Forgotten Akkar

Socio-Economic Reality of the Akkar Region



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Aicha Mouchref January 2008









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Photographic Credit

Mr. Nabil Khairallah: (page 7, page 8 middle-right); Mr. Matias Corral (frontpage, table of figures, page 10, 11, 18); Ms. Lola Claeys Bouuaert (page 8, upper-left).

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PREFACE

The methodology adopted for this study comprised two complementary approaches, consisting of a research study and a field assessment. The purpose of the research study was to provide a picture of the socioeconomic situation of Akkar in comparison to other regions of Lebanon by studying the available literature and statistics on the region. In addition, information was gathered on the existing social programs and post-war relief and recovery projects of various local and international governmental and non-governmental players. A substantial number of documents and reports were reviewed, and meetings were held with national and international organizations concerned with relief and recovery activities.

The field assessment aimed in the first place at providing a qualitative account of the experiences of the populations of Akkar and how their livelihoods have been affected by the July 2006 and Nahr al-Bared wars and the economic crisis that followed. Secondly, it verified some of the findings of the research study while examining the socio-economic reality of people living in Akkar, in addition to the situation of people with disabilities in the region and the services available for them. The field assessment consisted of the following components:

- A household survey covering 1,409 households in seven municipalities of Akkar. The questionnaire included 32 questions on socio-economic issues, disability issues, the impact of the wars and assistance received.
- A Participatory Rapid Assessment consisting of an intense series of field visits and in-depth interviews with a number of stakeholders in key sectors in Akkar, including municipalities, NGOs, schools, health centres, agricultural cooperatives, farmers, fisherman, smugglers and commercial enterprises.

Furthermore, in order to collect information on the quality, quantity and geographical distribution of services for people with disabilities and the social attitudes towards them, a focus group was organized in Halba for NGOs focusing on disability issues, in addition to a

series of meetings and discussions with the Ministry of Social Affairs, UNDP, Handicap International, six local service providers in the Akkar region and six professionals, including physiotherapists, special education teachers and psychologists. Individual interviews with ten people with disabilities and their families were also held to help build a picture of the situation for an average person with a disability in the Akkar region.

The household survey covered the following seven municipalities: Fnaydeq, Minyara, Aidamoun, Bazbina, Majdala, Qobbet Bchamra and Ain Tinta. The selection of the municipalities was performed using random sampling with a stratification of one degree, namely geographical stratification. Akkar is divided into seven regions: Al-Sahl, Al-Shafat, Qora al-Qaytaa, Jurd al-Qaytaa, Al-Joumeh, Al-Drayb al-Awsat and Al-Drayb al-A'ala. One municipality out of each region was randomly selected. When analyzing the findings of the assessment, one must keep in mind that some of the villages surveyed, such as Minyara, Aidamoun, and Bazbina, have a higher standard of living than the majority of villages in Akkar. This may make the picture presented by the field assessment findings more positive than the reality.

Additionally, in the research study, where no Akkarspecific data existed, averages for North Lebanon were used. Until 2004 Akkar was a district within the Governorate of North Lebanon, together with Minieh-Dinnieh, Tripoli, Zgharta, Bcharre, Koura and Batroun. Comparative statistics were often compiled at the governorate level, with little data on individual districts. When analyzing this data, one must keep in mind that the averages for the Governorate of North Lebanon are not perfectly representative of Akkar. There are, for example, significant differences in poverty rates within the Governorate of North Lebanon. The districts of Akkar, Minieh-Dinnieh and Tripoli have the highest rates of poverty in the nation at 63.3 percent, 63 percent and 57 percent respectively, while, on the other hand, the districts of Koura, Zgharta, Bcharre, and Batroun have relatively low average poverty rate of 24.7 percent.1

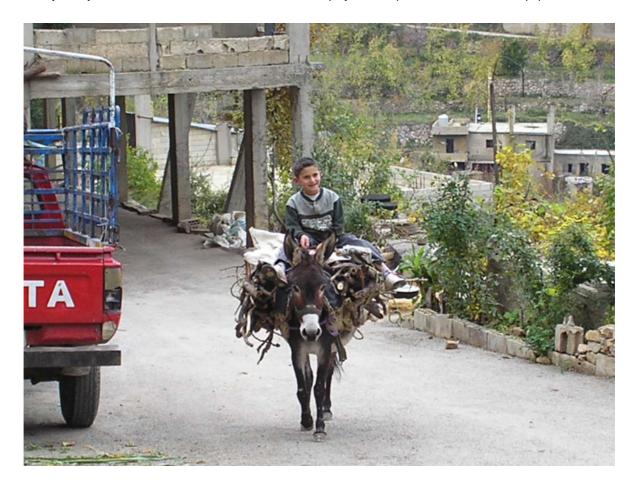
INTRODUCTION

Several studies² have classified Akkar as one of the most deprived regions in Lebanon, with the highest overall poverty rates in the country. In 1998, Akkar was home to 12.5 percent of the poorest segment of the population in the country, with 63.3 percent of the families in this region living in poverty. Akkar has the lowest average individual income level and highest illiteracy rate in Lebanon. The region is characterized by a dense population and a high age-dependency rate. Akkar shows all the typical features of a poor and relatively isolated rural community, with infrastructure and low quality education and health services. Limited sources of income, as well as limited support from the public sector and civil society, has created a vicious cycle of poor living conditions and increased the level of marginalization of vulnerable groups.

The July 2006 war had a devastating effect on Lebanon as a whole, destroying infrastructure, paralyzing the entire country and plunging it into an economic crisis. Post-war assessments³ revealed the especially devastating effect on already vulnerable groups in society. They also addressed the direct and indirect

damage to the agricultural and fishing sectors. As the most rural district in Lebanon, a considerable part of Akkar's population relies on agriculture for their livelihood. As a result of the July 2006 war, many families in Akkar suffered losses of income. The economic crisis and the Nahr al-Bared war posed further challenges to the already marginalized people of Akkar, aggravating the situation. But unlike other regions of Lebanon, Akkar did not benefit much from the post-war recovery programs. The government, as well as most of the local NGOs, international NGOs and donors focused their relief and recovery activities on the South, the Bekaa and South Beirut. These actors responded to the direct damages of the war in their aim to support the return of displaced people to their homes.

This study focuses on presenting the socio-economic reality of Akkar. It begins with a situational analysis, including an assessment measuring the impact of the July 2006 and Nahr al-Bared wars on the livelihoods of the people of Akkar. It aims to shed light on the region's deprived status and major problems, to accelerate discussion on the necessity of developing effective projects to improve the lives of Akkar's population.



GEOGRAPHICAL AND DEMOGRAPHIC ASPECTS

The Governorate of Akkar is located in the far north of Lebanon, with the Mediterranean Sea on its western border, Hermel to the east, Syria to the north and the Bared River and the district of Minieh-Dinnieh to the south.4 It has a total surface area of 798km2. Halba, the capital city of Akkar, lies 30km northeast of Tripoli and 112km of Beirut. Akkar is characterized by the presence of high mountains to the east and a relatively large coastal plain to the west, which is the second agricultural plain in the country in size and importance after the Bekaa. This region is home to breathtaking landscapes, unspoiled scenery and picturesque villages Qobayyat, Beino and Al-Bire. In addition, Akkar has important archeological sites, including the birth place of the Roman Emperor Alexander Severus in Arqa, the fortress of Akkar al-Atiga and various Roman steles, tombs and temples.

Akkar is considered the most rural district of Lebanon, with a rural population of 80 percent. The population is mixed, consisting primarily of Sunni Muslims with a minority of Alawites and Christians (Maronites and Greek Orthodox) and very little Shiites. Despite its isolated location and rural character, the region of Akkar is quite densely populated. In 1997, the population was estimated to be over 255,000 inhabitants, accounting for 6.4 percent of the total population of Lebanon.⁵ With a population density of 248 people/km² it ranks fifth in terms of population density after Beirut, Baabda, Mount



Lebanon and Tripoli. Other peripheral governorates, such as South Lebanon, Nabatiye and the Bekaa, have been declining in population as a result of internal migration to Beirut and Mount Lebanon. North Lebanon, however, saw an increase between 1996 and 2004.6

Families have on average 6.1 members compared to a national average of 4.8, whereas the average number of children in Akkar is the highest in the country; 4 for Akkar versus 2.6 children for Lebanon as a whole. In some areas, such as Fnaydeq, Bibnine and Sahl Akkar, the average is more than eight children. Looking at the population by age bracket, Akkar has the highest percentage of residents below the age of 15 and the lowest percentage of people in the age bracket of 15-64 years. The percentage of elderly (5.4 percent) is also lower than the national level (6.9 percent).



HISTORICAL NEGLECT AND MARGINALIZATION



The present state of deprivation in Akkar is the result of a complex combination of factors. A full analysis of these factors is beyond the scope of this study. Thus, the present discussion has been limited to the most important factors.

The persistence of feudalism in Akkar until Lebanese independence has left a major mark on the socioeconomic situation of the region. Under the rule of the Mamluks and Ottomans, great authority was delegated to local feudal landowners in managing the area around them. These landowners were responsible for collecting taxes from the Akkari peasants and handing them over to the Sultanate. The collectors benefited from the land registration law and citizens' fear of paying property taxes. Landowners registered large tracts of land cultivated by farmers in their own names. This led to the emergence of large agricultural properties, leaving the landless farmers at the mercy of their feudal landowners. Moreover, the new central administration system established by the Ottomans gave the district commissioner and, in turn, the feudal landowner, total power over their local fiefs. This often resulted in exploitation of local farmers by the feudal families. As landowners benefit most from obedient and submissive workers, they were not keen on encouraging efforts that could empower farmers or develop the region. Far away from the economic and political centre of the country, Akkar was marginalized socially and economically by this centralization beginning in the late eighteenth century and continuing to the present. This remoteness from the country's capital continues to have an effect on Akkar's development.9

In Lebanon the peripheral districts have historically been marginalized. The economic and development policies put in place since Lebanon's independence in 1943 have focused on Beirut as the major economic centre, while peripheries like Akkar, South Lebanon and the Bekaa were left for later stages. This has naturally led to unequal growth over the country. Akkar also suffered from significant neglect by the Lebanese state during the era of Syrian hegemony. Following the Civil War of 1975-90, there were extensive efforts to revive the economy and rebuild national infrastructure. The government again focused most of its efforts on Beirut, with some

also targeted to the South through the Council for South Lebanon. There was limited investment in Akkar, however. This unbalanced economic development further aggravated previous regional disparities.

Administrative corruption is a challenge nationally and even more so in a remote area such as Akkar. In the absence of an efficient monitoring mechanism, money meant for the development of Akkar does not always reach its intended destination. Another factor that has contributed to the present deprived situation is the relatively late arrival of schools to Akkar. This has led to greater illiteracy and ignorance which has in turn hampered political awareness and civic empowerment, resulting in a lack of real political representation. The descendants of the old feudal families often became the politicians representing the area, and saw no personal benefits in fighting for the development of their poor farmer constituents.

The region suffers from a lack of services of all kinds, as well as the absence of governmental and non-governmental organizations in most villages. While the various institutions built by Hezbollah provided services such as schools, health centers and social activities in the South and Bekaa during the last decade, in the North such organizations did not exist. Since the Syrian withdrawal Akkar has seen a modest increase in assistance through a few individual political initiatives by political figures such as Issam Fares, Saad Hariri, and Muhammad Safadi. In most cases this assistance has consisted of small scale investments limited to certain areas of interest within Akkar.

One difficulty faced by the field team was the skepticism of the somewhat bitter population on account of organizations having previously performed surveys and then never returning with any tangible aid. Most of those interviewed reported feeling totally neglected by the Lebanese government and feel alienated from the rest of the country. Few Lebanese from other regions visit Akkar in part because of a stereotype that the region is primitive. Along with efforts to reduce the present state of poverty and neglect, there is a need to clear up the negative image of Akkar and familiarize the rest of Lebanon with the beauty of the region.

BASIC INFRASTRUCTURE

Housing Conditions

The high population density and relatively large average family size has made housing conditions in Akkar the second worst in Lebanon after Hermel, with 42.8 percent of houses in Akkar overpopulated. The national average is 26.2 percent. In fact, 58 percent of the population of Akkar lives in conditions of overcrowding, whereas the figure is 34.1 percent for Lebanon as a whole.10 As to residence size, 28 percent of the families in Akkar live in a home that is smaller than 80m² and 23.3 percent live in a home with two rooms or less.11 The field assessment confirmed this data while also shedding light on disparities at the local level.12 A small number of Akkari residents live in spacious and luxurious houses, while the majority of people live in smaller units. In some villages, such as Fnaydeq and one suburb of Minyara, very unhealthy and sometimes even dreadful housing conditions were found - small, overcrowded residences with more than six people per room, little or no sunlight,



and high levels of humidity. In some homes, cattle shared the same living space as the family. Besides assessing the housing conditions of families living in Akkar, the survey also contained questions on the possession of certain home appliances such as a television, phone, computer, refrigerator, etc.

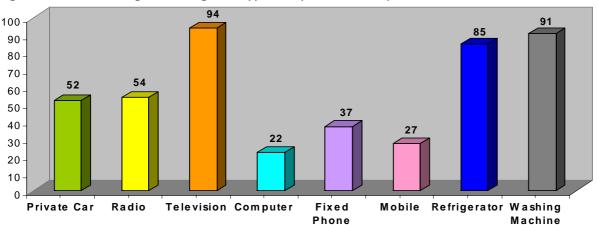


Figure 3: Households owing the following home appliances (% of households)

Electricity

The majority of villages in Akkar receive their electricity from Electricité du Liban, but not all houses are connected to the electricity grid. In Fnaydeq, for example, only 80 percent of the houses are linked to the grid. In many cases the networks are old and lack proper repairs and maintenance. Transformers are weak and improperly distributed among districts, leaving many towns with a lack of proper street lighting. Significant instabilities and power supply interruptions are common in Akkar. The average number of hours of electricity available per day varies from one village to the next,

ranging from ten to twenty hours a day. All households interviewed indicated a significant reduction in the supply of electricity since the July 2006 war. Frequent power cuts put an additional burden on an already deprived population, forcing people to buy batteries or generators, with the concomitant added costs of fuel. In fact, those that can afford to buy private generators are rare. Few villages possess public generators and, when they do exist, only a few residents are able to subscribe to their services.

BASIC INFRASTRUCTURE

Water Facilities

Akkar is rich in water resources, having numerous springs and huge underground lakes, such as in Joumeh. Nevertheless, it ranks last in Lebanon in terms of residential connections to and accessibility of the public water supply, with only 53.8% of the houses connected versus a national average of 85.5%. Some 20.9% of the houses¹³ in Akkar have no running water whatsoever, while the remainder depends on either

artesian wells or private water networks.¹⁴ Many existing networks date back to the 1960s and 1970s, with little or no upgrades or maintenance. There are widespread water shortages, especially during the summers. The absence of a decent public water supply has led to uncontrolled digging of artesian wells, negatively impacting water tables and, in some cases, drying up springs (i.e. the region Al-Dreib al-Awasat).¹⁵

Sewage Facilities

Akkar ranks second to last in terms of residential connections to the public sewage network, with only 24.8 percent of houses connected to a public sewage system (Lebanon 60.2%, Beirut 98.9%). Villages that have a sewage network often lack a wastewater recycling plant. Untreated wastewater is often dumped into valleys and rivers, and in some cases into roadside rainwater canals. Some 64.3% of housing units in Akkar

have sewage pits, versus 37.2 percent in Lebanon as a whole, most of which do not meet minimum health and safety requirements. When they are not emptied on schedule they overflow and liquid waste seeps into the ground, polluting underground water resources. In this respect, the major problem is in Joumeh that is located atop a large reservoir that provides potable water to more than 100 villages in Akkar.

Waste Management

In a number of villages, solid domestic waste is collected by a private contractor or by the municipality and transferred to an approved dump in an area nearby. In others, where no waste collection system exists, solid waste is burned or dumped in valleys or rivers. The situation is much worse when it comes to commercial

and agricultural waste management. Waste products such as oil from machinery, blood from slaughter houses, batteries and other hazardous materials are being dumped in the natural environment. There are virtually no facilities for recycling, which naturally results in an accumulation of solid waste.





BASIC INFRASTRUCTURE

Transportation

Public transportation in Akkar is also lacking, and the rate of car ownership is well below the national average. Only 52 percent of households interviewed had a private car, versus a national average of 62.4 percent, with 81.3 percent owning cars in Mount Lebanon. 16 In view of the

remoteness of most areas of Akkar and the general poor living conditions of Akkar residents, the absence of cheap public transportation puts huge constraints on the population, making it difficult and expensive to reach work, school and basic services such as health care.

Roads

One of the first observations recorded during the field assessment was the declining road conditions in Akkar. Besides increasing the chance of accidents, poor roads make access to the rural peripheries more difficult, limiting the mobility of the general population. Roads in Akkar are usually narrow, damaged and lacking proper safety measures. Another significant observation was the lack of sufficient rainwater collection canals. Roads are often blocked during severe weather, particularly

during the winter. Internal roads managed by municipalities tend to be in the worst shape. In several villages the maintenance of the roads has emerged as an electoral issue, as candidates trade asphalt and cement for electoral votes. The neglect is most evident in the condition of the Abde-Halba road, an important link for all the regions of Akkar. Lack of maintenance has made this road to be in very bad shape, despite its importance to the region.



ENVIRONMENT



The Governorate of Akkar is characterized by beautiful natural landscapes and rich biodiversity. It is home to the largest green reservoir in the country as well as other important water resources. Akkar offers a dazzling array of landscapes, from the long coastline and agricultural plain in the west to the wild valleys (Wadi Jahannam), caves, cliffs and rocky scenery in the east. The Qammoua region boasts many varieties of forest, including junipers, cedars, turkey oaks, pines and more. The densest turkey oak forest in Lebanon is located in Fnaidiq. There is great potential for eco-tourism in Akkar.

Unfortunately, a combination of factors including a lack of environmental awareness, bad basic infrastructure and poverty are posing a threat to the region's environment. Several areas are being threatened by overgrazing of livestock, logging, forest fires and urban development. The excessive use of chemicals in agriculture and the poor handling of sewage and solid waste, resulting in uncontrolled dumping, lead to the pollution of soil, underground water resources, rivers and the sea.

Akkar also suffers from significant air pollution. Burning domestic and agricultural trash is a common practice, and most residents use environmentally unfriendly heating in their homes. Field assessment findings revealed that 51.4 percent of the households use wood for heating while another 33.8 percent use diesel. Many families reported that they started using wood after the price of diesel increased following the Nahr al-Bared war. The most severe air pollution was witnessed in Fnaydeg which, during winter, is covered with smog of a density normally associated with large cities like Beirut. These forms of pollution are not only destroying the environment, they are also a threat to public health and are affecting agricultural production and fish resources. Fishermen have already begun detecting decreasing numbers of fish in the sea.17

Preventing further deterioration in Akkar's natural environment requires a multi-pronged approach. Efforts should be made to improve sewage and solid waste management and raise awareness on environmental issues. It must be noted that, given the poverty and the

often limited options available to people in this region, simply prohibiting certain polluting practices will not be effective. Environmentally friendly alternatives must be provided. There is also a need to provide an adequate legal framework to protect the rich natural sites of this region. Legally protected nature preserves have been created in many governorates in Lebanon, yet there are none in Akkar. 18 Some sites have been designated as protected by ministerial decree, for example the Karm al-Shbaat Forest. 19 Due to a lack of governmental human resources and unclear landownership, however, these protections have not been effective to date. 20

Akkar's mountainous region has been recognized as highly important in terms of its biodiversity and aesthetics. In 2004, the Council for Development and Reconstruction identified it as a unique Natural National Park (NNP) among seven parks "to be", six of which are intended as regional parks. Local municipalities and government agencies are now involved in the process of creating this NNP, but both the legal framework and modalities of management have yet to be defined.





Health Indicators

The health indicators in Akkar are affected by the youthful age structure of the population. A large percentage of children and a relatively low share of elderly, make for example the incidence of chronic diseases (5.6%) in this region to be lower than the national average (11.6%), while the situation is reversed when it comes to the health of mothers and children.²¹ Despite the lack of detailed data on Akkar, the averages for North Lebanon give some indication as to the health situation in the region. In 2000, Infant and Child Mortality Rates were much higher in North Lebanon than the average, ranking second among governorates after the Bekaa. The Infant Mortality Rate was 37 per 1,000 compared to a national rate of 27, and the Under-Five Mortality Rate was 51 per 1,000 compared to a national rate of 35.22

Akkar has the lowest levels of pre- and post natal care²³ in Lebanon at 74 percent, and is home to the highest proportion of deliveries performed by traditional birth attendants, reported at 9 percent in 2000.24 Though traditional birth attendants are now illegal in Lebanon, the lack of an alternative in the remote and underserved areas of Akkar make this form of birth still common. Pregnant women are frequently exposed to high risks, as the nearest hospital is often not easily accessible due to damaged roads and the often long travel distances involved. The rate of contraceptive use in North Lebanon is reported at 62 percent, but with the highest average number of children in Lebanon it is reasonable to assume that the rate is lower in Akkar itself.25 Field assessment findings revealed that family planning is a sensitive issue in Akkar, as masculinity and social status are derived from having a large number of descendants in certain social milieus. It is not unusual for a woman to be threatened with divorce if it takes her too long to become pregnant, even if she has recently given birth.

Another serious concern affecting general health in Akkar is environmental pollution, and particularly its effect on the quality of drinking water. Statistics provided by the Ministry of Public Health reveal that the number of cases of Typhoid, Hepatitis A and Dysentery, all diseases primarily caused by contaminated water, rose sharply in North Lebanon between 1995 and 2000 even as they decreased in South Lebanon and Nabatiye. The ministry noted that the highest levels of Hepatitis A and Typhoid were reported in North Lebanon²⁶, accounting for more than half of the cases nationally.²⁷ In Bibnine, one densely populated village in Akkar, there are 200 cases of Typhoid annually.²⁸



Health Insurance

Over 65 percent of Akkar's residents lack any form of health insurance, while the national average is 58 percent. Only 34.5% of the population is covered by a health insurance plan, with 25.8% covered by the public

sector insurance plan, mainly through the army and the cooperative of civil servants. A further 7.1 percent are covered through the National Social Security Fund. Only 0.7 percent have private insurance.²⁹

Health Services

The geographical distribution of hospitals and beds contracted by the governorate shows that the most remote and under-privileged areas of Lebanon have the lowest number of hospitals and beds.30 There are five hospitals31 in Akkar, with a bed capacity of 426. This constitutes only 2.7 percent of the national bed capacity.32 Besides this limited capacity, which is far from sufficient for the local demand for healthcare, hospitals in Akkar also suffer from a shortage of adequate equipment and specialized physicians. Hospitals in Akkar only offer a limited number of specializations. For other specialized medical care, the residents of Akkar are forced to find better hospitals outside the region, such as in Tripoli or Beirut, incurring the extra expenses that accompany such a costly decision. Some seek medical care in Syria due to its lower health care costs. In interviews, residents frequently mentioned the Basil Hospital in Homs.

There are very few practicing doctors in Akkar, with shortages in many specialties such as general medicine, family medicine and other fields most necessary for the administration of primary and preventive healthcare. The main cause of the limited presence of specialized doctors in the region, especially in the more remote villages, is the limited ability of many to pay for healthcare. Akkaris often cannot afford to visit clinics and pay consultation fees. They turn instead to health dispensaries, which rarely offer quality healthcare.

The region has several public and private health dispensaries, most of which suffer from a lack of adequate equipment and a shortage of necessary medicines.³³ They are usually staffed by a nurse, with contracted doctors only available one day a week. The health services provided by dispensaries are barely enough to cover a small part of the local demand for healthcare. The Hariri dispensary in Fnaydeq, for example, offers gynecological services only one day a week. Women wait in long lines the entire day to receive help. Many of the households interviewed in Fnaydeq stressed the need for a hospital or at least an adequately equipped maternity centre in the village. In this remote and densely populated village, women giving birth on their way to the hospital is a common

occurrence. More alarming is the fact that many of the villages in Akkar lack even the most basic forms of health services, such as pharmacies or ambulances.

Likewise, there are virtually no specialized services for people with disabilities in Akkar. The only available specialized health facility is the Arc en Ciel Rehabilitation Centre in Halba, which offers physiotherapy, hydrotherapy and neurological and orthopedic services. For other services, people with disabilities have to travel outside the region.

Both the July 2006 and Nahr al-Bared wars have also had their impact on health indicators in Akkar. Although comprehensive numbers are unavailable, the field assessment revealed that 5.8% of households interviewed had a member injured due to the war. Some injuries have led to temporary and permanent disabilities. In several cases, the war caused severe trauma. 25.1% of the households reported having at least one member who now suffers from a physical or psychological problem as a result of the two recent wars. Moreover, 65.3% of interviewed staff in the educational sector reported an increase in psychological or health problems among students since July 2006.

In order to achieve the Millennium Development Goals number 4 (Reduced Child Mortality) and number 5 (Improved Maternal Health) by 2015, more efforts must be made to reduce the existing regional disparities in health indicators, with a special focus on Akkar. Therefore the following is needed: improving access to quality health services, with a major focus on reproductive health; increasing health awareness; and improving access to safe water and sanitation.



EDUCATION

In 2003 the Millennium Development Goals Report noted Lebanon's major achievements in education while stressing on the significant regional disparities in educational indicators. In addition to the prevailing poverty, the Governorate of Akkar is characterized by lower educational achievement as compared to national averages. Akkar records low enrollment rates at most educational levels, particularly at the secondary and university levels, where it has registered the lowest in Lebanon. Illiteracy rates are the highest in the country, reaching 30.5 percent for both sexes34, compared to a national average of 13.6 percent, and 7.9 percent in Kesrouan.35 Akkar also has the highest rate of schooling delay, with 14.1 percent of the students aged 15-19 still enrolled at the primary level, versus 3.5 percent in Lebanon as a whole.36 Rates of grade repetition are very high, especially in the fourth grade, with 33.3 percent in Akkar versus 9.3% in Lebanon as a whole.

The percentage of students completing the primary level of education is low, and even lower for the intermediate level. With little incentive to pursue their education, students in Akkar are exposed to very high dropout rates. Dropout rates are double the national average from the fourth grade up.³⁷ Rates are higher for boys than girls. In fact, the female to male ratio accounts for 102 percent for the primary level, 123.7 percent for intermediate level and 143.6 percent for secondary level.³⁸ This pattern is mostly a result of the earlier entry of boys into the labor market, due to poverty and other socio-economic pressures. The financial situation of parents plays an important role in access to education.



The educational costs parents have to bear vary depending on the classification of the school. Yet even for a public school parents must pay a yearly fee of roughly 100,000 LBP per student, on top of other expenses for uniforms, books, transportation, and other matters. With low income levels and a high average number of children per household, these expenses can quickly become unbearable for parents. Field assessment findings revealed that some parents cannot even afford to send their children to public school. The burden of transportation costs is also high on parents, especially for secondary and university level students. Several villages have no secondary school, and the nearest university is in Tripoli. A standard roundtrip fare to Tripoli is 6,000 LBP (equivalent to US\$4), bringing the travel costs to attend university close to US\$80 a month.

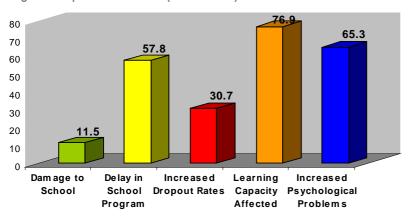
Figure 4: Illiteracy and Enrollment Rates (percent)39

| | Akkar (rank) | Lebanon | Best Indicators (district) |
|--|-----------------------------|---------|-------------------------------|
| Illiteracy Rate | 30.5 (Highest) | 13.6 | 7.9 (Kesrouan) |
| School-Enrollment (6-12 years) | 83.5 (no rank available) | 88.9 | 90.1 (Kesrouan) |
| School-Enrollment (15-19 years) | 39.3 (Lowest) | 61.9 | 80.2 (Batroun) |
| School-Enrollment (20-24 years) | 11.1 (Lowest) | 24.5 | 43.1 (Koura) |
| Students enrolled in university as share of total number of students | 3.0 (Lowest) | 9.4 | 16.3 (Beirut) |

Other factors affecting educational achievement are the weak socio-cultural environment in which education takes place, including overcrowded housing and illiterate parents, along with the limited awareness of parents of the importance of education. These factors result in reduced support and encouragement for children in the home. In fact, the field assessment revealed that not all families were sending their children to school. In 31% of the cases this was due to the financial state of the parents, and in 13% due to lack of motivation. Although socio-economic factors have an influence educational achievements, they are not the most decisive for the high dropout rates in Akkar. The poor quality of public education is a much more significant factor in this regard.⁴⁰ Akkar has the highest percentage of public schools in the country (12 percent of the public schools in Lebanon). Fifty-five percent of the 76,000 students in this region are enrolled in public schools, while free private schooling accounts for 11.5 percent of the students, and private schooling for the other 33.5 percent. Public schools in Akkar suffer from several problems. They are in general poorly equipped with materials that enable teachers to use new teaching methods, such as computers, audiovisual equipment, laboratories, libraries, etc. The school buildings are often in bad condition.

Furthermore, the qualifications of the teachers in public schools are in general poor, with many of them being under-qualified. Teachers often have insufficient language skills, resulting in most public school students failing to reach the required level of French to enable them to properly understand the curricula, which are partly administered in foreign languages.⁴¹ Moreover, teachers' awareness of the specific difficulties facing

Figure 5: Impact on Education (% of schools)





students with disabilities is weak. While 18 of the surveyed schools had children with disabilities registered, only two had trained staff qualified to work with them. In most cases, these children remain in school as long as they can manage to keep up, without any support to meet their special needs.

In addition to the poor quality of public schools, Akkar suffers from a lack of secondary and technical schools as well as the absence of any university. There are only seven public vocational and technical training schools in Akkar.⁴² These schools only offer a limited variety of specializations, thus driving Akkari students to seek schools outside the region.

The two recent wars have also had an adverse impact on dropout rates and students' achievements. Although only 2 of the 18 schools surveyed have suffered direct physical damage due to the Nahr al-Bared war, all reported that the situation has had several negative impacts on education. A negative effect on the students' learning capacity was reported in 76.9% of the schools, 57.8% reported difficulties in keeping up with the planned curricula, 30.7% had increased dropout rates and 65.3% saw an increase in psychological problems among the students. Furthermore, 61% of households reported that the two wars have negatively affected their ability to pay school fees, resulting in delays or nonpayment. The generally low level of education in Akkar results in a lowered potential for developing human capacities, creating a vicious cycle and exacerbating all other problems in the community. In order to reduce disparities and improve the conditions of the poor, more efforts should be made to improve the quality of education in Akkar, while at the same time working on all the factors hindering access to education.

Poverty

In 1998, Akkar accounted for 12.5 percent of the total number of deprived individuals in Lebanon, with 63.3 percent of the families in the region living in poverty and 23.3 percent of them in extreme poverty. Preliminary results of the 2004 mapping using the same living conditions index show that Akkar continues to have the highest share of poor households in Lebanon.⁴³ Moreover, in 2004-2005 the highest poverty rates were

recorded in Akkar and Minieh-Dinnieh, at 63 percent.⁴⁴ Poverty is especially prevalent among female and elderly heads of household and people with disabilities. In fact, several studies have shown that disability increases the level of poverty by three times the national rate in Lebanon, making people with disabilities more vulnerable than any other group in Akkar.

Income Levels

Individual average income in Akkar is the lowest in Lebanon according to the Central Administration for Statistics. 22.7% of the individuals and 16.6% of the households in Akkar live on a monthly income of less than US\$40, compared to a national average of 6.3% for individuals and 4.5% for households. In addition, 73.1 percent of individuals in Akkar live on less than US\$107 per month, versus 38.9% in Lebanon. Almost half of the families in North Lebanon have to borrow to meet their minimum living expenses, compared to a national average of 38.3 percent.⁴⁵ The situation since July 2006

has further deteriorated the poor living conditions many families faced in Akkar. Of interviewed households, 63.3 percent have seen a reduction in their income in the past year and a half. Almost everyone related this to the two recent wars and ongoing political instability. As for the causes of this reduction in income, 32 percent suffered from decreased work opportunities, 21 percent from transportation difficulties and 16 percent from decreased productivity. Eight percent witnessed a decrease in sales, while 23 percent of the cases were due to the loss of a job.

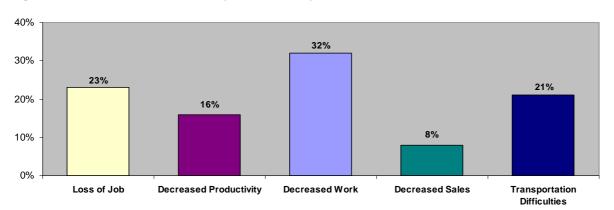


Figure 6: Causes of Reduction in Income (% of households)

Unemployment

Unemployment was 13.5% in Akkar, primarily affecting young adults.⁴⁶ Young adults are often unqualified and face difficulties in entering the labor market. Women are poorly integrated into economic life. Aside from exceptions here and there, people with disabilities are

generally completely excluded from the economic life of the community. The wars and economic crisis have only added to the number of unemployed. In the field assessment, 14.5 percent of the households surveyed said they have lost work due to the recent wars.

Economic Activity

The rate of participation in the labor market in Akkar is 26.2%, compared to a national average of 34.1 percent.⁴⁷ This low rate is on one hand attributed to low female participation, 5.2% in Akkar compared to a national average of 14.8%, and on the other hand to the demographic age structure in Akkar, with its high number of children.⁴⁸ In fact, 41% of the population is

less than 15 years old.⁴⁹ This makes the 86.6% Age-Dependency Rate in Akkar the highest in the country, as Lebanon as a whole has a rate of 56.8 percent. The high age-dependency rate constitutes a large burden on the working population, who have to support a larger than average number of dependants.⁵⁰

Distribution of the Labor Force



The labor force in Akkar is distributed as follows: 29.6% work in agriculture and fishing; 17.6% in public administration, especially the army and security forces; 14.3% in trade; 8.4% in education; 8.4% in industry; 8.2% as crushers and construction workers and 6% in transport and communication.⁵¹ Men are primarily engaged in the military sector, which accounts for 14.8 percent of the male work force, and in agriculture, which accounts for 21.9 percent.⁵² After that, 11.5 percent work as equipment-operators and 9.4 percent in construction. There are also those who work in the national and international transport sector. Some 31.3 percent of females are employed in the educational

sector as teachers, and 27.3% in agriculture⁵³, with many also employed in the services and trade sector, often as salespersons. Males begin joining the labor force at a very young age: 3.8 percent between the ages of 10 and 14 and 28.4 percent between ages 15 and 19.⁵⁴ Lacking professional skills, many young men seek an income in the informal sector, mostly outside the region. Some are active as day laborers in construction and manufacturing trades such as metal, tile, and aluminum work and automobile mechanics. There are also a considerable number of young men working in the tourism sector, mainly in hotels and restaurants of Jounieh and Bekfaya.

Sources of Income

Agriculture and employment, primarily in the army, play an important role in securing household income in Akkar. Earnings coming from the military represent the main mover of the economic cycle in Akkar. Generations of Akkar's young men have turned to the army as the most stable source of income available. Each family tries to have at least one relative in the army. In the field assessment, 19 percent of the households had at least one member in the military institution. The field assessment also revealed that households in Akkar

often have multiple sources of income. In most cases the head of the household brings in money in combination with small agricultural or commercial activities. Remittances from relatives living abroad are also important in securing the basic needs of some families. The number of families reporting commercial activities as a source of income is high, as this includes all sorts of sales activities. In most cases people were selling small items in the streets or had a small shop at home.

Figure 7: Sources of Income (% of households)

| Sources of Income | Percentage |
|---|------------|
| Household head works | 80 |
| Family member other then household head works | 25 |
| Army forces | 19 |
| Pension fund | 13 |
| Agricultural | 30 |
| Holding animals | 11 |
| Commercial activities | 47 |
| Hire out land property | 25 |
| Relatives abroad send money | 26 |
| Charity organization | 4 |

Agriculture

In 1996, agricultural land covered 45,200 hectares, or 56.6 percent of the total surface of Akkar.⁵⁵ The governorate can be divided into two agricultural regions: the mountainous region, where olive trees and all kinds of fruit trees are cultivated, and the plain of Akkar, known for its tobacco, citrus trees and market gardening such as cereals, vegetables and legumes. The vast majority of farms are small in size. Livestock production involving sheep, goats, bees, poultry and other stock is also an important activity, particularly in the mountainous region. Akkar is known for its poultry sector, ranking first nationally in production of chicken for end-use. There are 430 poultry farms (both chicken and egg producers) comprising about 60 percent of the national production.⁵⁶

Agriculture is the main economic activity in Akkar. A significant part of the local population is directly and indirectly involved in agricultural activities. Some 21.9 percent of the male population and 27.3 percent of the female working force work in agriculture.57 But despite the fact that most families engage in agricultural activities, these do not represent the primary source of household income. In the field assessment, 30 percent of the households listed agriculture as a source of income and 11 percent listed animal husbandry.58 Field studies conducted on different regions in Akkar in 2006 show variations in family dependency on agriculture.59 For example, in Al-Sahl, agriculture accounts for 46.6 percent of family income compared to 28.3 percent in Drayb al-Awsat. The consistent decline in productivity of agriculture has made this activity less lucrative. Farmers thus seek additional employment in other economic sectors in order to support their families. Many households maintain a small garden near the house for their own use.

Despite the importance of agriculture for Akkar, production levels remain low compared to the rest of the country. Farmers continue to use outdated techniques, hindering economic development and making it difficult to compete with cheaper imports from modernized countries. The lasting decline of productivity in agriculture results from several problems facing farmers, among which are: old technology, lack of training, poor quality products, very little product processing, difficulty

in marketing products, low yields and costly materials. Other factors negatively affecting the sector are polluted water, flooding, poor rural roads and a lack of irrigation networks and storage facilities.

A large problem facing small farmers is a lack of financing for the purchase of seeds, bulbs, fertilizers and pesticides. Scarce access to credit from the formal banking sector forces them to turn to middlemen and agricultural merchants for loans in exchange for a share of harvest yields. This dependency often leads to exploitation of the farmers by the middlemen and merchants, placing the farmers in an even more vulnerable position. Farmers are under a continual burden of debt and their situation has been further aggravated by the outbreak of the July 2006 and Nahr al-Bared wars.

The hostilities of the summer of 2006 resulted in huge losses for the agricultural sector. The FAO Damage Assessment showed the direct damage to this sector, while highlighting the even greater indirect damage to the whole agricultural community in Lebanon. While farmers in Akkar did not suffer greatly from the bombardment, the war and its aftereffects resulted in huge economic losses in this sector. The interruption of labor supply and poor access to farm fields during the conflict made harvesting impossible in most cases, with many farmers losing their crops. The war also created shortages in the supply of animal feed and hindered



access to veterinary services, which in turn resulted in deterioration in animal health and lowered production. The hostilities obstructed the transportation of agricultural products to market, and the export of those products was made impossible by the closure of the border and the air and sea blockade.

The Nahr al-Bared war had a more direct impact on the region of Akkar. Agricultural activities in the areas surrounding the Nahr al-Bared camp were paralyzed while rockets fired by the Fateh al-Islam militia caused heavy damage to the land and crops. The fighting hindered the transportation of products to market, and created a shortage in supply of animal feed and veterinarian services. In an attempt to compensate for the losses incurred by the July 2006 war, some farmers had taken on loans and increased their production, but with the outbreak of the Nahr al-Bared war another harvest season was ruined.60 Many farmers were left heavily indebted, unable to repay their debts and unable to secure credit for the next harvest season. The loss of income from harvests and animal produce for two successive years has led to a downward spiral of debt and poverty in the already vulnerable farming communities of Akkar. In fact, the field assessment showed that 64.6 percent of the households that engaged in agricultural activities had suffered from a decrease in productivity due to the events of the two recent wars. The main causes mentioned were lost

harvests, reduction in sales, transportation difficulties, and inability to buy animal feed or hire workers. Field assessment findings also revealed that some farmers were harmed when a number of agricultural importers in the Gulf States did not renew their contracts, fearing more political unrest.

Farmers and their families have been facing hard times ever since the outbreak of the July 2006 war. Without assistance it is unlikely that they will recover from the financial losses they have incurred. There is a strong need for a comprehensive rural development plan to revive the agricultural sector in Akkar and make it more competitive with foreign markets. This plan should include adoption of supportive policies, laws and regulations; facilitating access to local and regional markets and increased training, extensions, and others support services for vulnerable farmers.⁶¹



Fishing Sector

The fishing sector is an important source of income for a considerable number of families living along the coast in Akkar. The total number of fishermen in Akkar is estimated at around 1.200, concentrated in Abde, Bibnine, Hayy al-Bahr, Nahr al-Bared, Sheikh Znayd and Al-Arida. There are three fishing cooperatives, in Bibnine/Abde, in Hayy al-Bahr and an inactive one in Al-Arida. The majority of fishermen depend completely on fishing for their livelihood, with only a few reporting having additional sources of income. The fishing community is characterized by large families, most with at least six children, with most spouses not working. About 38 percent of fishermen are illiterate and only 2.6 percent reach secondary school. Fishermen work long

days to earn a living. The average daily income from fishing is about 10.000 LBP. This vulnerable sector that is characterized by low income and high illiteracy was also hit hard by the two recent wars.⁶³

In the summer of 2006, Israel bombed an army post near the Abde fishing harbor, resulting in severe damage to the fishing cooperative, auction hall, retail facilities and some fishing boats in the harbor. Surprised by the start of the war, many fishermen lost fishing gear and nets that were in the sea, as they were unable to collect them.⁶⁴ Indirect damage was even worse. Fishermen lost their only source of income while Israeli warships prevented any boats from moving in Lebanese

waters for more than sixty days. Many fishermen had no other option then to take out loans from the fish market owners to be able to provide for their families, placing them under a burden of debt. The shutdown of the fishing sector affected not only fishermen but all people working in related services (i.e. retail business, transportation, boat mechanics). Unlike other sectors, the fishing sector has not fully recovered since the war, as sea pollution caused by the oil spill in Jiyeh has resulted in a reduction in fish consumption and demand.65 Just when the sector was beginning to recover, Akkar fishermen were confronted with a new challenge. The outbreak of the Nahr al-Bared war again prevented fishermen in Akkar from practicing their job. From May to September of 2007 they were prohibited from going to sea. The loss of income was tremendous, placing the fishing community in a downward spiral of debt and poverty. Total losses were estimated at US\$3.5 million in terms of turnover and at US\$2.9 million in terms of added value and income.66 Even after the Nahr al-Bared war, the situation has not returned to normal. The army still prohibits fishermen from going to sea some days, and heavy surveillance and increased restrictions are making it harder for fishermen to earn their living.⁶⁷

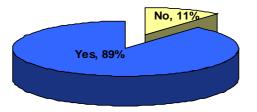
Some organizations have offered assistance to the fishing community. Several families have received food kits from Kuwait and Saudi Arabia, as well as financial aid from the Higher Relief Council and Saudi Hariri's Future Movement. But in view of the severe damage suffered by this community, much more assistance is needed to recover from the effects of the two wars. In the assessment undertaken by the Hariri Foundation, fisherman reported needing protection policies against competition from foreign imports, assistance in finding markets to sell their fish, micro-credit loans to buy equipment and the inclusion of fisherman in the National Social Security Fund in order to improve their access to healthcare. ⁶⁸

Commercial Sector

Both purchasing power and local demand for commercial goods are very low in Akkar and access to markets with higher demand or purchasing power is difficult due to the remoteness of the area. The low levels of income also limit investment in the region, and thus result in less commercial activity. The vast majority, 95.5%, of the commercial establishments in Akkar are small, employing less than five employees.69 Most of these enterprises are small grocery shops, with a smaller number of workshops and handicraft businesses as well. In 1996 the number of commercial establishments in Akkar was estimated at 12,296. Around 30 percent of them were on the plain along the road to Syria; 25 percent were located in Halba and its surroundings, and in Joumeh; another 20 percent were concentrated around Qobayyat, while the rest were found in Mount Akkroum, Wadi Khaled and the other areas of Akkar. As for their economic activities, 36.8 percent were engaged in retail trading, 28.1 percent in agriculture and mining, 8.4 percent in vehicle sales and maintenance, 8.3 percent in wholesale trading and the rest in other activities such as small industrial and handicrafts business. 70 The Nahr al-Bared refugee camp was, before its destruction, a vital commercial

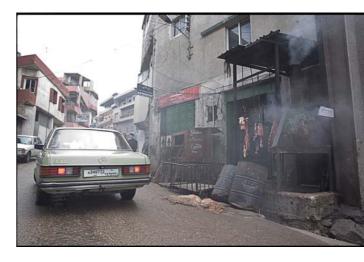
centre not only for Akkar but for the entire northern region.71 It provided the region with cheap goods, often smuggled from Syria, and a variety of services. It was also a source of labor for the surrounding area. The number of businesses located in the camp was estimated at 443, employing around 450 people.72 A variety of cheap household, food and other items were sold here. Interviews held with commercial sector participants during the field assessment revealed that 31.4 percent of shops bought goods from the Nahr al-Bared camp on a regular basis, and another 26.8 percent bought goods from Syria.73 The household survey showed that 34 percent of families also bought products from the camp and from Syria. It is, therefore, not surprising that the closure of the Syrian border and the destruction of the Nahr al-Bared camp have harmed the commercial sector and households in Akkar.

Figure 8: Decreased Productivity (% of enterprises)



In fact, 58.2 percent of households and 68.6 percent of businesses reported that these events negatively affected their financial situation, resulting in higher prices and economic stagnation. Shop owners saw reduced access to cheap goods and had to turn to Tripoli to buy their supplies at higher prices. Unlike the Nahr al-Bared merchants, from whom shop owners could buy goods on installment plans, most Tripoli merchants demanded direct payment.

While the July 2006 war negatively affected commercial establishments in Akkar in terms of reduction in sales and availability of supplies, the sector was hit much harder by the Nahr al-Bared war. Many businesses in the camp and the neighboring villages of Muhammara, Bibnine, Abde and Qobbet Bchamra suffered heavy damages and others were forced to close their business entirely. Up to 460 businesses employing over 1600 people in the surrounding area stopped operating during the war. The damage was not limited to the surroundings of the Nahr al-Bared camp, however. The interruption of traffic on the nearby highway had a detrimental effect on most of the businesses in Akkar. The survey that was held to determine the effects of the July 2006 and Nahr al-Bared wars on Akkar's



commercial sector, showed that 91.5 percent of businesses interviewed saw a reduction in revenue and 68.6 percent suffered some kind of damage due to the two recent wars. The types of damages reported were as follows: 42.7 percent lost goods, 32.3 percent experienced a closure of business and 24 percent had physical damage to shops. Furthermore, 89.5 percent of businesses reported seeing a decrease in productivity, with 56.9 percent attributing this to a drop in sales, 17.5 percent to reduced purchasing power of clients, 13.1 percent to difficulties in transporting goods and 11 percent to an increase in the price of commodities.

Smuggling

Poor living conditions and a lack of job opportunities have driven some Akkari residents into the smuggling trade in order to secure an income for their families. A wide variety of items such as diesel, gas, cigarettes and tobacco, household and food items are smuggled from Syria into Lebanon, while construction materials like cement, pebble stone and iron are smuggled into Syria. Although these activities decreased during the summer

of 2006 due to Israeli air strikes, they did not stop completely. The Nahr al-Bared war has had a greater negative effect on families living of smuggling as intensified patrols of the border region since the beginning of the war have made smuggling almost impossible. Smugglers reported in interviews that they have faced increased hardship in providing for their families ever since the war.

DISABILITY

After years of neglect, people with disabilities have finally received some attention with the issuing of Law 220/2000 on Disability. This law has been key to promoting the rights of people with disabilities but implementation has been lacking in most areas, especially in efforts to increase job opportunities and develop additional programs benefiting poor people with disabilities. The present chain of services in place for a person with disability in Lebanon is weak, and doubly so in peripheral areas such as Akkar.

There is no specific data on the number of people with disabilities in the Governorate of Akkar, but the National Survey of Household Living Conditions of 2004 states that 12.2 percent of the people with disabilities in Lebanon were living in the Governorate of North Lebanon at that time. The field assessment identified a considerable number of disability cases in the villages surveyed, especially in remote areas. Around 39 percent of households interviewed reported knowing someone with a disability.⁷⁵

Disabilities in Akkar are found in all age groups. People with disabilities in this region suffer predominantly from physical disabilities acquired by birth and accidents, or behavior disorders with mental disabilities and varying degrees of deafness due to close marriages and large families. Lack of awareness, poor pre- and post-natal health care and relatively high enlistment in the army have added to the number of disability cases in the region. The July 2006 war and Nahr al-Bared wars resulted in many injuries among both civilians and the army, with some becoming temporarily or permanently disabled.⁷⁶

People with disabilities living in the remote and marginalized community of Akkar have limited choices in or access to support and services to allow them to live full and independent lives with their families. The chain of services available to people with disabilities in Akkar provides minimal support at the community level but more options at the institutional level, separating families from their disabled members.

The Department of Disability under the Ministry of Social Affairs (MoSA) is responsible for subcontracting services to local NGOs and providing institutional services for the blind, the deaf, and people with physical and mental disabilities.77 There are 66 such institutions in Lebanon supporting persons with disabilities, primarily subcontracted by MoSA, including children and adults from Akkar.⁷⁸ These institutions are unevenly distributed throughout Lebanon, with most concentrated in Beirut and Mount Lebanon. In fact, the only specialized institution for people with disabilities in Akkar is Arc en Ciel Rehabilitation Centre for Persons with Physical Disabilities, in Halba (subcontracted by MoSA). Another office of the Department of Disability is dedicated to the Rights of Access Program, which is responsible for providing people with disabilities with a disability card along with supplying the appropriate support materials.79 The nearest centre to Akkar is in Tripoli.80 There are 6,500 people registered as having a disability card in the Akkar region.81

For people with disabilities, the Social Development Centre (SDC)82 makes referrals to the Disability Card Centre in Tripoli. SDC also refers cases to the Arc en Ceil Centre in Halba and Al-Jaytoun Centre in Beirut. There are, on average, 15 referrals a months from the SDC for disability cards as assessed by social workers at SDC. According to them, only 50 percent of people with disabilities have disability cards, and registration is largely dependent on what eligible participants believe they can get out of the system. The field assessment found that only 3.2 percent of people holding a disability card reported benefiting from any services. There are some NGOs and religious organizations that, from time to time, offer help to families with disabled members, such as the Hariri Foundation, SOS Children's Village, Auxilia, Caritas, Nuns in Halba and Lebanese Red Cross.83 During the NGOs focus group held in Halba, a number of local organizations reported being willing to develop their services for people with disabilities but lacked the technical capacity and funds to employ the required personnel. They also reported difficulties in attracting professionals to the Akkar region.

DISABILITY

Given the above, the present chain of services in Akkar for a person with disabilities is apparently limited to registering for a disability card in Tripoli and having access to 15 types of services. Access to rehabilitation services at the Arc en Ciel Centre in Halba or referral to specialized institutional services outside of Akkar are also available. Only a few children with mental disabilities can access services from local NGOs and religious based organizations, if the family can afford transport and, in some cases, fees for services. Many people with disabilities remain without services due to a combination of factors including lack of funds, lack of information, lack of availability and access to services and negative attitude towards disability. This negative social attitude constitute the main obstacle for people with disabilities living in Akkar. Many regard persons with disabilities as inferior human beings, and there is a tendency to exclude them from daily life, schools, the labor market and society in general. It was frequently reinforced that people with disabilities are not given the chance to speak on their own behalves. In some cases, families preferred to hide disabled family member from society. Furthermore, a study on disability in Akkar undertaken by Barakat Centre revealed that, in 80 percent of identified cases, children with disability faced abuse at home.84 These attitudes contribute to a further marginalization of this already vulnerable group, while reducing their access to the medical care, rehabilitation and education that can help them reduce their impairment and dependency on others. The vast majority of people with disabilities are unemployed, with the exception of a few individuals with physical

disabilities working in shops. As for the access of people with disabilities to educational services, children with mild hearing disabilities, mild mental disabilities and children in wheelchairs were frequently registered at primary schools in Akkar, yet without any special provisions to assist them. These children remain in schools merely as long as they can manage on their own. There are three centres in Akkar that offer special education for children with disabilities: the FISTA Centre in Minyara, the Franciscan School in Mounjez and the Barakat Centre in Halba. Only a few parents have the financial capabilities and willingness to send their children with disabilities to these centres to receive special education.

The general consensus, from discussions with local community members and the educational staff in Akkar was that the major problems facing people with disabilities living in Akkar are, in order, an absence of specialized centres offering services to people with disabilities exclusion from daily life; repudiation by society; unemployment and financial problems. Much work needs to be done in Akkar in order to transform the status of the people with disabilities from that of complete marginalization to that of complete integration. But the most important element is to start with facilitating access to vocational, educational and health services and raising awareness within society by promoting inclusion.85 However, to be effective, any initiative to improve the situation of people with disabilities in Akkar must take into account the high correlation between poverty and disability.

IMPACT OF THE JULY 2006 AND NAHR AL BARED WARS

The July 2006 war had a devastating effect on Lebanon as a whole, destroying infrastructure, paralyzing the country and plunging it into an economic crisis. Akkar, like most other Lebanese regions, was both directly and indirectly affected by the Israeli attacks. Bombardment destroyed several important bridges and main roads in the governorate linking different regions. The Abde fishing harbor and the airport at Qlayaat were damaged, in addition to several commercial shops and houses. The hostilities hindered transportation of products to market, and exports were rendered impossible by the closure of the Syrian border and the Israeli air and sea blockade. In interviews, all sectors reported economic losses due to interruptions in their activities. After the war Akkaris continued to suffer from transportation difficulties due to destroyed roads and bridges, requiring detours and longer journeys. This, in combination with an increase in the price of fuel, raised the general cost of transportation and placed an additional burden on the population.

The Nahr al-Bared war had a more direct impact on the region of Akkar. The damage inflicted on residential areas and industrial and commercial enterprises and infrastructure in the area surrounding the Bared Camp was enormous. The interruption of traffic on the nearby highway had a detrimental effect on the majority of sectors in this region. Akkar's labor force was unable to reach work in Tripoli or Beirut, and trade with the north was curtailed during the war. The war also led to the closure of the Syrian border for a considerable length of time.86 This not only affected the commercial and international transport sector, it impacted the whole population of Akkar by reducing access to cheap products and essential services such as healthcare. Smuggling was also strongly affected. Moreover, with the destruction of Nahr al-Bared Camp Akkar lost a vital commercial centre with significant economic importance for the region. In the field assessment, 58.2 percent of households and 68.6 percent of businesses reported that the closure of the Syrian border and the destruction of the Nahr al-Bared Camp had negatively affected their financial situation, as these have resulted in increased prices and economic stagnation. The overall increase in prices is posing a major challenge for most households in meeting their basic needs.

Both wars resulted in large numbers of civilian and military casualties, some of whom are now partially or completely disabled. Although it is hard to estimate the exact number of casualties in the Akkar region, the fact that the Nahr al-Bared war took place there, coupled with the relatively large share of the population enlisted in the army, argues for a large impact. In the field assessment, 5.8 percent of households reported having members who suffered an injury and 1.7 percent lost an immediate family member. Beyond the direct physical damage and human toll brought about by the two wars, there has been a serious impact on employment, income generation and basic living conditions. Several thousand people lost their jobs and livelihoods across all sectors, while others have suffered from reduced productivity. Huge losses were registered in the agricultural sector. Both wars took place in the midst of the harvest season and many farmers saw their crops devastated two summers in a row, while the hostilities hampered the transportation of agriculture products to market. The loss of income from harvests and animal products for two successive years has lead to a downward spiral of debt and poverty in the already vulnerable farming community of Akkar. Of the households that reported engaging in agricultural activities, 64.6 percent suffered from a decrease in productivity due to the two recent wars.

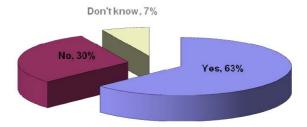


IMPACT OF THE JULY 2006 AND NAHR AL BARED WARS

The fishing sector was also hit hard. Aside from losing fishing gear and nets, fisherman lost their only source of income during both wars, as they were prohibited from going to sea. Sea pollution caused by the Jiyeh oil spill further aggravated the situation, as it has resulted in a reduction of fish consumption and demand. The commercial and industrial sectors also felt the effects of the wars in terms of reduction in productivity and sales, in addition to difficulties in acquiring supplies. Many businesses in the Nahr al-Bared camp and neighboring villages suffered from heavy damage, while others were forced to close completely. Some 68% of the businesses interviewed reported being affected either as a result of direct damage to properties or indirectly through a reduction in productivity; 17.5% also noticed a reduction in the purchasing power of their clients.

People working in the informal sector and those engaged in seasonal and temporary jobs constitute a high number of the total workers in Akkar. These people were out of work for several months during the hostilities, and some remain unemployed today. The economic crisis has further decreased sales, productivity and job opportunities. Furthermore, the wars and ongoing political instability have paralyzed the tourism sector. Many of the young men who were working in the hotels and restaurants of Jounieh, Bekfaya, and elsewhere have lost their jobs instead. In the field assessment, 14.5 percent of households reported members having lost jobs. In addition, those working in the national and international transportation sector were also prevented from working for long periods of time, also leading to lost income. Most of the population suffered some loss of income due to the interruption of economic activity. In fact, 63.3 percent of households interviewed and 91.5 percent of businesses reported a reduction in income during the past year and

Figure 9: Reduction in Income (% of households)



a half. Many had to take out loans to be able to support their families. A considerable number of people, especially farmers and fisherman, have become heavily indebted as a result. The reductions in income have affected parents' ability to pay school fees, leading to an increase in dropout rates among the most vulnerable families in society. Trauma and stress caused by war violence has also contributed to an increase in physical and psychological problems.⁸⁷ This has affected students' learning capacity and resulted in delays in school programs, further contributing to a decline in educational achievement

Several post-war assessments⁸⁸ revealed the special devastating effects on already vulnerable groups in society. These include female heads of household, children, the elderly and people with disabilities, as well as farmers, unskilled laborers and those employed in the informal sector. Before July 2006 the region of Akkar was already the poorest region in the country, with the highest household poverty rate. The direct and indirect damage from the July 2006 war, and the even heavier impact of the Nahr al-Bared war, has only increased the level of poverty and deprivation in Akkar. What's more, Lebanon today remains unstable due to the ongoing political crisis, leaving the population of Akkar with little hope for economic improvements in the near future.

POST-WAR ASSISTANCE

Following the July 2006 war Lebanon received both national and international emergency funding. An effort was made to combine all available resources and funds in order to rapidly rebuild the country. The government and most local and international NGOs focused their relief and recovery efforts on the regions most directly affected by the hostilities - the South, Bekaa and southern suburbs of Beirut - in order to support the return of displaced persons to their hometowns. International emergency relief efforts quickly turned into development projects that also included the indirectly effected populations of those areas. Although Akkar did not suffer great physical destruction, the indirect impact of the hostilities and the aftermath of the war tremendously affected the livelihoods of most people living in the region. Nevertheless, Akkar was excluded from most national and international emergency funding donated to rebuild and rehabilitate the country. In the field assessment, 46.7 percent of households and 5.9 percent of businesses reported receiving food kits, in most cases from the Hariri Foundation.⁸⁹ These food kits were distributed to vulnerable families throughout Lebanon. Schools received more assistance in the past year and a half, with 40.4 percent of schools surveyed reporting receiving material aid or some other kind of assistance from national and/or international NGOs.⁹⁰

Efforts to address the impact of the wars in Akkar have been limited to a few initiatives such as: reconstruction of destroyed bridges and roads, compensation for a small number of farmers and fisherman by the Higher Relief Council and the Hariri Foundation, inclusion of Akkar in the ART GOLD Program and a few other small scale projects conducted by organizations. Given the present state of poverty and the extent of the direct and indirect damage caused by the July 2006 and Nahr al-Bared wars, these few interventions have not helped much in restoring the livelihoods of the affected population. The living conditions of the people of Akkar continue to be in decline.



RECOMMENDATIONS

There is an obvious need for direct action to compensate for the losses that have hit all the vulnerable members of the Akkar region, especially farmers and fisherman. This can be done through the provision of both in-kind and direct financial aid. But although financial aid and small scale projects here and there will bring some short term relief, it will not solve Akkar's problems in the long run.⁹¹

Given the present state of poverty, it is essential to focus on long-term development strategies. A comprehensive development program with a multi-sector approach should be drawn up in order to raise standards of living in this region and give the population hope for the future. This program should include the following elements:

- Improving basic infrastructure such as roads, sewage, solid waste management, etc.
- Improving the quality of and access to education and healthcare, while taking into account the special needs of people with disabilities.
- Creating employment opportunities by improving the performance of the local economy.
- Provision of micro-credit and subsidized loans to jump start economic activity.
- Developing a comprehensive rural development plan to revive Akkar's agricultural sector, to include providing loans and technical training and improving agricultural processing and marketing.
- Encouraging tourism, including eco-tourism, through the creation of attraction points, while at the same time providing environmental protection to the fragile ecosystem.

In view of its policies for balanced regional development and its desire to achieve the Millennium Development Goals by 2015, the Lebanese government should focus its efforts on developing the poorer areas of the country. As Akkar ranks the lowest in most categories, special attention should be given to this governorate. Any development effort should take into consideration that even at the governorate level disparities in poverty exist. For example, villages like Beino and Qobayyat have a relatively higher living standard than poverty pockets like Fnaydeq, Bibnine and Qobbet Bchamra.

Akkar's story is not only one of deprivation; it is a region with great potential, rich in natural beauty, and possessing a geography conducive to innovative agricultural projects and industrial establishments. In addition, this densely populated governorate boasts a supply of relatively cheap labor, with a population eager to improve their living conditions in search of a better future for their children.

But without any support, there is a great risk that this region will only slip deeper into poverty, with all the consequences that would follow in terms of deterioration of public health and health services, environmental degradation, rising unemployment, and more. Moreover, when an impoverished population has no future perspective and no opportunities for advancement, they can become more vulnerable to mobilization by extremist groups playing on feelings of neglect and discontent.



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- ⁴ As of 2003, Akkar was no longer a district within the Governorate of North Lebanon. In accordance with Law 522 issued on 16 July, 2003, it was declared a governorate with Halba as its capital. The appointment of a governor is pending and many municipalities are newly created.
- ⁵ Source: Central Administration for Statistics.
- 6 Source: "The National Survey of Household Living Conditions 2004," MoSA, CAS, UNDP.
- ⁷ Source: Central Administration for Statistics.
- 8 Source: "Population and Housing Survey," MoSA and UNFPA, 1996.
- ⁹ Sources on the history of Akkar are: Dr. Farouk Hablass, "The Administrative and Socio-Economic History of Akkar"; Michael Gilsenan, "Lords of the Lebanese Marches, Violence & Narrative in an Arab Society," 1996; Hisham Hashem, "Working Paper for Workshop Participation of NGO's in the Process of Rehabilitation and Development in Akkar", 2007.
- ¹⁰ The Definition of an Overcrowded Housing Condition is more than 3 persons per room or more than 8 persons per 3 rooms (a combination of family size, number of rooms and residence size).
- ¹¹ Sources: "National Survey on the Living Conditions of Households," CAS, 1997; "Population and Housing Survey," MoSA and UNFPA, 1996.
- ¹² Source: Field Assessment undertaken by Association Mada in November 2007, covering 7 municipalities in Akkar, including interviews with 1409 households, 153 commercial enterprises and 19 schools.
- ¹³ This is the highest average in the country.
- ¹⁴ 25.4 percent of the houses in Akkar are connected to a private water network (artesian wells, village spring, etc.) versus a national average of 9.8 percent.
- ¹⁵ Averages in this section were taken from *"Population and Housing Survey,"* MoSA and UNFPA, 1996 and *"Akkar: a Story of Deprivation,"* UNDP MoSA, 2000.
- ¹⁶ Source: Central Administration for Statistics, 1998.
- ¹⁷ Source: Hariri Foundation, Department of Public Health in Bibnine undertook a Detailed Study on the Situation of the Fisherman in the Caza of Akkar, in November 2007.
- ¹⁸ The legally protected nature preserves in Lebanon are Palm; Sanany; the Ramkeen Islands, Horsh Ehden and Tannourine Cedars Forest in North Lebanon; Al-Shouf Cedars and Bentael in Mount Lebanon; the Tyre Coast in South Lebanon and Yammouneh in Baalbeck. Source: Ministry of Environment.

- ¹⁹ Ministry of Agriculture Decisions: 1/588 (30.12.1996), Qamouaa; 1/591 (30.12.1996), Bazbina; 1/11 (17.01.997), Mghrabine and Wadi Jahannam. Ministry of Environment decisions: 1/19 (11.03.2002), Qamouaa; 1/14 (15.06.1995), Karm al-Shbaat; High Council of Urbanism- Zone declared under study (22.02.06), Qamouaa. Moukhtars demanded in 2002 that the Ministry of Environment create a nature preserve in Wadi Jahannam, Mghrabine and Brissa.
- ²⁰ Some protected lands are claimed by local tribes, complicating efforts by the government to control and protect them.
- ²¹ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- ²² Source: "Millennium Development Goals Lebanon Report," Lebanese Republic, September 2003.
- ²³ Source: National Progress Report for Lebanon, submitted at the UN World Summit for Children, 2001.
- ²⁴ Source: "Millennium Development Goals Lebanon Report," Lebanese Republic, September 2003.
- ²⁵ Source: "Millennium Development Goals Lebanon Report," Lebanese Republic, September 2003.
- ²⁶ North Lebanon accounts for 135 of the 239 national cases of Hepatitis A and 371 of the 729 national cases of Typhoid.
- ²⁷ Source: Ministry of Public Health: Directorate of Preventive Medicine.
- ²⁸ Source: Hariri Health Dispensary in Bibnine.
- ²⁹ Source: Central Administration for Statistics.
- ³⁰ Source: "Formulation of a Strategy for Social Development in Lebanon; Community Development Component," ESFD-CDR, 2005.
- ³¹ Al-Salam Hospital: Antoine Nuns in Qobayyat (150 beds), Rahal Hospital in Sheikh Mohammed (76 beds), Al-Razi Hospital in Halba (55 beds), Yusuf Medical Centre in Halba (75 beds) and Al-Hukumi public hospital in Sheikh Taba (70 beds).
- ³²There are 161 private hospitals with 13,515 beds, and 21 public hospitals with 2,265 beds in Lebanon. This brings the number of hospitals in Lebanon to a total of 182 hospitals with a bed capacity of 15,780.
- ³³ Private dispensaries affiliated to NGOs, political parties or religious institutions.
- ³⁴ 23.1 percent of the male of 10 years and above and 37.8 percent of the females in Akkar are illiterate.
- 35 Source: "Population and Housing Survey," MoSA and UNFPA, 1996. 23.1 percent of males and 37.8 percent of females 10 years of age and above in Akkar are illiterate.
- 36 Source: Central Administration for Statistics-
- ³⁷ Source: "Conference Paper for the Seminar on the Development of Akkar Region Lebanese Parliament", Ministry of Education and Higher Education CERD, 2006. Dropout rates for the 4th grade are 5.5 percent in Akkar (Lebanon 1.5 percent) and 6.7 percent for the 6th grade (Lebanon 3.7 percent).
- 38 Source: "Conference Paper for the Seminar on the Development of Akkar Region Lebanese Parliament", Ministry of Education and Higher Education CERD, 2006.

- ³⁹ Sources: "Population and Housing Survey", MoSA and UN Population Fund, 1996 and "Akkar: a Story of Deprivation", UNDP – MoSA, February 2000.
- ⁴⁰ Recent studies undertaken by Centre for Educational Research and Development with the support of UNESCO and UNICEF (Surveys on learning achievement in fourth and eighth grade) have shown large disparities in the quality of education between public and private schools and between the various regions of the country.
- ⁴¹ Source: Field assessment undertaken by Association Mada in November 2007.
- ⁴² In the year 2004-2005. (Source: Ministry of Education and Higher Education).
- ⁴³ Source: "Progress in the Living Conditions in Lebanon between 1995 and 2004," MoSA and UNDP, 2007.
- ⁴⁴ Source: "Poverty, Growth and Income Distribution in Lebanon: Country Study #13," International Poverty Centre and UNDP, 2008.
- ⁴⁵ Source: *"The Household Living Standards Measurement Survey,"* UNDP, ILO and The National Employment Office,
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- ⁴⁷ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- ⁴⁸ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- ⁴⁹ Source: "Population and Housing Survey," MoSA and UNFPA, 1996.
- ⁵⁰ The age-dependency rate is the percentage of the population aged between 0-14 years, and 65 years and above, in the total population of working age (15-64 years). Source: "Population and Housing Survey", MoSA and UNFPA, 1996.
- ⁵¹ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- ⁵² Number is a total of males working as skilled (12.4 percent) and unskilled (9.5 percent) workers in agriculture.
- 53 Number is a total of females working as skilled (3.9 percent) and unskilled (23.4 percent) workers in agriculture.
- ⁵⁴ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- 55 Source: "The 1996 Agricultural Statistics, Study on Villages", Ministry of Agriculture and FAO, 1997. "Agricultural Returns", Ministry of Agriculture, 1998/1999.
- ⁵⁶ Source: "Working Paper for Workshop: Participation of NGOs in the Process of Rehabilitation and Development in Akkar," Hisham Hashem, 2007.
- ⁵⁷ Numbers are a total of males working as skilled (12.4%) and unskilled (9.5%) workers and a total of females working as skilled (3.9%) and unskilled (23.4%) workers in agriculture.
- ⁵⁸ Source: Field Assessment undertaken by Association Mada in Akkar, November 2007.
- 59 Source: "The Akkar Plain, Situation and Needs", Fares Foundation and the Ministry of Social Affaires, 2004.
- 60 Source: Field Assessment undertaken by Association Mada in November 2007.
- 61 Needs identified during the field assessment undertaken by Association Mada in November 2007

- 62 In 2006, the Ministry of Agriculture estimated the total number of fisherman in Lebanon at 6,500.
- ⁶³ Source of data in this section: "Detailed Study on the Situation of the Fisherman in the Caza of Akkar," Hariri Foundation, Department of Public Health, 2007. 548 questionnaires were filled covering 921 fisherman.
- 64 Large nets cost around US\$8000.
- ⁶⁵ Source: *"Lebanon: Damage and Early Recovery Needs Assessment of Agriculture, Fisheries and Forestry,*" FAO, 2006.
- ⁶⁶ Source: "Preliminary Economic Impact Assessment of the Conflict at Nahr el Bared: Nahr El Bared Crisis Appeal, Post Conflict Relief, Recovery and Reconstruction," Lebanese Republic, 2007.
- ⁶⁷ The fishermen were still not allowed to go further than 200meter from the coast. At this distance, they are not able to catch large fish.
- 68 Source: "Detailed Study on the Situation of the Fisherman in the Caza of Akkar," Hariri Foundation, 2007.
- 69 Source: Central Administration for the Statistics, 1998.
- ⁷⁰ Source: "Akkar: a Story of Deprivation," UNDP MoSA, February 2000.
- 71 Source: "Preliminary Economic Impact Assessment of the Conflict at Nahr el Bared: Nahr El Bared Crisis Appeal, Post Conflict Relief, Recovery and Reconstruction," Lebanese Republic, Presidency of the Council of Minister, September 2007.
- ⁷² Source: Business Sector Survey in Palestinian Camps Micro Credit Community Support Program, Relief and Social Services Program, UNRWA, Lebanon, 2004.
- ⁷³ Source: Interviews held during the field assessment undertaken by Association Mada, covering 153 commercial enterprises in 7 municipalities
- ⁷⁴ The amount of damage to businesses was estimated at US\$1.8 million for businesses inside the camp and another US\$13.4 million for businesses outside the camp.
- ⁷⁵ Source: Mada's Field Assessment. 39 percent of the 1409 households knew someone with a disability. In 31 percent of the cases it was a mental disability and in 69 percent it was a physical disability (mostly deaf and blind). As for the cause of the disability: birth 52.4 percent, disease 28.8 percent and accident 16.5 percent.
- ⁷⁶ According to FAO's "Damage and Early Recovery Needs Assessment of Agriculture, Fisheries and Forestry," 500 of the total injured in Lebanon during the July 2006 war are permanently disabled. There was no data available for the Nahr al-Bared war.
- 77 The Office for Specialised Institutional Care (OSIC) has 3 sections disability, special education and social services; they focus on administrative issues as there are only three staff members. Their role is to provide training and capacity building for service providers but this has not been implemented.
- ⁷⁸ According to MoSA figures, 6,700 with mental disability clients are at present in institutions in Lebanon.
- ⁷⁹ The Disability Card was developed after the Lebanese civil war, in 1994, and implemented in 1996. All names are entered in a centralized computer system. A disability card provides, at present, a free wheelchair, crutches, water mattress or other devices (one wheelchair per person every four years), custom exemptions and tax relief, though it

is not fully implemented. There are no social services in the home. OSIC would like to de-institutionalize services but it is limited, as NGOs are very powerful and political and not willing to change services.

- 80 There are six centres in Lebanon that provide this service.
- ⁸¹ A person must go in person for a medical examination and assessment to get a card under WHO classifications, and this is renewed every 4 years; there are special cases where doctors and social workers visit homes.
- 82 Under the Ministry of Social Affairs.
- 83 Source: Field Assessment undertaken by Association Mada in November 2007.
- ⁸⁴ The Barakat Centre in Halba is an Islamic Orphanage for 160 girls and boys, with a day care unit for children with intellectual disability, opened one year ago and offering free services. There are 25 staff in the centre, including the special care unit, with Special Education teachers. The team in Barakat carried out an unpublished Study on the disability issues in Akkar and identified 2000 cases.
- 85 Source: Field Assessment undertaken by Association Mada in November 2007.
- 86 There was zero traffic on the northern border (the border passes of Arida and Aboudieh) where 9 percent of exports and 1.2 percent of imports previously transited prior to the conflict.
- ⁸⁷ As a large part of the army is from Akkar, most households have some relative or neighbor in the army. People were constantly stressed and worried about those fighting in the army.
- 88 Sources: "Lebanon: Damage and Early Recovery Needs Assessment of Agriculture, Fisheries and Forestry," FAO, 2006; "Economic and Social Impact Assessment", World Bank, 2006; "UNDP's Participation in Lebanon's Recovery in the Aftermath of the July 2006 War", UNDP, 2007.
- 89 44.1 percent of the households received assistance from Hariri Foundation. The remaining 2.6 percent was from several organizations, including Hezbollah, Higher Relief Council, Al-Baarini Foundation, Saudi Red Crescent, Fateh Party and Aoun Foundation.
- 90 Three of the schools received assistance from Mercy Corps. Other schools received aid from the Hariri Foundation, Save the Children, Turkish Red Crescent, UNICEF and USAID.
- 91 The following recommendations and proposed interventions are extracted from the results of the field survey. They are based on the evaluation of the war impact and the priorities selected by the people interviewed in the various sectors in Akkar.

