b>100.0</b>
Lebanon	10.1	15.8	26.5	30.3	17.3	<b>100.0</b>

**Table 6**

Percentage distribution of households by the housing field index per governorate in 2004: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	7.1	9.6	17.7	27.1	38.5	<b>100.0</b>
Mount Lebanon	6.0	10.0	19.7	32.8	31.5	<b>100.0</b>
North	4.9	10.0	23.4	32.5	29.2	<b>100.0</b>
Bekaa	1.9	10.6	34.5	35.8	17.2	<b>100.0</b>
South	9.7	16.2	29.2	32.4	12.5	<b>100.0</b>
Nabatieh	2.7	15.0	32.8	37.7	11.8	<b>100.0</b>
Lebanon	5.6	10.9	23.6	32.7	27.1	<b>100.0</b>

**Table 7**

Percentage distribution of households by the education field index per governorate in 1995: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	11.9	13.3	32.5	19.4	22.9	<b>100.0</b>
Mount Lebanon	24.5	21.9	28.2	12.9	12.5	<b>100.0</b>
North	20.5	20.9	33.7	13.7	11.2	<b>100.0</b>
Bekaa	18.3	18.8	34.8	15.8	12.3	<b>100.0</b>
South	25.6	20.0	31.4	13.3	9.7	<b>100.0</b>
Nabatieh	16.6	16.2	31.3	16.8	19.1	<b>100.0</b>
Lebanon	11.9	13.3	32.5	19.4	22.9	<b>100.0</b>

Sources: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

**Table 8**

Percentage distribution of households by the education field index per governorate in 2004: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	6.3	6.7	21.4	23.8	41.8	<b>100.0</b>
Mount Lebanon	10.8	9.1	30.4	22.6	27.0	<b>100.0</b>
North	11.5	13.6	43.4	17.2	14.3	<b>100.0</b>
Bekaa	21.1	13.3	30.7	18.7	16.2	<b>100.0</b>
South	16.4	14.6	33.2	19.3	16.5	<b>100.0</b>
Nabatieh	24.0	15.8	31.2	15.5	13.5	<b>100.0</b>
Lebanon	13.0	11.1	32.1	20.6	23.2	<b>100.0</b>

**Table 9**

Percentage distribution of households by the water and sewage field index per governorate in 1995: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	0.1	4.0	71.6	-	24.3	<b>100.0</b>
Mount Lebanon	2.1	19.8	60.9	-	16.7	<b>100.0</b>
North	7.5	16.3	68.8	-	7.5	<b>100.0</b>
Bekaa	8.6	12.2	69.7	-	9.5	<b>100.0</b>
South	6.4	3.3	75.8	-	14.5	<b>100.0</b>
Nabatieh	21.5	3.9	72.0	-	2.6	<b>100.0</b>
Lebanon	5.5	13.4	67.0	-	14.1	<b>100.0</b>

**Table 10**

Percentage distribution of households by the water and sewage field index per governorate in 2004: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	0.0	0.6	29.6	-	69.8	<b>100.0</b>
Mount Lebanon	1.2	14.4	36.2	-	48.2	<b>100.0</b>
North	8.7	16.8	64.5	-	10.1	<b>100.0</b>
Bekaa	13.6	7.5	66.4	-	12.5	<b>100.0</b>
South	5.8	9.8	61.4	-	22.9	<b>100.0</b>
Nabatieh	15.9	5.5	63.8	-	14.8	<b>100.0</b>
Lebanon	5.2	11.4	48.4	-	35.0	<b>100.0</b>

Sources: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

**Table 11**

Percentage distribution of households by the income-related indicators index per governorate in 1995: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	16.9	18.2	32.6	19.7	12.5	<b>100.0</b>
Mount Lebanon	14.4	19.1	35.5	19.7	11.3	<b>100.0</b>
North	23.9	28.2	27.8	13.8	6.2	<b>100.0</b>
Bekaa	23.7	28.7	29.1	12.3	6.2	<b>100.0</b>
South	23.0	29.3	30.1	11.5	6.1	<b>100.0</b>
Nabatieh	28.8	29.0	28.3	8.8	5.1	<b>100.0</b>
Lebanon	19.4	23.4	31.9	16.3	9.0	<b>100.0</b>

**Table 12**

Percentage distribution of households by the income-related indicators index per governorate in 2004: 5-level classification

Governorate/ District	Very low	Low	Average	High	Very high	
Beirut	26.2	15.8	30.1	18.4	9.5	<b>100.0</b>
Mount Lebanon	23.0	20.7	33.3	15.9	7.1	<b>100.0</b>
North	33.1	28.7	25.9	9.2	3.1	<b>100.0</b>
Bekaa	33.8	24.4	23.9	12.6	5.3	<b>100.0</b>
South	36.6	27.1	24.1	9.6	2.5	<b>100.0</b>
Nabatieh	38.1	22.3	25.3	11.2	3.2	<b>100.0</b>
Lebanon	28.8	22.8	29.1	13.6	5.7	<b>100.0</b>

Sources: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

**Appendix 2**  
**Illustrative Maps**



### **Map 1**

#### **Percentage distribution of deprived households (low level of satisfaction according to the Living Conditions Index) per governorate/district in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

### **Map 2**

#### **Percentage distribution of deprived households (low level of satisfaction according to the Living Conditions Index) per governorate/district in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 3**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the Living Conditions Index) per governorate in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

### **Map 4**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the Living Conditions Index) per governorate in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 5**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the housing index) per governorate in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

### **Map 6**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the housing index) per governorate in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 7**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the water and sewage index) per governorate in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

### **Map 8**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the water and sewage index) per governorate in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 9**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the education index) per governorate in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

### **Map 10**

#### **Percentage of deprived households out of total households (low level of satisfaction according to the education index) per governorate in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 11**

#### **Percentage of deprived households (with low degree of satisfaction according to the index of income-related indicators) in the total of resident households in Mohafaza in the year 1995.**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 12**

#### **Percentage of deprived households (with low degree of satisfaction according to the index of income-related indicators) in the total of resident households in Mohafaza in the year 2004.**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

### **Map 13**

**Percentage distribution of deprived households (low level of satisfaction according to the Living Conditions Index) by kada in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

**Map 14**

**Percentage distribution of deprived households (low level of satisfaction according to the Living Conditions Index) by kada in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.

**Map 15**

**Percentage of deprived households out of total households (low level of satisfaction according to the Living Conditions Index) per kada in 1995**

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Source: Database of Population and Housing Survey 1995, The Population and Development Strategies Program (MOSA and UNDP).

**Map 16**

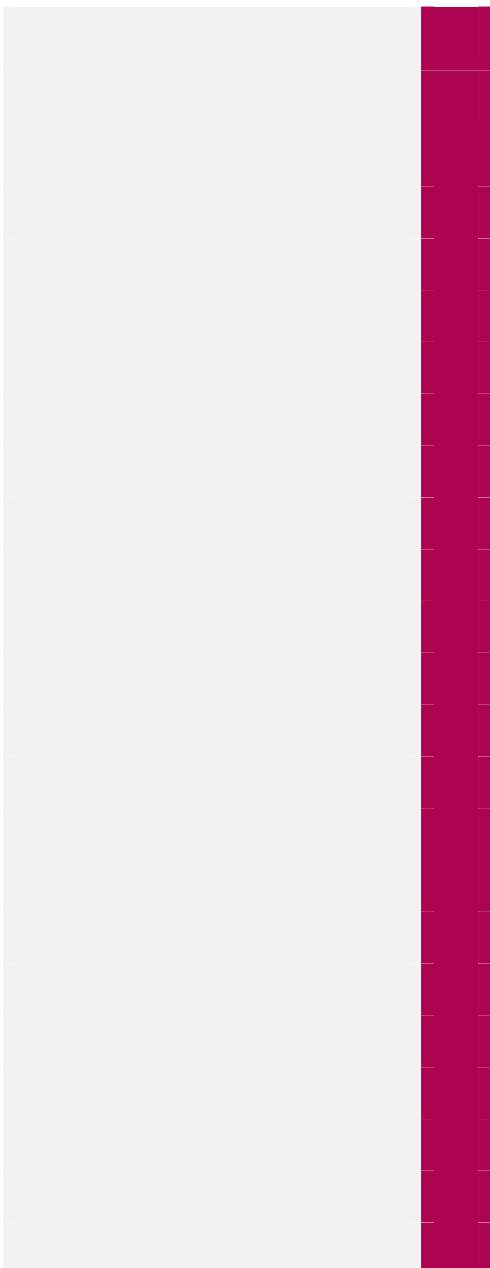
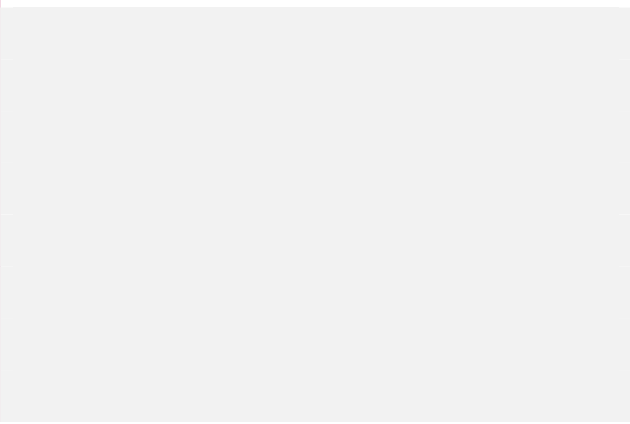
**Percentage of deprived households out of total households (low level of satisfaction according to the Living Conditions Index) per kada in 2004**

Database of the National Study of Households Living Conditions 2004 (The Multipurpose Survey). MOSA, CAS, UNDP.



Appendix 3

**Appendix 3**  
**Study Methodology**



## Unsatisfied basic needs

Unsatisfied Basic Needs methodology measures poverty based on the extent to which a population is deprived of one or more of its basic needs. The database needed for applying this method consists of information usually collected within the framework of population and housing surveys or censuses, or household surveys that incorporate a number of socio-economic indicators other than those of income and expenditure. This method applies the following steps:

1. Identifying the fields of basic needs and their indicators to measure satisfaction;
2. Determining the threshold for each indicator, whereby the level below expresses a state of poverty
3. Defining a measurement scale for each indicator, and applying it to calculate the household score for that indicator; and
4. Computing an index for the degree of basic needs satisfaction for each household, and applying the score values of its indicators.

### 1- Identifying the fields of basic needs and their indicators to measure satisfaction

The Living Conditions Index is composed of ten indicators,<sup>24</sup> distributed across four fields. The digital values were calculated for each indicator by itself. Then the concerned field index was calculated, until finally the value of the Living Conditions Index was calculated, which was used to evaluate livelihood levels in Lebanon. Table 1 illustrates the accredited ten indicators, with the specification of deprivation situations for each indicator, in addition to the illustration of the distribution of these indicators according to the four sub-fields (housing, water and sewage, education, and income-related indicators).

Ten indicators were chosen for the four fields as follows:

- Three indicators represent the housing field: the individual's share of rooms, the individual's share of the built area, and the principal means of heating.
- Two indicators represent the water and sewage field: the principle source of potable water, and sewage facilities.
- Two indicators represent the education field: pursuit of studies, and educational level.
- The income-related indicators included: the number of private cars owned by a household, the dependency rate of a household, and the main occupation of working household members.

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<sup>24</sup> The Index that was adopted in 1998 in the "Mapping of Living Conditions in Lebanon" is composed of 11 indicators. The indicator of connectivity to water network was excluded (in 2004), as it was difficult to match this question in the two surveys. The Index was modified and deprivation percentages were recalculated according to the modified Index on the basis of the ten indicators instead of 11. Experts carried out these technical procedures to provide the requirements of comparison between the two surveys in a statistically sound manner.

## 2- Determining the threshold for each indicator, whereby the level below expresses a state of poverty

The acceptable minimum for a specific basic need differs between one country and another, and even between households in the same country. This minimum depends on prevailing circumstances and surroundings, social traditions, cultural development and other factors. Thus, the definition of the lower limit (threshold) for each indicator involves a degree of subjective interpretation, which can vary from one individual to next. Drawing on international criteria and standards, and in the light of the prevailing economic, social and cultural conditions in Lebanon, the state of deprivation with respect to the selected indicators was defined as is shown in Table 1.

**Table 1**

### Indicators of deprivation of basic needs

Field or Indicator	State of deprivation
<b>Housing</b>	
1. Number of rooms in dwelling	<ul style="list-style-type: none"> <li>• Less than 0.5 room per person</li> <li>• Improvised accommodation, mobile, other</li> </ul>
2. Built area (square meters)	<ul style="list-style-type: none"> <li>• 30 or less: household size more than one.</li> <li>• From 31 to 80: household size more than five</li> <li>• From 81 to 140: household size more than ten</li> <li>• From 141 to 200: household size more than 15</li> <li>• Improvised housing, mobile housing and others</li> </ul>
3. Principal means of heating	<ul style="list-style-type: none"> <li>• No heating</li> <li>• Other source (charcoal, wood)</li> </ul>
<b>Water and sewerage</b>	
1. Principal source of potable water	<ul style="list-style-type: none"> <li>• Spring water</li> <li>• Other source</li> </ul>
2. Sewage facilities	<ul style="list-style-type: none"> <li>• Open sewers</li> <li>• Other</li> <li>• None</li> </ul>
<b>Education</b>	
1. Pursuit of studies	<ul style="list-style-type: none"> <li>• Does not pursue studies, though previously did; or has never attended school and aged 6-15 years: elementary stage and below</li> </ul>
2. Educational level (age 11 and above)	<ul style="list-style-type: none"> <li>• Pursues studies; currently pursues regular studies: elementary school, age 11 and above</li> </ul>

- Does not pursue regular studies currently, but has done so before, or has never attended school; Age 11 and above, reads and writes, or illiterate

Income-related indicators	
1. Number of private cars	• None
2. Dependency rate	• More than five persons
3. Main occupation	<ul style="list-style-type: none"> <li>• Relation to the labor force: employed outside the house or works inside the house: (employed in public sector, or employed in field of administration, personal services and protection, and in the area of sales; employed in occupations relating to handicrafts; and in operating and installing machinery and equipment; farmers and skilled agricultural workers and fishermen; unskilled workers)</li> <li>• Relation to the labor force: unemployed but had previously held a job, or has never been employed before</li> </ul>

### 3- Defining a measurement scale for each indicator, and applying it to calculate the household score for that indicator

The indicators of basic needs selected differ in their units of measurement. To bring them together in a composite index that reflects living conditions, they first had to be expressed in terms of a common unit of measurement. This was done by converting the values for each indicator to standardized values, referred to as the indicator score. This score falls between zero and two: zero indicates a case of extreme deprivation for the indicator; one indicates the threshold of the indicator; and two indicate the highest level of satisfaction recorded. These degrees of basic needs indicators are specified for each household as follows:

## FIRST: Housing Field Indicators

### 1- Individual's Share in Rooms

Households were classified as below the basic needs satisfaction threshold if the share of an individual's rooms was less than 0.5 rooms. Households living in improvised, mobile or "other" types of accommodation were also included in this category. The percentage of households thus classified below the threshold amounted to 17.8% in 1995 and 9.8% in 2004. The average share of the individual's rooms is derived as follows: number of rooms in a dwelling, excluding kitchen and utilities, divided by the number of resident household members.

### 2- Individual's Share in Built Area

By a built area or dwelling space we mean that area specified for the housing of a household only, including balconies. The Population and Housing Survey records information on the area, but not on the actual built area. In view of the relatively wide range within each area category,

the number of rooms in the dwelling was used to arrive at a more representative indicator of the individual's share in the built area. Thus, the score of the built area indicator was calculated at equal to the indicator's score based on the area category and the size of the household. The percentage of households below the threshold for this indicator reached 23.7% in 1995, and 12.8% in 2004.

### **3- Principal Means of Heating**

Households that have no means of heating, and those relying on means other than those specified in the questionnaire (category "other"), were considered to be below the threshold, and its percentage reached 20.5% in 1995 and 22.0% in 2004.

## **SECOND: Water and Sewage Field Indicators**

### **1- Principal Source of Potable Water**

A dwelling connected to a public or private potable water network was considered at threshold if the household did not resort to the use of a sterilization or filtration device. The presence of such a device was viewed as indicative of a level of well being above the threshold. Households that obtain their potable water from springs, or from other cheap sources other than a network or bottled water, are classified as below the threshold. Based on this definition, the percentage of households falling below the threshold amounted to 21.3% in 1995, and 17.6% in 2004.

### **2- Sewage Facilities**

Dwellings connected to the public sewers network, or to a septic tank that meets minimum health specifications, were considered to meet the minimum acceptable basic needs. The availability of a septic tank was considered as the threshold. Other situations were considered to be below the threshold. The percentage of households below the threshold was 2.5% in 1995 and 2% in 2004.

## **THIRD: Education Field Indicators**

### **1- Pursuit of Studies**

This indicator is applicable to all individuals aged 6-15 years, and to individuals aged above 15 years who were pursuing studies at the time the survey was being conducted. The threshold was defined to be concluding the intermediate level for individuals aged below 16 years, whether pursuing their studies or not. In other words, the threshold for the present generation is the intermediate level (equaling a score of one), while the score 1.5 is given to those in secondary education, and 2 to those at university level. Where the pursuit of studies has been interrupted, a score of 0.75 is accorded to individuals who attained the elementary level; a score of 0.5 to those who can read and write; and a zero score to illiterate individuals, and

those who are less than 10 years old and not enrolled in a school. The score for the indicator of the pursuit of studies for a specific household is computed as the equivalent of the average of the scores of its members, to which the indicator is applicable. The percentage of below threshold households reached about 9% in 1995 and 7% in 2004.

## **2- Educational Level**

The elementary level is considered as the threshold for those not currently pursuing studies, and scores are allotted on a scale ranging from zero for an illiterate individual to 2 for someone who has reached the university level. The indicator score for the level of education for a specific household is computed as the equivalent of the average of the scores of its members to which the indicator is applicable, namely, those who are 11 years old and above. Individuals who are more than 20 years old are assigned half the weight given to individuals in the age group 11-30 years. The percentage of below threshold households reached 33% in 1995 and 24% in 2004.

## **FOUR: Income-Related Indicators**

### **1- Number of Private Cars**

The threshold was considered to be the ownership of one car by the household. Households which did not own a car were considered to fall below the threshold, with a score varying between zero for a household having 4 or more adult members (18 years and above), and 0.75 for households with only one adult member. According to this indicator, the number of households falling below the threshold was 38% in 1995 and 48% in 2004.

### **2- Dependency Rate**

The dependency rate was calculated as follows: size of household divided by the number of working household members. The dependency rate that reaches 5 is considered the threshold, below threshold (specified by zero) occurs where none of the household members was working, and (two) occurs when all members are working. According to this, the percentage of households below threshold reached 25% in 1995 and 32% in 2004.

### **3- Main Occupation of Household Working Members**

As for the indicator of main occupation, all occupations mentioned in the manual of occupation classifications were reviewed. Individuals were considered below threshold if they were unemployed or if they were employed – either inside or outside the house, or in the public or private sectors – but in low-paying grades or occupations. Having established the scores for individuals, the household score is then computed as the arithmetic mean of the scores of household members for whom the indicator applies. On this basis, the percentage of

households falling below the threshold with respect to the dependency rate indicator was calculated to be 25.4% in 1995 and 33% in 2004.

#### **4- Calculation of an index for the satisfaction of basic needs for each household, using the values of its own indicators**

The index for each of the four fields is computed as the equivalent of the simple arithmetic mean of the respective field indicators. In turn, the Living Conditions Index is computed as the equivalent of the arithmetic mean of the four fields indices. Households were classified according to the degrees of satisfaction of the Living Conditions Index into five categories:

- 1- Very low degree of satisfaction: Household score of less than 0.75
- 2- Low degree of satisfaction: Household score between 0.75 and 0.99
- 3- Intermediate degree of satisfaction: Household score between 1 and 1.25
- 4- High degree of satisfaction: Household score between 1.26 and 1.49
- 5- Very high degree of satisfaction: Household score between 1.5 and 2

To facilitate analysis, a three-level classification was adopted. This combines the two degrees, very low and low satisfaction, into one “low” category, and the degrees of very high and high satisfaction in one “high” category. The category of intermediate satisfaction, however, remains unchanged in terms of both scope and designation. The three-level classification is scored as follows:

- 1- Low degree of satisfaction: Household score of less than 1
- 2- Intermediate degree of satisfaction: Household score between 1 and 1.25
- 3- High degree of satisfaction: Household score between 1.26 and 2

In this classification, the term “low satisfaction” does not necessarily correspond to “poor,” nor “high satisfaction” to “rich,” nor that of “intermediate satisfaction” to “middle-class.” This is particularly true with respect to the category of intermediate satisfaction, which denotes the largest category of households that live at the threshold of basic needs satisfaction, or a little higher (score between 1 and 1.25). In the context of the study, all households classified as having a low degree of satisfaction, i.e. households falling below the threshold, were considered to be households deprived of satisfying their basic needs, or simply as deprived households.

#### **Explanation of used expressions:**



- **Indicator:** Denotes the satisfaction of a specific need that was expressed through one specific question or more in the questionnaire. The study adopted ten indicators (e.g. share of an individual in built area, level of education, number of cars, etc.).
- **Threshold:** Denotes the level below which a need is considered to be not satisfied to a socially accepted degree.
- **Mark:** Denotes the grade (point) accorded to each household depending on the degree of satisfaction of the need. A zero score denotes an extreme case of deprivation; the threshold score was one and the maximum satisfaction score two. Each household thus obtains a score varying between zero and two, depending on the degree of satisfaction of the need in question; and a single score for each indicator.
- **Index:** A composite of the indicators' scores within a specific field. Four such fields were adopted in the study, each represented by more than one indicator, namely: housing (3); water and sewage (2); education (2); and income-related indicators (3). An index was computed for each field. Finally, a Living Conditions Index was computed as an overall composite index of the scores of the indices in the four fields.
- **Deprivation and deprived:** The term deprivation and its derivatives are used to denote the situation of households or individuals whose degree of satisfaction with respect to a specific need or field, or the overall Living Conditions Index, is below the threshold. These are households and individuals classified in the study as having a low degree of satisfaction (low and very low).
- **Household:** Consists of one or more individuals, whether relatives or not, who live together and share the dwelling and food. The household could also consist of a number of conjugal families that share the same dwelling and food. In this case, the number of those living in the dwelling is taken to be equal to the total number of family members living in it.



## **Appendix 4**

### **An Overview of “The Multipurpose Survey”**

# The National Survey of Households Living Conditions 2004 (Multi-purpose Survey)

## Overview

### Survey Objectives

Specific interventions for poverty eradication need both the accurate measurement of poverty and the identification of the characteristics of the poor to guarantee the interventions' efficiency. The "Capacity Building for Poverty Reduction" project – a joint project between the Ministry of Social Affairs and United Nations Development Programme – designated, among its activities, the execution of "The National Survey of Households Living Conditions, 2004" (The Multipurpose Survey, 2004). This survey will ensure the building of a rich statistical database, as it will provide:

- Generating more accurate and general knowledge of the demographic and social characteristics of households and their individuals, noting that these characteristics will allow for an updating of the data from 1995 and 1997;
- Describing detailed economic conditions of individuals, especially those related to income and expenditure;
- Identifying poverty lines in Lebanon by adopting a refined technique integrating the Unsatisfied Basic Needs approach that was used in the "Mapping of Living Conditions in Lebanon, 1998," as well as a definition of poverty lines based on household income and expenditure, taking into consideration international standards;
- Examining the characteristics of the poor;
- Examining households' budget, income and expenditure details; and
- Providing a statistical and analytical base for social policies.

### Execution of Field Work

The Ministry of Social Affairs, the United Nations Development Program and the Central Administration of Statistics all managed the execution, coordination and follow-up of the survey through the "Capacity Building for Poverty Reduction" project. The Central Administration of Statistics was responsible for the technical and fieldwork components of the survey. Moreover, a number of United Nations agencies and independent consultants also participated in preparing many of the technical tasks and in the follow-up throughout the survey's execution (sampling, question design and data cleaning).

### Study Questionnaires

The study consisted of four questionnaires:

1. **Living conditions questionnaire:** This questionnaire investigates the characteristics of individuals at the demographic, education, economic, health and other levels. It also includes data pertaining to the household, such as the household's financial condition and its sources of income.

2. **Purchase questionnaire for previous periods:** Includes data pertaining to the cost of services and purchases of specific goods for the household during the past 12 months prior to completing the questionnaire.
3. **Expenditure diary 1:** The household records its daily expenditures, regardless of their type (goods or services) for two weeks.
4. **Expenditure diary 2:** All individuals of the household aged 15 years and above record their daily expenditures of any type (goods or services) for two weeks. Moreover, the booklet included data on the financial status and income of the relevant individual.

### Sample of the survey

A sample of 14,948 households was selected to complete the Living Conditions Questionnaire. 13,003 questionnaires were completed, with a response rate of around 87%. The sample was determined to be representative at the national and governorates levels. The data was collected over a whole year (starting 16 February 2004) in order to identify expenditure and income trends in different seasons of the year, and to obtain accurate information on households' budgets and expenditures.

### Publishing the results

A report of Households' Living Conditions was published. It included statistical tables of different subjects covered by the Living Conditions Questionnaire in November 2006. This report is available online, at the websites of the Central Administration of Statistics<sup>25</sup> and the Ministry of Social Affairs.<sup>26</sup>

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<sup>25</sup> [www.cas.gov.lb](http://www.cas.gov.lb)

<sup>26</sup> [www.socialaffairs.gov.lb](http://www.socialaffairs.gov.lb)