



**Republic of Lebanon**  
**Presidency of the Council of Ministers**

# National Poverty Targeting Program

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## Characteristics and Features of NPTP Extreme Poor Lebanese House Holds

**Central Management Unit**  
**11/04/2014**

Two years after the launch of the National Targeting Poverty Program, the Central Management Unit at the Presidency of the Council of Ministers publishes the first statistical report regarding Lebanese Households, living below the lower poverty line, targeted by the program. This report describes the demographic, education, health, economic and dwelling characteristics of the extreme poor Lebanese Household .

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## Executive Summary

This report sheds light on the main social, educational, health, labor and dwelling characteristics and features of extreme poor Lebanese Households as classified by the National Poverty Targeting Program, NPTP, in order to better understand their needs and enhance their general welfare.

The Central Management Unit, CMU, at the Presidency of the Council of Ministers, PCM, received, until December 2013, 75,996 applications from the Ministry of Social Affairs, MoSA, from which 42,703 HHs, 56% from total number of received applications, were classified as extreme poor Lebanese HHs, beneficiaries.

The geographical distribution of the beneficiaries covers all over Lebanon with concentration in North Lebanon and Bekaa Governorates, 46% from the total number of beneficiary HHs. As for the Caza level, beneficiaries are concentrated in Tripoli, Minyeh-Donneyeh, Aakkar and Baalbeck with 50% of the beneficiaries.

Extreme poor Lebanese HHs are mainly, 95% of beneficiary HHs, composed of HH Head, Husband/Wife and Son/Daughter. The average HH size is 4.5 members, it is highest in North Lebanon Governorate where the average size is around 5. As for the average residential density, it is 1.82 members / room. The lowest average residential density is recorded in Bekaa Governorate with 1.75 members / room.

Female Headed HHs have an average age of 37 years while those headed by a male have an average age of 27. There is a significant difference in the population pyramids' structure between male and female headed HHs after the age of 30, since female headed HHs after this age are mainly composed of old single, widowed or divorced females.

Around 9% of the beneficiaries have at least one handicap, where the motional handicap have the highest share of handicaps with 43%. On the other hand, 1,978 orphans exists between the beneficiaries, 88% of them are fatherless.

Labor Force Participation Rate for males is 62.2%, lowest in Bekaa Governorate. While that of females is 16.6%, lowest in North Lebanon and Bekaa Governorates. Employment to Population Ratio for males recorded 47,3%, highest in North Lebanon, while that for females recorded 4.9%, highest in Beirut and Mount Lebanon Governorates. As for work status, 50% and 40% of males and females beneficiaries have an occasional work, that is they don't have a continuous and fixed source of income.

As for the educational status, 60% of the beneficiaries have either an elementary or an intermediate level of education. The illiterate educational level of female headed HHs is 2x greater than that of males except for Beirut Governorate where it is almost the same. There is no significant difference between the distribution of the percentages of school enrollment for males and female at the Governorate and Caza levels.

Regarding the health status, chronic disease ranks first with a percentage of more than 65% of health cases for all Governorates except for Bekaa where this share decrease to 32% for males and females. Psychological disease ranks last where its percentage is less than 10% for both males and females. 11% of the beneficiaries have a health insurance, 77% of them are covered by NSSF.

The most frequent dwelling type in Beirut and Mount Lebanon Governorates is the Apartment. Beirut has the lowest share of house dwellings while its highest in Bekaa, South Lebanon and Nabatiyeh Governorates. As for the dwelling ownership status, most of the dwelling are owned either by heritage or by mortgage. The average dwelling area for male headed HHs is 80 m<sup>2</sup> while that of female headed HHs is 60 m<sup>2</sup>. The dwelling consists mainly of 2-3 rooms and only one bathrooms.

The most owned vehicle is the car followed by the motorcycle, whereas the most owned durable good is the refrigerator, washing machine, T.V and mobile.

CMU hopes that this report answers some of the questions regarding the definition, characteristics and features of extreme poor Lebanese HHs. In return, it creates new challenges for the whole NPTP team on how to enhance the targeting mechanism for the extreme poor Lebanese HHs and to examine new hidden characteristics that were not studied during the two years of the project implementation.

## 1. General Overview

National Poverty Targeting Program, NPTP, was launched on October 17<sup>th</sup> 2011 in an attempt to help and assist the extreme poor Lebanese households in fighting poverty which will lead to enhance their general welfare in order to exit extreme poverty.

Every Lebanese HH have the right to apply to NPTP through filling an application at the Social Development Centers, SDCs, that are under the Ministry of Social Affairs', MoSA, authority. SDCs cover all Lebanon and they are distributed as follows: 4 in Beirut Governorate, 33 in Mount Lebanon, 22 North Lebanon, 15 in Bekaa, 11 in South Lebanon and 13 in Nabatiyeh with a total of 98 SDCs. Map 1 shows the distribution of SDCs on Caza.

When the application is filled, a social worker, SW, visits the HH at their residence and fills a questionnaire that covers demographic, health, education and economic status of every member in the HH in addition to the dwelling characteristics and durable goods ownership.

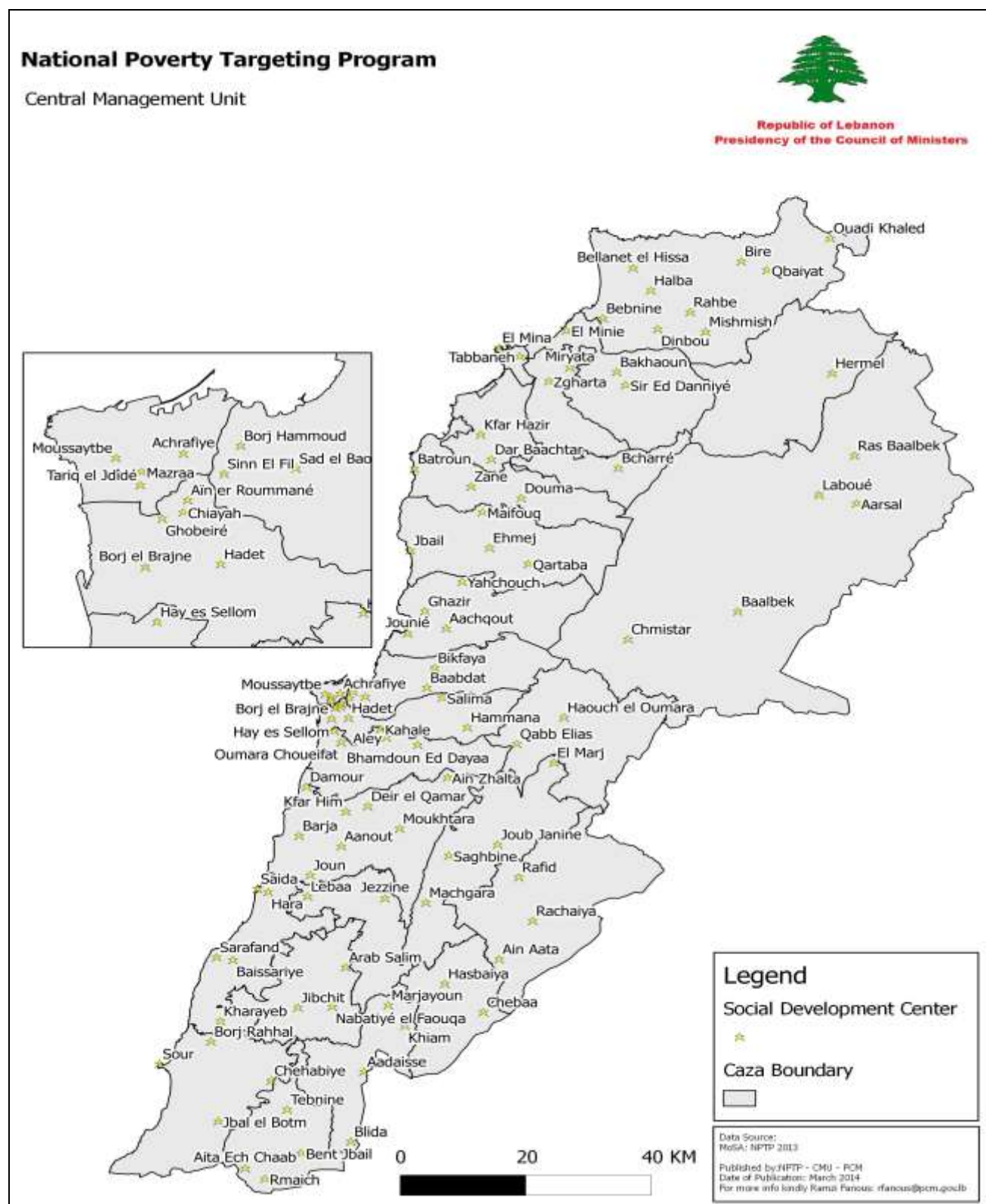
After being processed at MoSA, the applications and questionnaires are send to the Central Management Unit of NPTP, CMU, at the Presidency of the Council of Ministers, PCM, for validation and scoring. Validation and cross checking is being done with ministries to validate that the information provided by HH in the application and the questionnaire is correct. HHs providing NPTP with wrong information are discarded from the program and they are informed about their status unless they provide official documents supporting their initial claims.

When the validation process is complete, CMU gives each HH a score that reflects its per capita expenditures per day. Every HH living below 3.84\$/capita/day, around 117\$/capita/month, is classified as an extreme poor Lebanese HH. This value represents the Lower Poverty Line, LPL, based on the Household Budget Survey, done by Central Administration of Statistics in 2004, inflated to represent 2012 food basket prices.

Extreme poor HHs are benefitting from two main services which are education and health. The education benefit covers free schooling, books and registration in public schools. The health benefit covers free chronic disease medications, hospitalization at public and private hospitals (NPTP covers the remaining 15% hospitalization cost that is not covered by MoPH) and free delivery operations for pregnant women.



**Map 1: Social Development Centers Distribution by Caza**



## 2. Applications and Beneficiaries

### 2.1 Applications

Until the end of 2013, CMU received from MoSA the records of 75,996 HHs. In Beirut Governorate there was 2,690 applications forming 3.5% of the total number of applications. As for Mount Lebanon there was 18,364 applications equivalent to 24.1% of the total. In North Lebanon, there was 20,873 applications 27.5%. In Bekaa there was 16,345 applications 21.5%. As for South Lebanon and Nabatiyeh there was 8,975 and 8,749 applications forming 11.8% and 11.5% respectively.

On the Caza level, most applications were submitted in Aakkar, Baalbeck and Tripoli with 15,653 applications forming 20.5% of the total number. The least number of applications was submitted in the Caza of Jbayl, Batroun, Koura, Bcharre and Jezzine with a total of 2,927 application forming less than 4% of the total number of applications.

### 2.2 Beneficiaries

CMU classified 42,703 HHs as beneficiaries out of 75,996 that is 56.2%. The beneficiaries were distributed on Governorates as follows: 325 HHs in Beirut Governorate, less than 1% of the total number of beneficiaries. In Mount Lebanon there was 7,049 HHs forming 16.7% of beneficiary HHs. North Lebanon's share was 42.2% with 18,044 HHs while Bekaa's share was 23.7% with 10,138 HHs. As for the number of beneficiary HHs in South Lebanon and Nabatiyeh, it was 4,962 and 2,185 HHs forming 11.6% and 5.1% respectively.

The Caza of Tripoli, Aakkar and Baalbeck have 18,136 beneficiaries, 42% of the total number of beneficiaries in Lebanon. On the other hand, Jezzine, Marjaayoun and Hasbaiya have the least number of beneficiaries with a total of 542, forming 1.3% of the total number of beneficiary HHs.

The highest beneficiary rate, percentage of HHs classified as beneficiaries out of the total number of HHs, is in the Caza of Tripoli and Minye-Donneyeh with 89.7% and 91.2% respectively. While the least is in the Caza of Marjaayoun and Beirut with 12.3% and 12% respectively.

Table 1 shows the total number of applications received by CMU, the number of HHs that are classified as beneficiaries and the beneficiary rate by Governorate and Caza until December 2013.

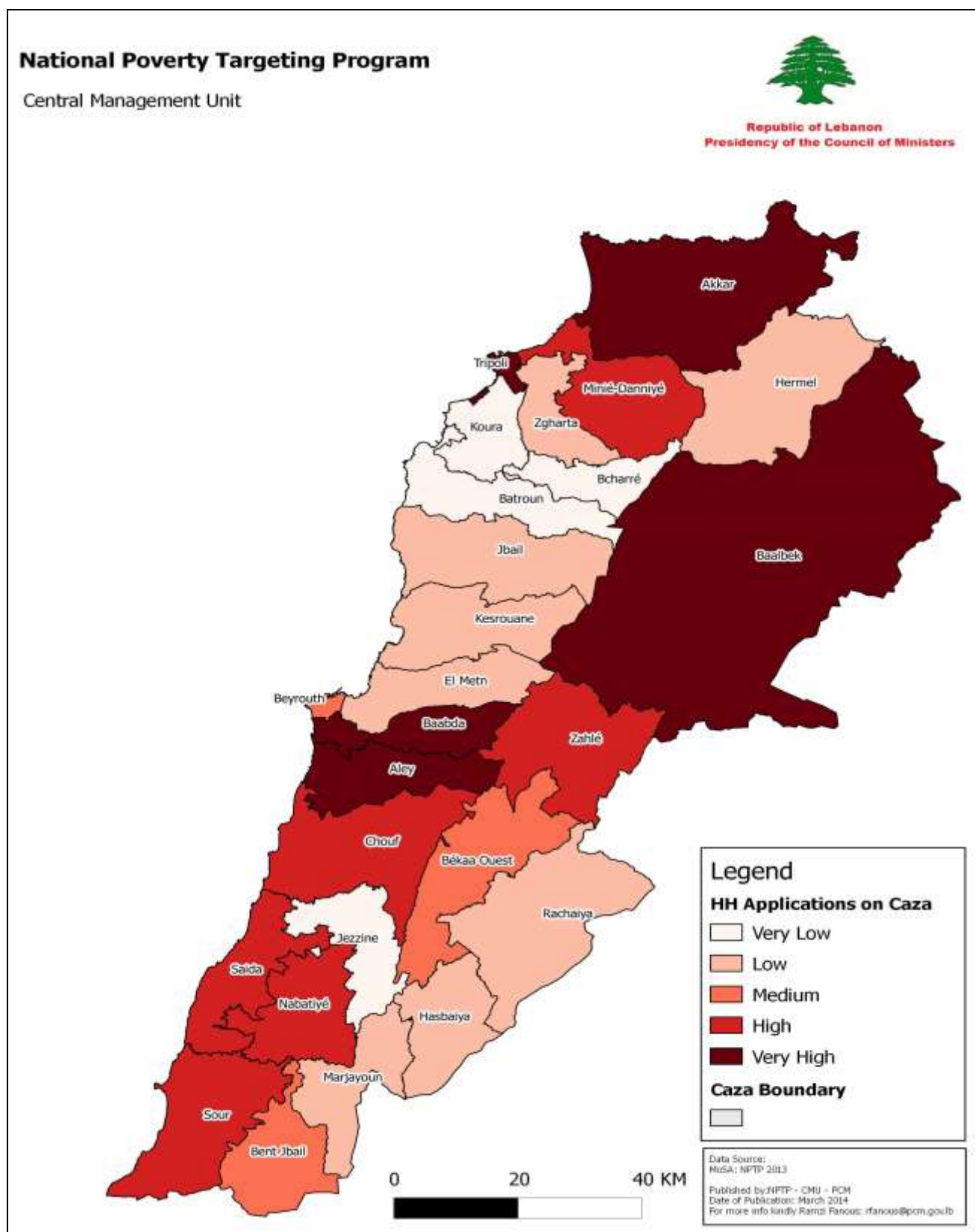
Maps 2 and 3 shows the distribution of HH applications and beneficiaries on the Caza level, while maps 4 and 5 shows the distribution HH beneficiaries on the cadastral level and the locality level respectively.

**Table 1: Distribution of the Number of Applications, Beneficiaries  
and Beneficiary Rate by Caza and Governorate**

Governorate	Caza	Number of HH Applications	Number of HH Beneficiaries	Beneficiary Rate (%)
<b>Beirut</b>	Beirut	<b>2,690</b>	<b>325</b>	<b>12%</b>
	Baabda	5,869	2,281	38.8%
	Aley	5,119	2,534	49.5%
	Chouf	4,160	1,183	28.4%
	Kesrouane	1,375	445	32.4%
	Matn	1,129	337	29.9%
	Jbayl	712	269	37.8%
<b>Mount Lebanon</b>		<b>18,364</b>	<b>7,049</b>	<b>38.4%</b>
	Batroun	454	234	51.5%
	Zgharta	945	695	73.5%
	Tripoli	6,075	5,448	89.7%
	Minyeh-Donneyeh	3,936	3,591	91.2%
	Koura	620	336	54.2%
	Bcharre	511	394	77.1%
	Aakkar	8,332	7,346	88.2%
<b>North Lebanon</b>		<b>20,873</b>	<b>18,044</b>	<b>86.4%</b>
	Rachaiya	1,386	626	45.2%
	Bekaa Gharbe	2,685	1,284	47.8%
	Zahleh	3,651	1,859	50.9%
	Baalbeck	7,246	5,241	72.3%
	Hermel	1,377	1,128	81.9%
<b>Bekaa</b>		<b>16,345</b>	<b>10,138</b>	<b>62.0%</b>
	Jezzine	630	118	18.7%
	Saida	4,417	2,517	57.0%
	Sour	3,928	2,327	59.2%
<b>South Lebanon</b>		<b>8,975</b>	<b>4,962</b>	<b>55.3%</b>
	Marjaayoun	1,394	171	12.3%
	Hasbaiya	1,400	253	18.1%
	Bent Jbayl	2,783	837	30.1%
	Nabatiyeh	3,172	924	29.1%
<b>Nabatiyeh</b>		<b>8,749</b>	<b>2,185</b>	<b>25.0%</b>
<b>Lebanon</b>		<b>75,996</b>	<b>42,703</b>	<b>56.2%</b>

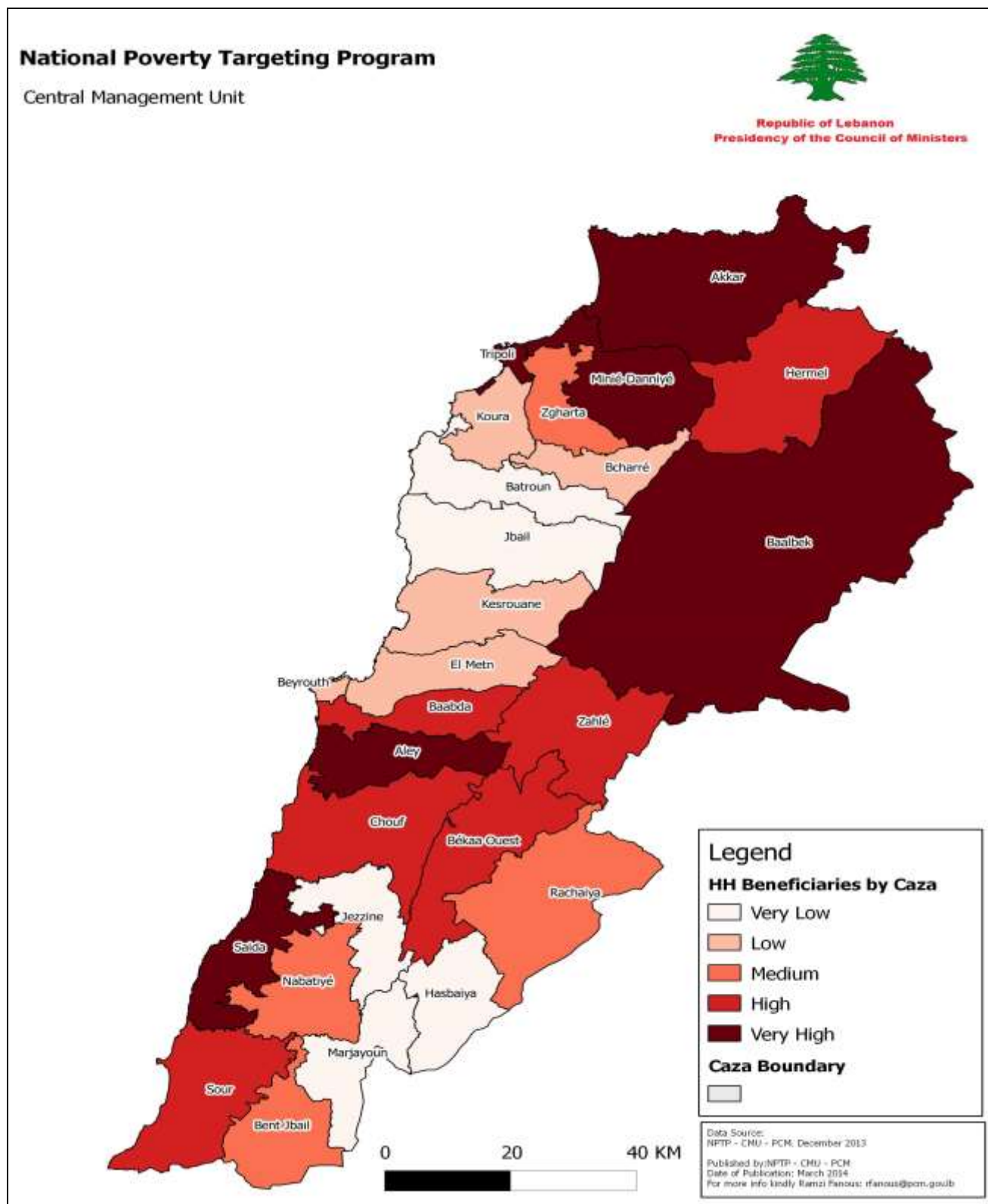


**Map 2: HouseHold Applications by Caza**

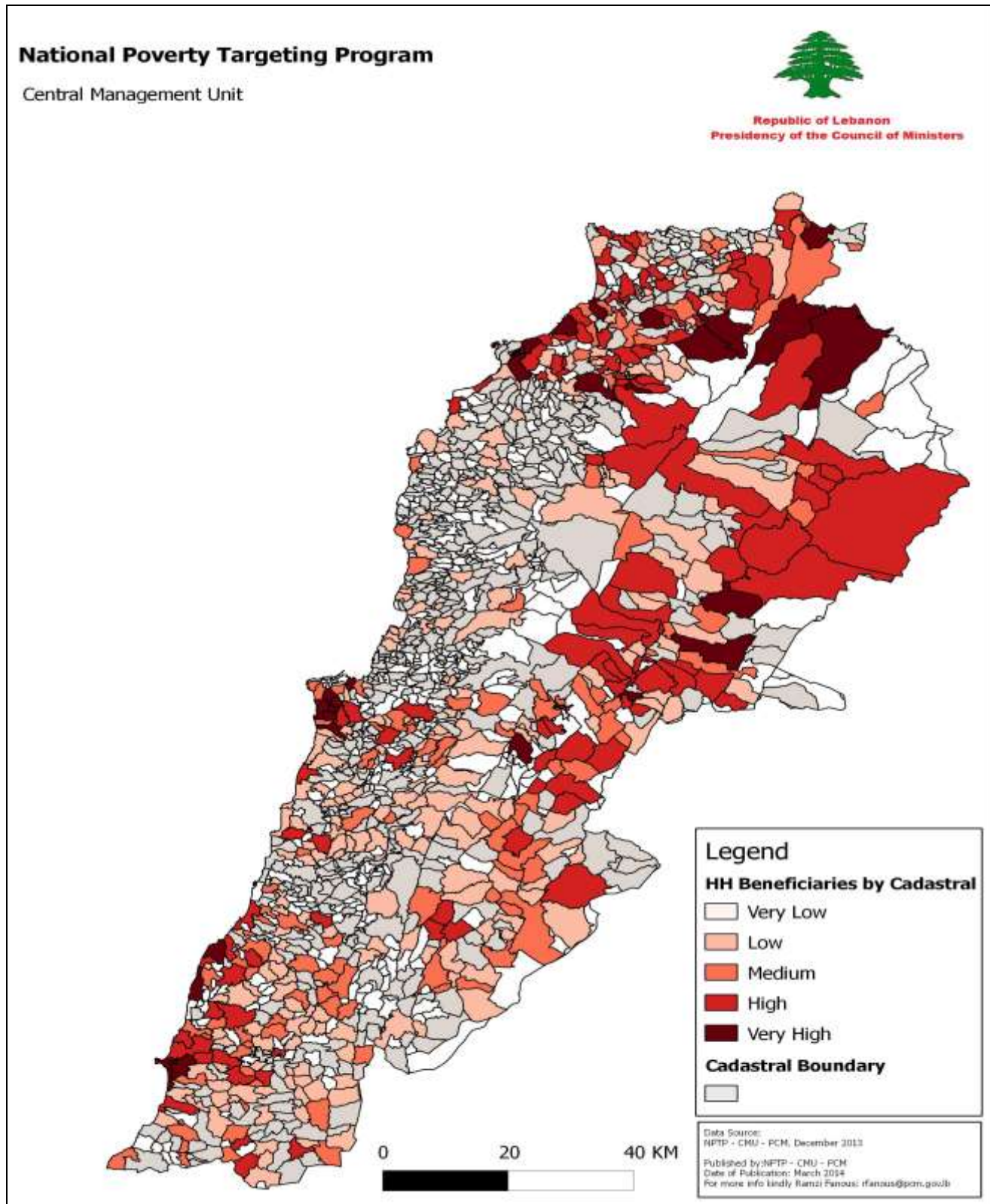




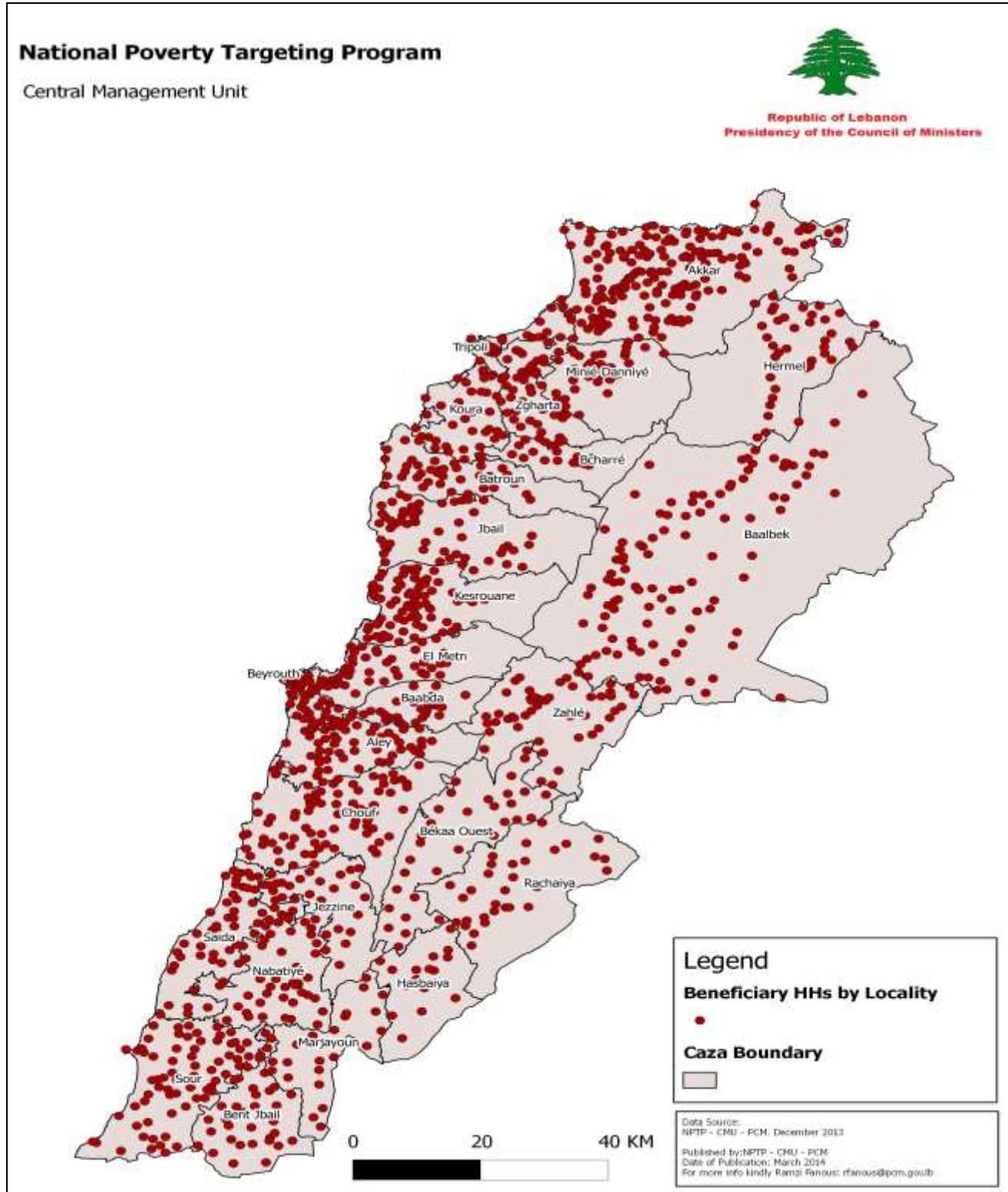
**Map 3: HouseHold Beneficiaries by Caza**



## Map 4: HouseHold Beneficiaries by Cadastral Level



**Map 5: Beneficiary HouseHolds by Locality**

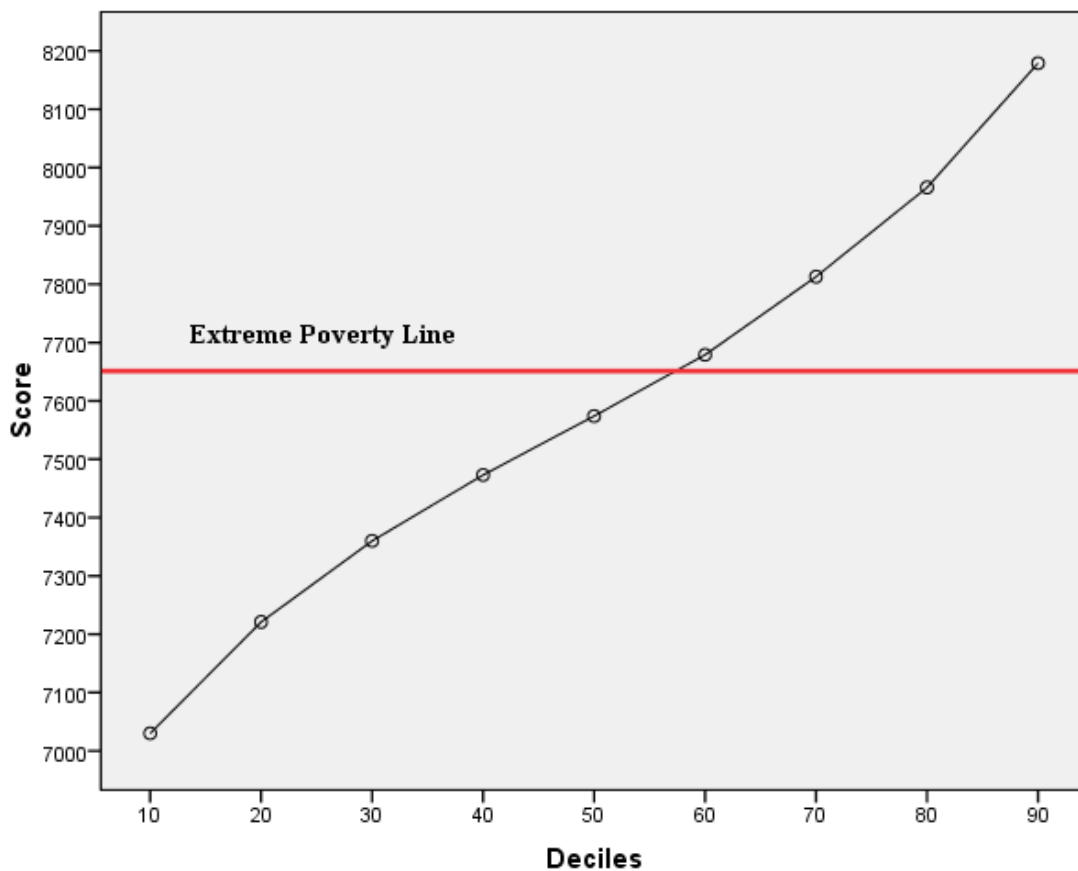




### 3. Score Distribution

The score of all HHs, which reflects the per capita expenditures per day in US\$, that applied to NPTP have a minimum of 6,232 (0.93\$/capita/day) and a maximum of 9,636 (27.95\$/capita/day) with a mean of 7,597 (3.63\$/capita/day) and a standard deviation of 441. Graph 1 shows the distribution of the score by deciles. As mentioned earlier around 56% of HHs that applied to NPTP are classified as beneficiaries.

**Figure 1: Score Distribution by deciles**



Beneficiaries score varies between Governorates and Caza, with Beirut having the highest average beneficiary score with 7,491 and North Lebanon having the lowest average beneficiary score with 7,174. Table 2 summarizes the average score of beneficiaries on the Governorate and the Caza level.

**Table 2: Average Score of Beneficiaries by Caza and Governorate**

Governorate	Caza	Average Beneficiary Score ( $\bar{x}$ ; $\sigma$ )
<b>Beirut</b>	Beirut	<b>(7,491; 145)</b>
	Baabda	(7,402; 190)
	Aley	(7,425; 172)
	Chouf	(7,471; 158)
	Kesrouane	(7,472; 156)
	Matn	(7,453; 159)
	Jbayl	(7,438; 178)
<b>Mount Lebanon</b>		<b>(7,430; 176)</b>
	Batroun	(7,391; 200)
	Zgharta	(7,331; 220)
	Tripoli	(7,174; 257)
	Minyeh-Donneyeh	(7,150; 273)
	Koura	(7,366; 215)
	Bcharre	(7,365; 207)
	Aakkar	(7,145; 274)
<b>North Lebanon</b>		<b>(7,174; 270)</b>
	Rachaiya	(7,428; 180)
	Bekaa Gharbe	(7,384; 206)
	Zahleh	(7,365; 217)
	Baalbeck	(7,322; 222)
	Hermel	(7,288; 238)
<b>Bekaa</b>		<b>(7,341; 221)</b>
	Jezzine	(7,480; 140)
	Saida	(7,380; 212)
	Sour	(7,380; 196)
<b>South Lebanon</b>		<b>(7,382; 204)</b>
	Marjaayoun	(7,505; 123)
	Hasbaiya	(7,511; 129)
	Bent Jbayl	(7,454; 161)
	Nabatiyeh	(7,477; 139)
<b>Nabatiyeh</b>		<b>(7,474; 147)</b>
<b>Lebanon</b>		<b>(7,298; 257)</b>

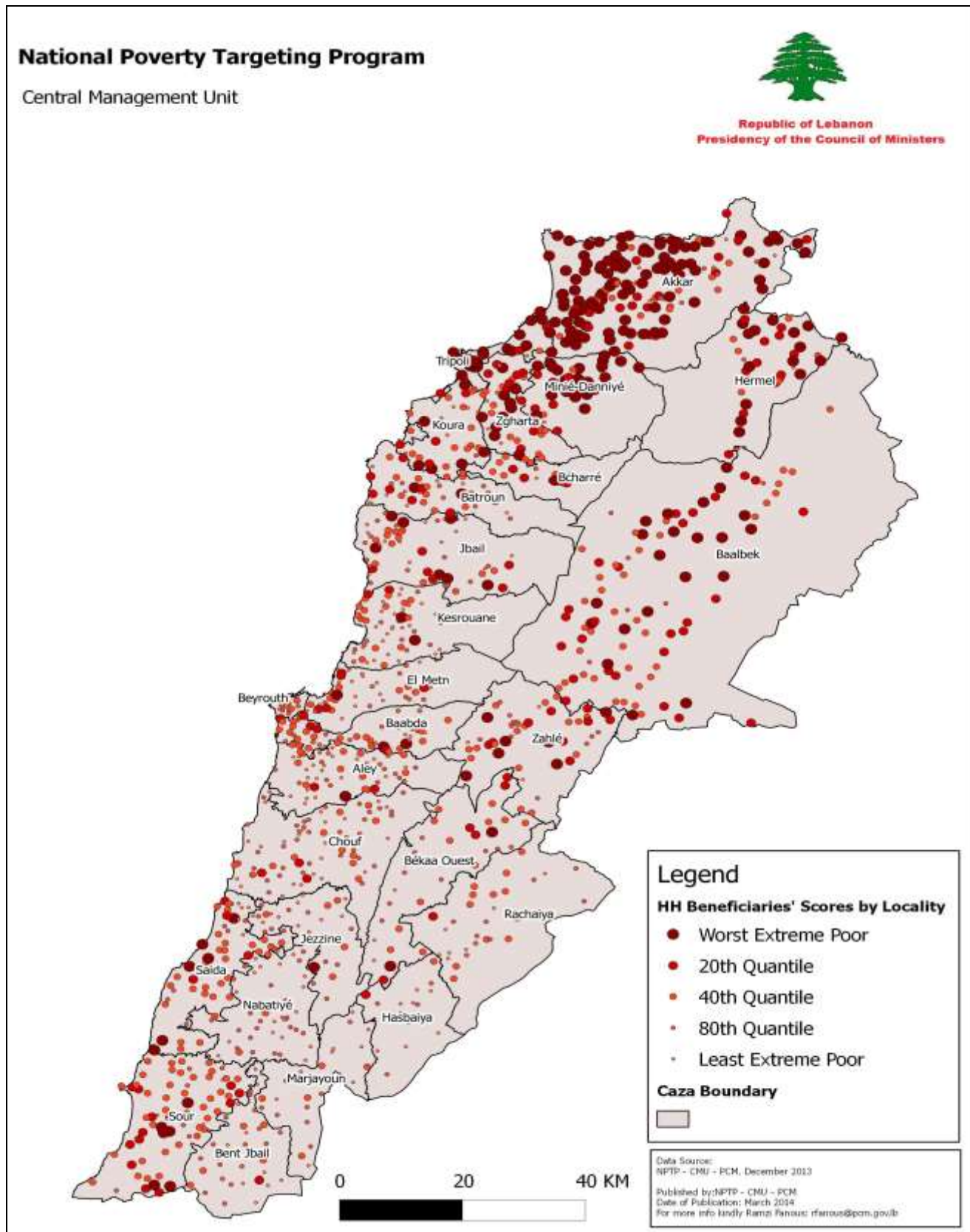
The averages scores by Caza are aslo calculated by HH Head gender and are found to be significantly different, 95% confidence level, except for only two Caza Batroun and Jezzine. On the national level, male headed HHs have an average score of 7,225 while those headed by a female have an average score of 7,372. So we can conclude that beneficiary female headed HHs are relatively living better than those headed by a male.

**Table 3: Average Score of Beneficiaries by HH Head Gender by Caza and Governorate**

Governorate	Caza	Average Score ( $\bar{x}$ ; $\sigma$ )	
		HH Head Gender	
		Male	Female
<b>Beirut</b>	Beirut	<b>(7,480; 154)</b>	<b>(7,506; 133)</b>
	Baabda	(7,367; 202)	(7,447; 161)
	Aley	(7,390; 179)	(7,472; 149)
	Chouf	(7,439; 178)	(7,493; 135)
	Kesrouane	(7,445; 174)	(7,484; 138)
	Matn	(7,418; 163)	(7,487; 152)
	Jbayl	(7,410; 192)	(7,466; 161)
<b>Mount Lebanon</b>		<b>(7,393; 189)</b>	<b>(7,468; 133)</b>
	Batroun	(7,364; 213)	(7,337; 247)
	Zgharta	(7,290; 238)	(7,375; 187)
	Tripoli	(7,080; 240)	(7,270; 232)
	Minyeh-Donneyeh	(7,081; 273)	(7,300; 214)
	Koura	(7,313; 241)	(7,374; 192)
	Bcharre	(7,296; 231)	(7,443; 154)
	Aakkar	(7,088; 276)	(7,249; 243)
<b>North Lebanon</b>		<b>(7,098; 269)</b>	<b>(7,273; 234)</b>
	Rachaiya	(7,390; 198)	(7,465; 158)
	Bekaa Gharbe	(7,332; 224)	(7,435; 158)
	Zahleh	(7,293; 239)	(7,413; 181)
	Baalbeck	(7,251; 232)	(7,393; 185)
	Hermel	(7,219; 241)	(7,349; 214)
<b>Bekaa</b>		<b>(7,273; 235)</b>	<b>(7,399; 186)</b>
	Jezzine	(7,465; 150)	(7,495; 116)
	Saida	(7,332; 227)	(7,441; 174)
	Sour	(7,332; 207)	(7,444; 160)
<b>South Lebanon</b>		<b>(7,335; 217)</b>	<b>(7,443; 166)</b>
	Marjaayoun	(7,491; 126)	(7,575; 57)
	Hasbaiya	(7,488; 137)	(7,568; 79)
	Bent Jbayl	(7,433; 172)	(7,472; 131)
	Nabatiyeh	(7,459; 144)	(7,499; 132)
<b>Nabatiyeh</b>		<b>(7,455; 155)</b>	<b>(7,496; 130)</b>
<b>Lebanon</b>		<b>(7,225; 273)</b>	<b>(7,372; 214)</b>

Beneficiaries' scores are divided into quintiles, 5 equal categories each category consisting 20%, and the distribution of these scores is shown on map 6. The most extreme poor category, living below 2.6\$/capita/day, are much concentrated in the Caza of Aakkar, Minyeh-Donneyeh, and Tripoli and to a lesser extent in Hermel and Baalbeck.

**Map 6: HouseHold Beneficairies' Score by Locality**



## 5. Characteristics of Beneficiary Households

### 5.1 Demographic

#### 5.1.1. HH Structure

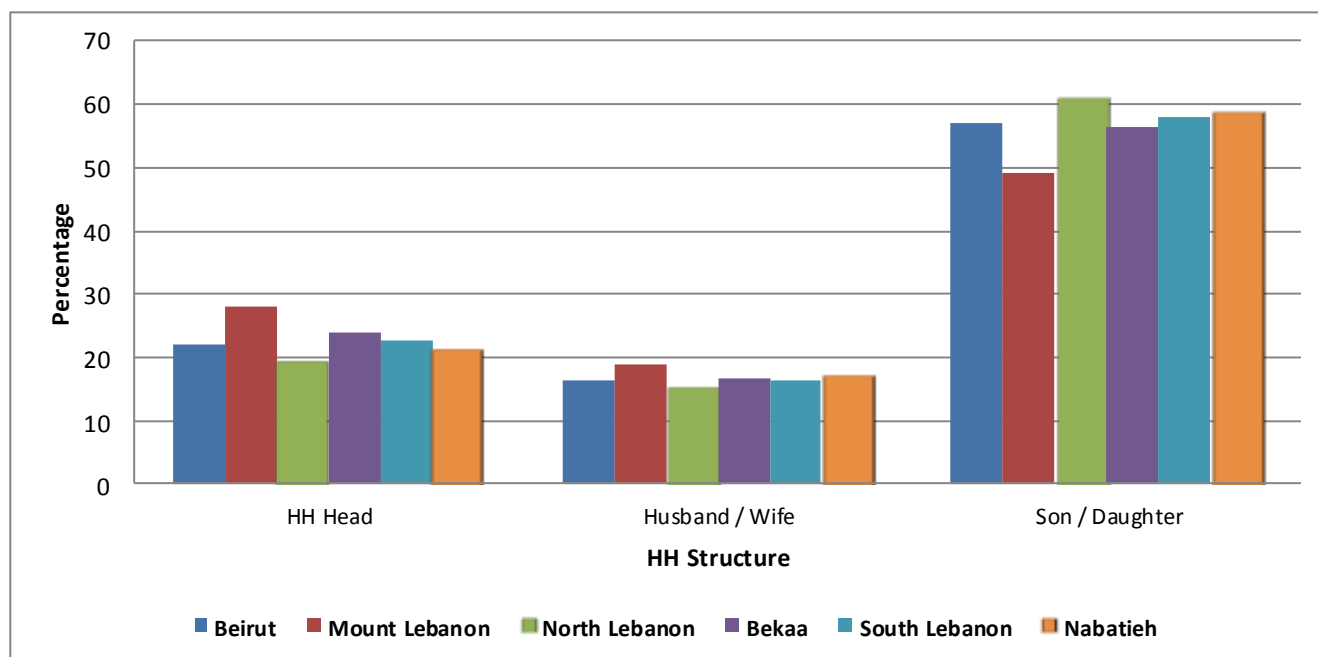
The structure of beneficiary HHs is composed of more than 95 % from the “HH Head”, “Husband / Wife” and “Son / Daughter” in all Governorates with Beirut having the lowest percentage with 95.4% and Nabatiyeh the highest with 97.3%. North Lebanon had the highest share of the “Son / Daughter” category in the HH structure with 61% and Mount Lebanon had the lowest with 49%. This is due to the fact that the average HH size in North Lebanon is greater than that of other Governorates since they have more children. Chart 2 shows the distribution of the first three categories by Governorates.

**Table 4: Household Structure by Governorate**

Family Relation	Governorate					
	Beirut	Mount Lebanon	North Lebanon	Bekaa	South Lebanon	Nabatiyeh
HH Head	22.14%	28.12%	19.68%	23.90%	22.82%	21.47%
Husband / Wife	16.36%	18.86%	15.49%	16.74%	16.45%	17.44%
Son / Daughter	56.90%	49.13%	61.01%	56.31%	58.01%	58.63%
Father / Mother	0.71%	0.78%	0.86%	0.81%	0.63%	0.38%
Brother / Sister	0.81%	1.20%	1.06%	1.12%	0.70%	0.28%
Grand Father / Grand Mother	0.03%	0.07%	0.07%	0.02%	0.03%	0.04%
Grandson / Granddaughter	1.98%	1.06%	1.01%	0.58%	0.89%	1.21%
Son's Wife / Daughter's Husband	0.48%	0.30%	0.38%	0.16%	0.13%	0.33%
Other Relation	0.59%	0.48%	0.43%	0.33%	0.34%	0.23%
Additional	0.01%	0.00%	0.01%	0.03%	0.02%	0.00%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



**Figure 2: HouseHold Structure by Governorate**



### 5.1.2 HH Size

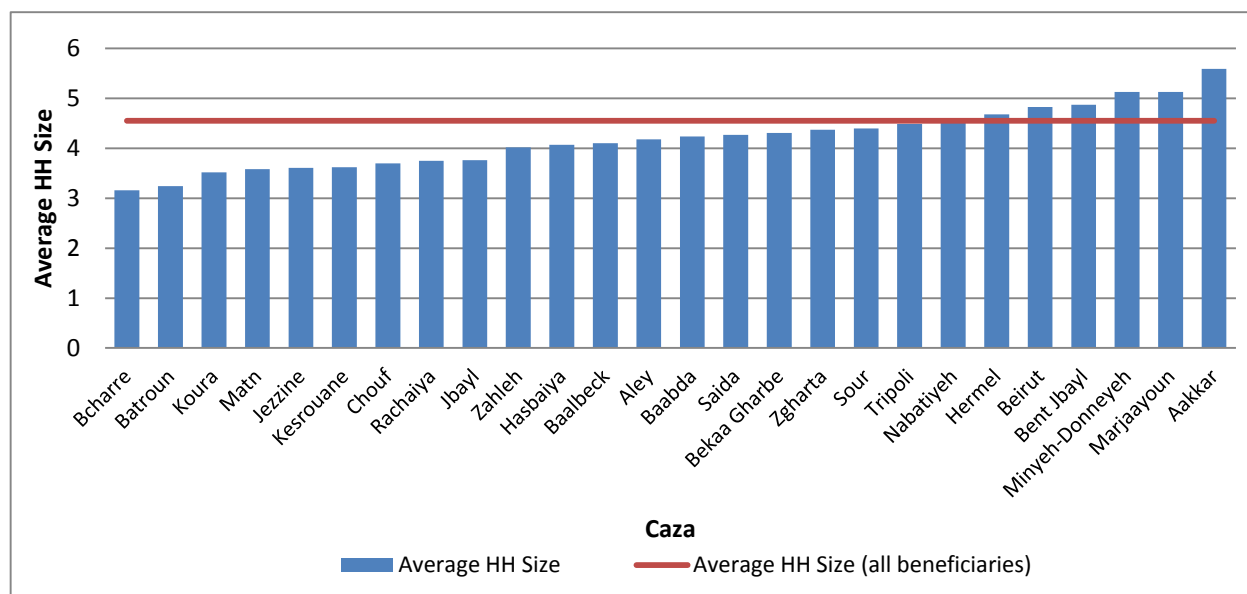
Around 50% of the beneficiary HHs have an average HH size of 5 or less members and less than 4% of the beneficiary HHs have an average size of more than 10. HH size ranges from a minimum of 1 and a maximum of 22 members. The national average is 4.55 members with North Lebanon Governorate have the highest average HH size with 5.02 while Mount Lebanon have the lowest average HH size with 4.03 members. This fact supports what was found in the previous section regarding the HH structure.

The Caza of Bcharre and Batroun have the lowest average beneficiary HH size with 3.16 and 3.24 members respectively. Only three Caza have an average beneficiary HH size of more than 5 members, Minyeh – Donneyeh and Marjaayoun both with 5.13 members and Aakkar with 5.59 members.

**Table 5: Average Household Size by Caza and Governorate**

Governorate	Caza	Average HH Size ( $\bar{x}$ ; $\sigma$ )
<b>Beirut</b>	Beirut	<b>(4.83; 1.73)</b>
	Baabda	(4.24; 1.93)
	Aley	(4.18; 1.87)
	Chouf	(3.70; 1.84)
	Kesrouane	(3.62; 1.77)
	Matn	(3.58; 1.78)
	Jbayl	(3.76; 1.90)
<b>Mount Lebanon</b>		<b>(4.03; 1.89)</b>
	Batroun	(3.24; 2.07)
	Zgharta	(4.37; 2.26)
	Tripoli	(4.49; 2.26)
	Minyeh-Donneyeh	(5.13; 2.44)
	Koura	(3.52; 2.21)
	Bcharre	(3.16; 1.95)
	Aakkar	(5.59; 2.72)
<b>North Lebanon</b>		<b>(5.02; 2.56)</b>
	Rachaiya	(3.75; 1.98)
	Bekaa Gharbe	(4.31; 2.30)
	Zahleh	(4.02; 2.21)
	Baalbeck	(4.10; 2.20)
	Hermel	(4.68; 2.38)
<b>Bekaa</b>		<b>(4.16; 2.24)</b>
	Jezzine	(3.61; 1.91)
	Saida	(4.27; 2.01)
	Sour	(4.40; 2.05)
<b>South Lebanon</b>		<b>(4.32; 2.03)</b>
	Marjaayoun	(5.13; 1.97)
	Hasbaiya	(4.07; 1.50)
	Bent Jbayl	(4.87; 1.93)
	Nabatiyeh	(4.57; 1.73)
<b>Nabatiyeh</b>		<b>(4.68; 1.83)</b>
<b>Lebanon</b>		<b>(4.55; 2.33)</b>

**Figure 3: Average HouseHold Size of Beneficiaries by Caza**



### 5.1.3 Residential Density

Residential density is defined by the number of members in a HH divided by the number of rooms. When this ratio increases, then the HH suffers more crowding inside its dwelling and when the ratio decreases then the HH members are more relaxed and each member have more space inside the dwelling.

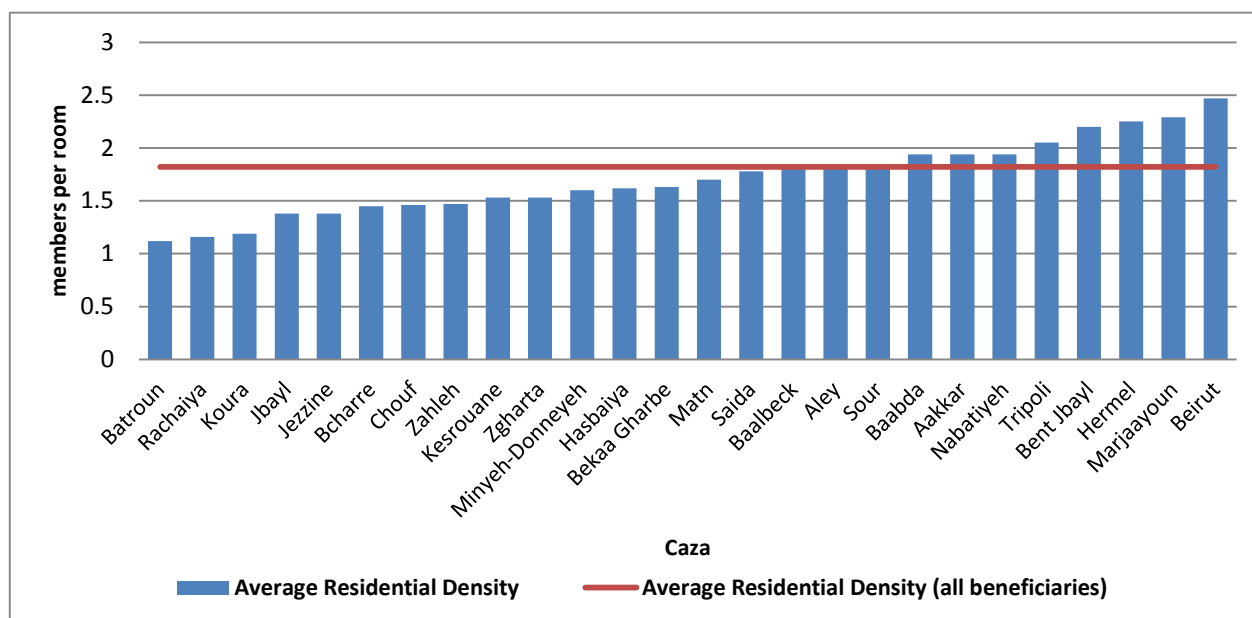
The national average residential density is around 1.8 members / rooms. Beirut Governorate have the highest average residential density with 2.47 while Mount Lebanon have the lowest ratio with 1.77.

On the Caza level, Hermel and Marjaayoun have the highest ratio with 2.25 and 2.29 respectively while Koura and Batroun have the lowest with 1.19 and 1.12 respectively.

**Table 6: Average Residential Density by Caza and Governorate**

Governorate	Caza	Average Residential Density (member/room) ( $\bar{x}$ ; $\sigma$ )
<b>Beirut</b>	Beirut	<b>(2.47; 1.33)</b>
	Baabda	(1.94; 1.18)
	Aley	(1.83; 1.02)
	Chouf	(1.46; 0.88)
	Kesrouane	(1.53; 0.95)
	Matn	(1.70; 1.08)
	Jbayl	(1.38; 0.90)
<b>Mount Lebanon</b>		<b>(1.77; 1.07)</b>
	Batroun	(1.12; 0.82)
	Zgharta	(1.53; 0.92)
	Tripoli	(2.05; 1.31)
	Minyeh-Donneyeh	(1.60; 1.04)
	Koura	(1.19; 1.01)
	Bcharre	(1.45; 0.96)
	Aakkar	(1.94; 1.23)
<b>North Lebanon</b>		<b>(1.84; 1.21)</b>
	Rachaiya	(1.16; 0.84)
	Bekaa Gharbe	(1.63; 1.03)
	Zahleh	(1.47; 0.94)
	Baalbeck	(1.80; 1.14)
	Hermel	(2.25; 1.32)
<b>Bekaa</b>		<b>(1.75; 1.13)</b>
	Jezzine	(1.38; 0.75)
	Saida	(1.78; 1.18)
	Sour	(1.84; 1.11)
<b>South Lebanon</b>		<b>(1.80; 1.14)</b>
	Marjaayoun	(2.29; 1.08)
	Hasbaiya	(1.62; 0.72)
	Bent Jbayl	(2.20; 1.13)
	Nabatiyeh	(1.94; 0.93)
<b>Nabatiyeh</b>		<b>(2.03; 1.02)</b>
<b>Lebanon</b>		<b>(1.82; 1.16)</b>

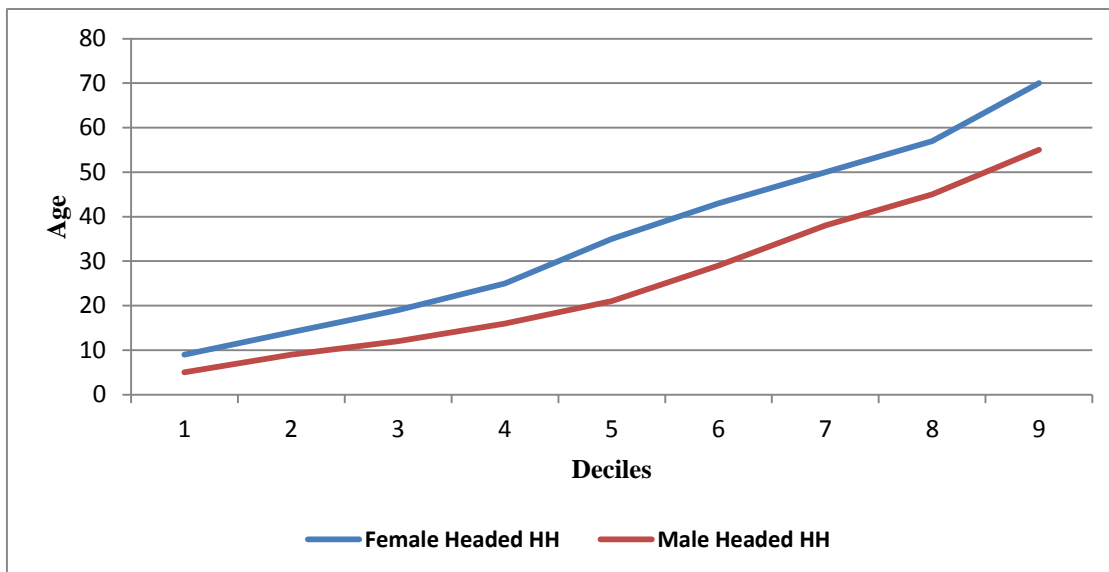
**Figure 4: Average Residential Density of Beneficiary Households by Caza**



#### 5.1.4 Age and Population Pyramid

Fifty percent of the beneficiaries are below the age of 22, around 10% are above the age of 57 and around 5% above the age of 68. The average age of beneficiaries in female headed HHs is 36.5 while that for male headed HH is around 27. So female headed HHs have older members which might indicate that they have different characteristics and needs compared to those HHs headed by male.

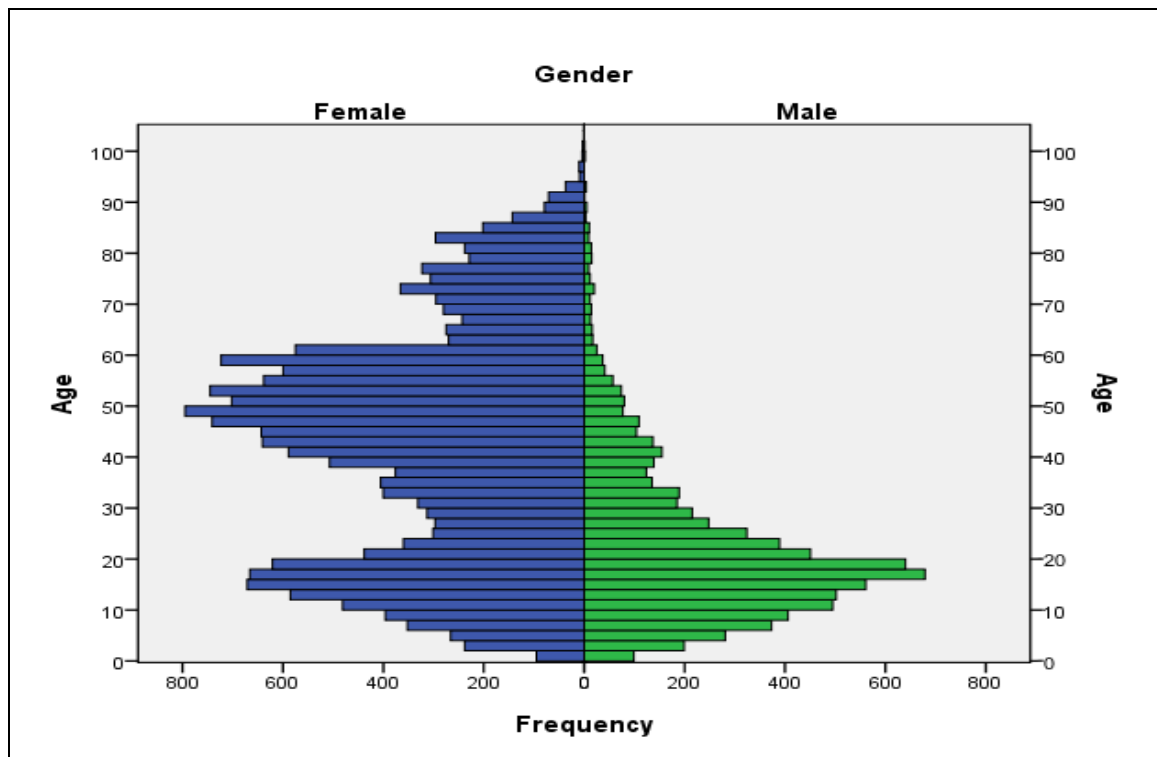
**Figure 5: Age Distribution of Beneficiaries**



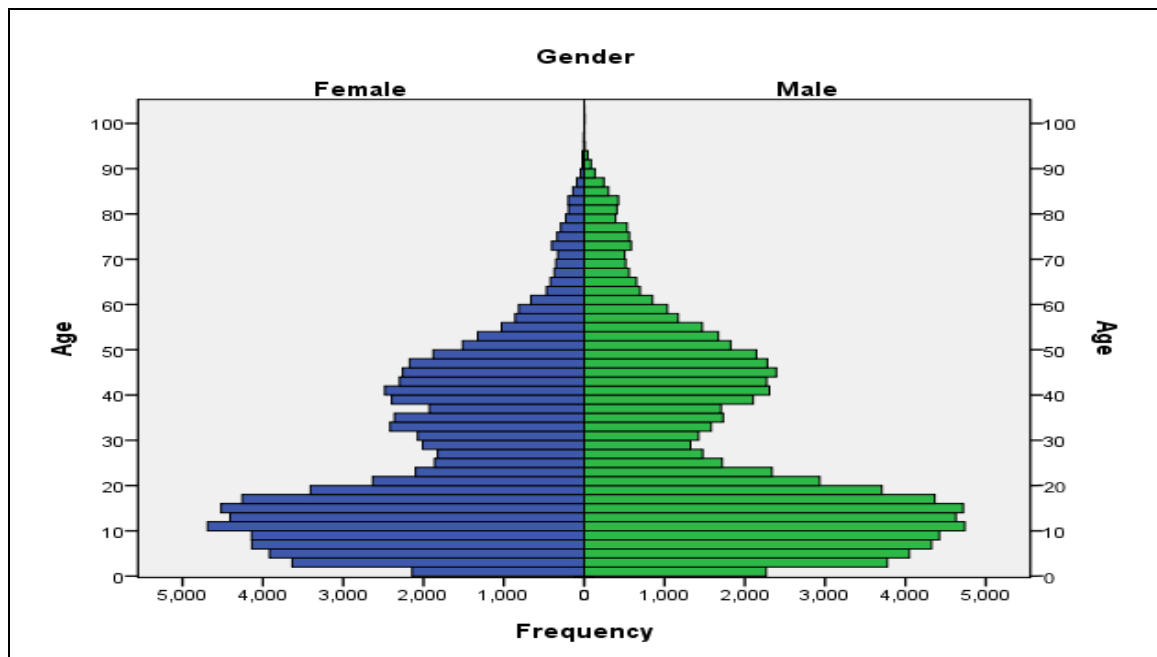
For more details regarding the member age characteristics for female and male headed HHs, we studied the population pyramid for both categories separately. From charts 6 and 7 we can conclude that the age distribution of female and male headed HHs are to certain extent the same with small differences until the age of 30.

But from the age of 30 and above, we realize significant difference between female and male headed HHs. In the female headed HHs the pyramid shifts drastically towards the female side which means that these HHs are formed mainly from women, around 90% with an average HH size of around 3. While that of the male headed HH it is still equally formed between male and female members with 52% and 48% respectively.

**Figure 6: Population Pyramid of Female Headed HouseHolds**



**Figure 7: Population Pyramid of Male Headed HouseHolds**



### 5.1.5 Orphans

Beneficiary members below the age of 18 that lost at least one of their parents are considered to be orphans. The total number of orphans in the beneficiary HHs is 1,960 orphans, 88% of them are members that lost their father, 1745 orphans, and mostly found in female headed HHs, 93.4%. As for the motherless members, around 86% of them are found in male headed HHs. Orphans that lost both their parents are 18 members.

**Table 7: Orphan Members by HH Head Gender**

HH Head Gender	Fatherless	Motherless	Total
Male	115	200	315
Female	1,630	33	1,663
<b>Total</b>	<b>1,745</b>	<b>233</b>	<b>1,978</b>

The average age of male and female orphans are approximately the same, without any significant difference, with 11.5 and 11.8 years respectively.

### 5.1.6 Handicaps

Handicaps are divided into 5 categories: motional, hearing impairment, impaired speech aid, optical and mental. The total number of handicap cases is 28,902 corresponding to 13,662 members, 5,295 females and 8,367 males, since members can have more than one handicap at the same time. So each handicapped beneficiary member has on average of 2 handicaps. More than 75% of the handicapped members are found in male headed HHs. Motional handicap's share is the highest with more than 40% of total handicap cases. Hearing impairment and speech handicaps are the least frequent with approximately 11.6%.

**Table 8: Handicap Cases by HH Gender**

HH Head Gender	Motional	Hearing Impairment	Speech	Optical	Mental	Total
Male	5,947	1,561	1,633	1,917	2,481	<b>13,539</b>
Female	1,568	451	381	548	874	<b>3,822</b>
<b>Total</b>	<b>7,515</b>	<b>2,012</b>	<b>2,014</b>	<b>2,465</b>	<b>3,355</b>	<b>17,361</b>

There is a significant different between the average age of handicapped females and males. Handicapped females had an average age of 44.8 years compared to 42.7 years for males.



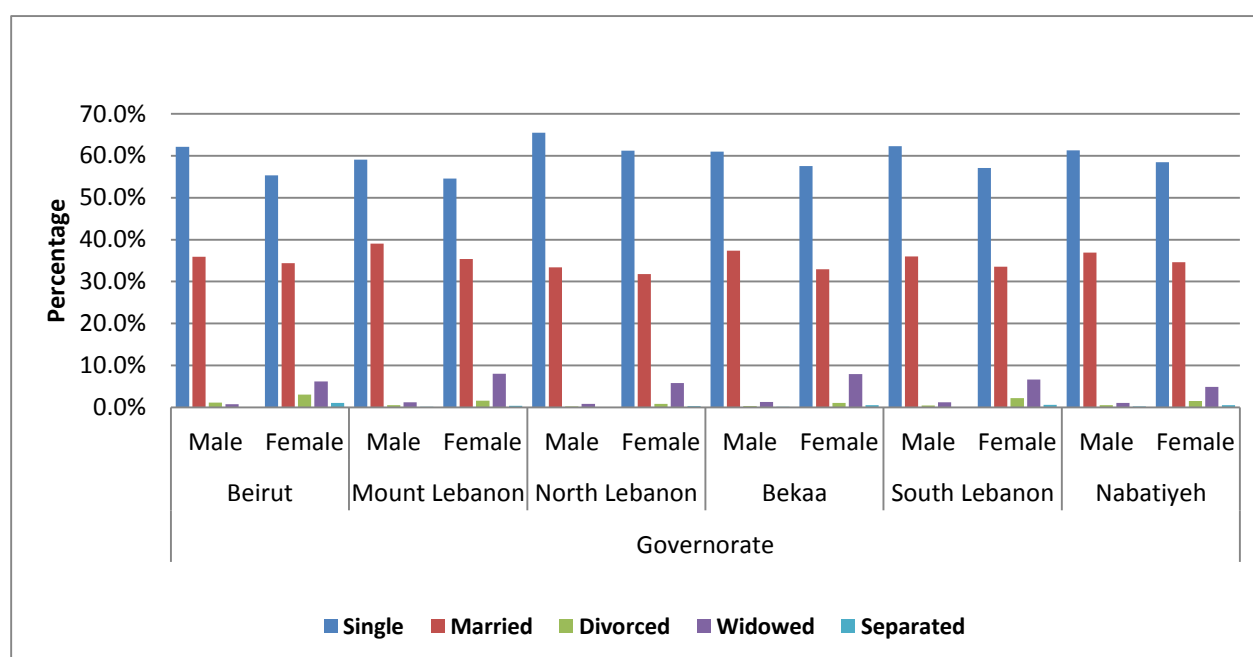
### 5.1.7 Marital Status

More than 50% of beneficiary members are single, with North Lebanon having the highest rate of single members with 63.3% and Mount Lebanon having the lowest rate with 53% mainly due to the fact the North Lebanon has the highest average HH size and that most of the members are “Sons/Daughters”. When studying the marital status within the gender we find that the percentage of single and married males is greater than that of single females within all Governorates. As for the divorced, widowed and separated members, it’s the opposite of the single and married members, the percentage of divorced females is greater than that of divorced males for all the Governorates.

**Table 9: Marital Status by Gender and Governorate**

Marital Status	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Single	62.2%	55.4%	59.1%	54.6%	65.5%	61.2%	61.0%	57.6%	62.3%	57.1%	61.3%	58.5%
Married	36.0%	34.4%	39.1%	35.4%	33.4%	31.8%	37.4%	33.0%	36.0%	33.5%	36.9%	34.6%
Divorced	1.1%	3.0%	0.5%	1.6%	0.2%	0.8%	0.3%	1.0%	0.4%	2.2%	0.5%	1.5%
Widowed	0.7%	6.2%	1.2%	8.0%	0.8%	5.8%	1.3%	7.9%	1.2%	6.6%	1.1%	4.8%
Separated	0.0%	1.0%	0.1%	0.4%	0.1%	0.3%	0.1%	0.5%	0.1%	0.6%	0.2%	0.5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

**Figure 8: Marital Status by Gender and Governorate**

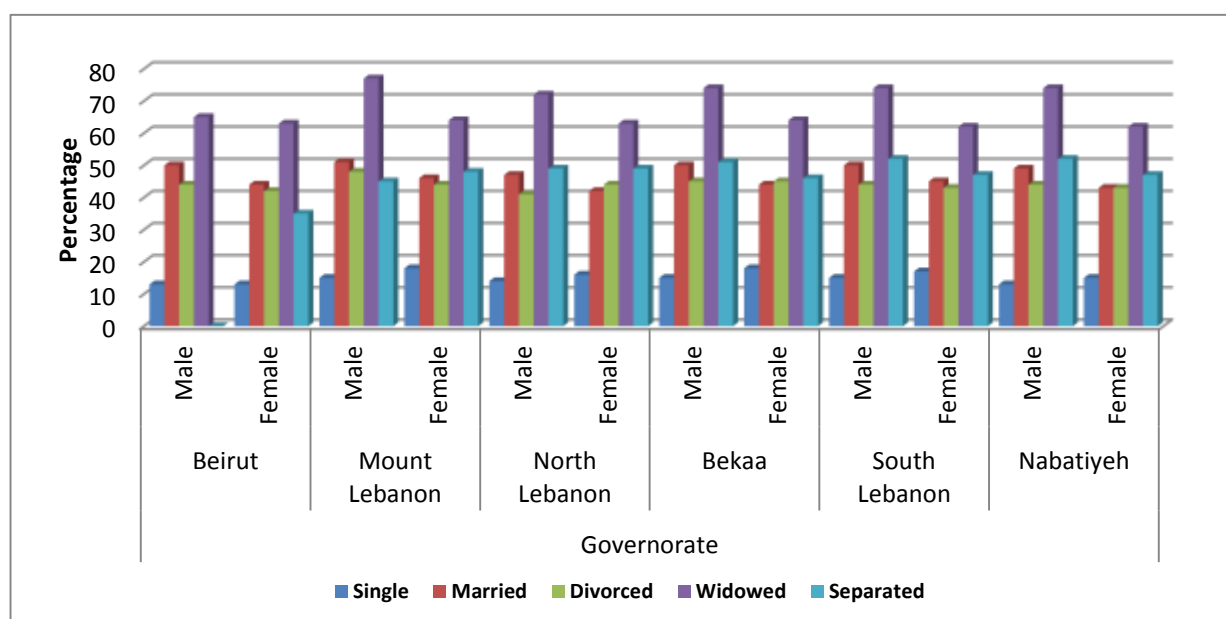


As for the average age of single members, it is found that single males have an average age more than that of single females except for Beirut Governorate where both of them have an average age of 13 years. As for the married category, on average males are older than females by around 6 years for all Governorates. For divorced members, the average age of males is greater than that of females by around two years except for North Lebanon where females have an average age of 44, three years more than male divorced members. Widowed males have an average age more than that of widowed females where the difference ranged from 2 to 13 years with Mount Lebanon Governorate having the highest difference, 77 years for males and 64 years for females. As for the last category, separated members, Beirut have only female separated member with an average age of 35. Bekaa, South Lebanon and Nabatiyeh have the average age of male separated members of around 52 years, 5 years above that of female separated members. North Lebanon have an equal average age for males and females with 49 years.

**Table 10: Average Age by Marital Status, Gender and Governorate**

Marital Status	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Single	13	13	15	18	14	16	15	18	15	17	13	15
Married	50	44	51	46	47	42	50	44	50	45	49	43
Divorced	44	42	48	44	41	44	45	45	44	43	44	43
Widowed	65	63	77	64	72	63	74	64	74	62	74	62
Separated	N.A	35	45	48	49	49	51	46	52	47	52	47

**Figure 9: Average Age by Marital Status, Gender and Governorate**



## 5.2 Economic Activity

### 5.2.1 Labor Force Participation Rate

Labor Force Participation Rate is defined as the proportion of a country's working-age population that engages actively in the labor market either by working or looking for work. It provides an indication of the size of the supply of labor available to engage in the production of goods and services, relative to the population at working age<sup>1</sup>. Lebanon's male labor force participation rate is 62.6% while that of female is 16.6%.

Bekaa Governorate has the lowest male labor force participation rate with 57.7% and Beirut has the highest of 66.6%. As for female labor force participation rate, it has a maximum of 30% for Beirut and a minimum of 12% for North Lebanon.

On the Caza level, Saida, Minyeh-Donneyeh and Tripoli have the highest male participation rate with 67.8%, 67.6% and 67.4% respectively. The lowest male participation rate is recorded in the caza of Koura and Jbayl with 46.5% and 48.9% respectively. Female labor force participation rate is highest in the caza of Bent Jbayl and Matn with 30.4% and 40.3% respectively and lowest in the caza of Hermel and Tripoli with 7.8% and 10.4%.

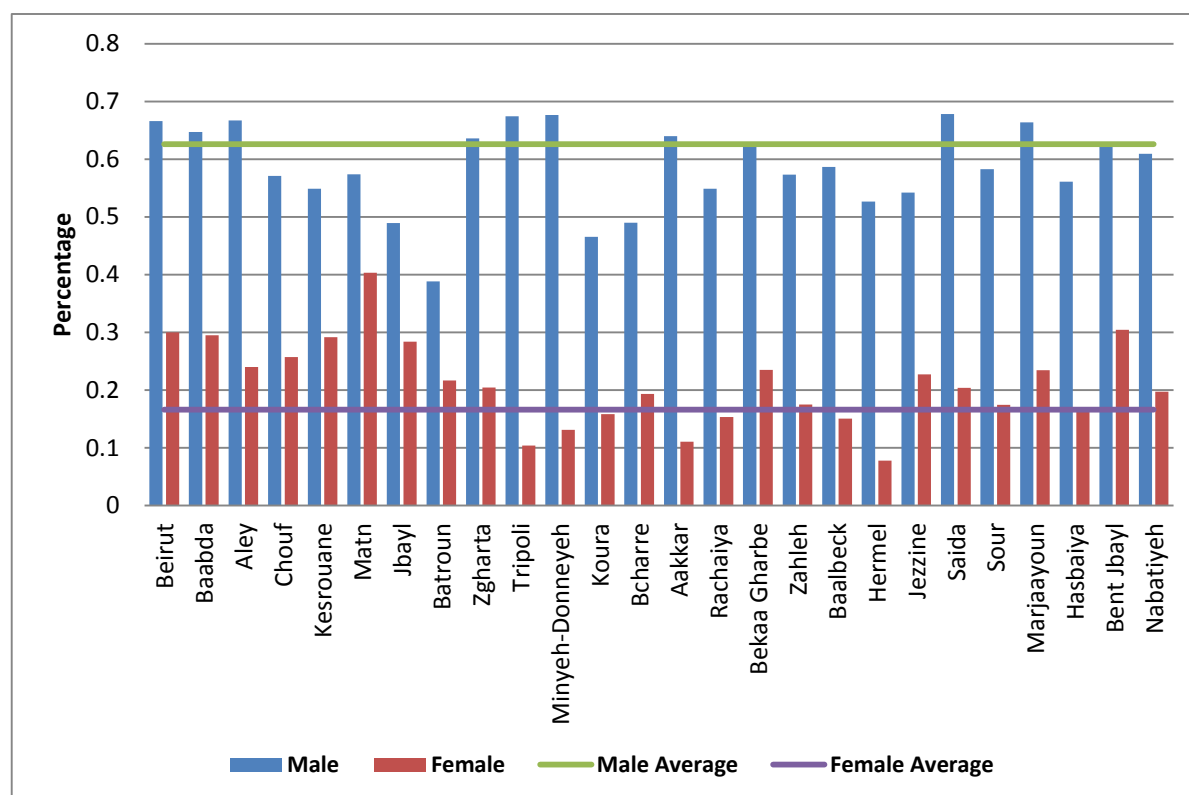
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<sup>1</sup> ILO: Key Indicators of the Labor Market (KILM 1)

**Table 11: Labor Force Participation Rate by Gender, Caza and Governorate**

Governorate	Caza	Labor Force Participation Rate (%)	
		Gender	
		Male	Female
Beirut	Beirut	66.6%	30.0%
	Baabda	64.7%	29.5%
	Aley	66.7%	24.0%
	Chouf	57.1%	25.7%
	Kesrouane	54.9%	29.2%
	Matn	57.4%	40.3%
	Jbayl	48.9%	28.4%
Mount Lebanon		62.5%	27.8%
	Batroun	38.8%	21.7%
	Zgharta	63.6%	20.4%
	Tripoli	67.4%	10.4%
	Minyeh-Donneyeh	67.6%	13.1%
	Koura	46.5%	15.8%
	Bcharre	49.0%	19.3%
	Aakkar	64.0%	11.1%
North Lebanon		65.0%	12.0%
	Rachaiya	54.9%	15.3%
	Bekaa Gharbe	62.8%	23.5%
	Zahleh	57.3%	17.5%
	Baalbeck	58.6%	15.0%
	Hermel	52.6%	7.8%
Bekaa		57.7%	15.4%
	Jezzine	54.2%	22.7%
	Saida	67.8%	20.4%
	Sour	58.2%	17.5%
South Lebanon		62.9%	19.0%
	Marjaayoun	66.4%	23.4%
	Hasbaiya	56.1%	16.4%
	Bent Jbayl	62.5%	30.4%
	Nabatiyeh	60.9%	19.7%
Nabatiyeh		61.6%	23.7%
Lebanon		62.60%	16.60%

**Figure 10: Labor Force Participation Rate by Gender and Caza**



## 5.2.2 Employment to Population Ratio

Employment to population ratio is the proportion of a country's working-age population that is employed<sup>2</sup>. When this ratio is high, this means that a large part of the working-age population is employed and when it is low it means that only a small part of the working-age population is employed.

North Lebanon Governorate have the highest male employment to population ratio with 52.1% compared 47.3% for the males beneficiaries' national level and 40.3%, the lowest ratio, for Beirut Governorate. Only three caza have this ratio above fifty percent, Tripoli, Minyeh-Donneyeh and Aakkar with 56.1%, 52.9% and 50.8% respectively. On the other hand, Jezzine, Jbayl and Koura have the lowest male employment to population ratio with 32.5%, 33.6% and 33.9% respectively.

<sup>2</sup> ILO: Key Indicators of the Labor Market (KILM 2)

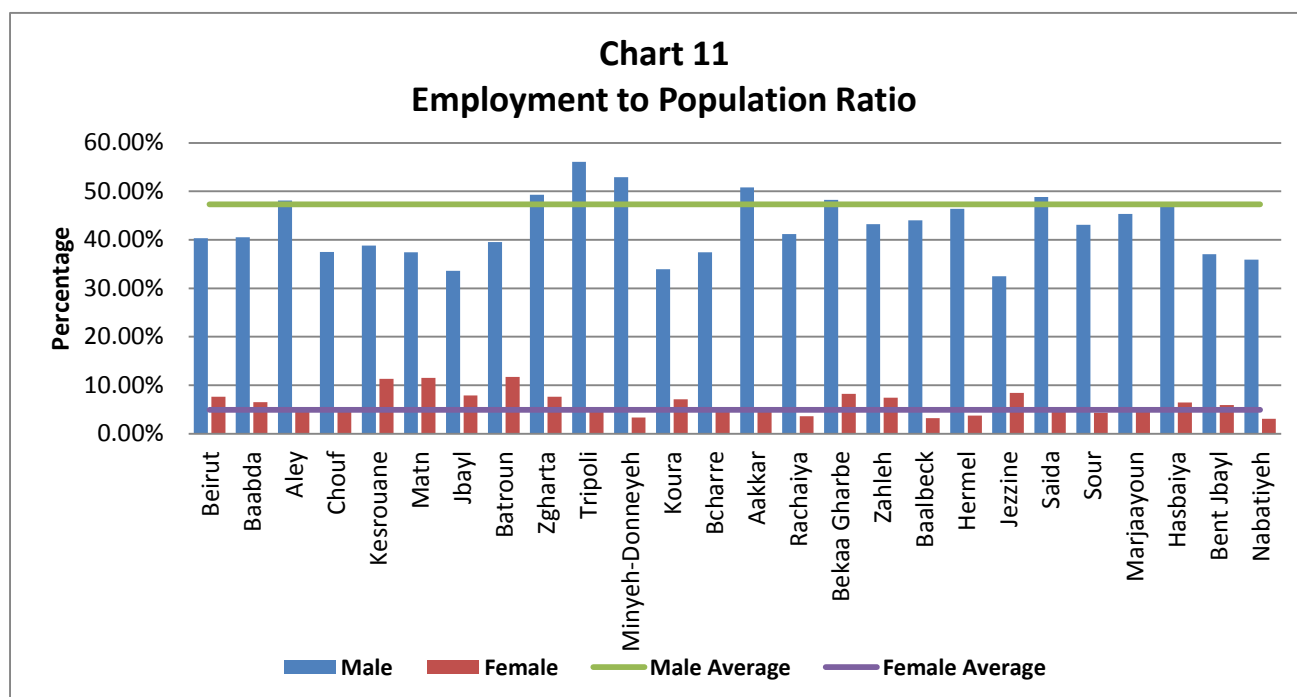
Female employment to population ratio have an average of 4.9%. Beirut Governorate have the highest ratio with 7.6%, 55% more than the female national average. Four Governorates have an average ranging between 4.6% and 4.9%, namely Nabatiyeh, South Lebanon, Bekaa and North

Lebanon. Kesrouane, Matn and Batroun have the female ratio above 10%, while Nabatiyeh, Baalbeck and Minyeh-Donneyeh have the ratio below 3.4%.

**Table 12: Employment to Population Ratio by Gender, Caza and Governorate**

Governorate	Caza	Employment to Population Ratio (%)	
		Gender	
		Male	Female
<b>Beirut</b>	Beirut	<b>40.3%</b>	<b>7.6%</b>
	Baabda	40.5%	6.5%
	Aley	48.1%	5.1%
	Chouf	37.5%	5.0%
	Kesrouane	38.8%	11.3%
	Matn	37.4%	11.5%
	Jbayl	33.6%	7.9%
<b>Mount Lebanon</b>		<b>40.1%</b>	<b>6.3%</b>
	Batroun	39.5%	11.7%
	Zgharta	49.3%	7.6%
	Tripoli	56.1%	4.7%
	Minyeh-Donneyeh	52.9%	3.3%
	Koura	33.9%	7.1%
	Bcharre	37.4%	4.7%
	Aakkar	50.8%	4.7%
<b>North Lebanon</b>		<b>52.1%</b>	<b>4.6%</b>
	Rachaiya	41.2%	3.6%
	Bekaa Gharbe	48.2%	8.2%
	Zahleh	43.2%	7.4%
	Baalbeck	44.0%	3.2%
	Hermel	46.4%	3.7%
<b>Bekaa</b>		<b>44.5%</b>	<b>4.6%</b>
	Jezzine	32.5%	8.4%
	Saida	48.8%	5.4%
	Sour	43.1%	4.3%
<b>South Lebanon</b>		<b>45.6%</b>	<b>4.9%</b>
	Marjaayoun	45.3%	4.6%
	Hasbaniya	47.1%	6.4%
	Bent Jbayl	37.0%	5.9%
	Nabatiyeh	35.9%	3.1%
<b>Nabatiyeh</b>		<b>41.7%</b>	<b>4.6%</b>
<b>Lebanon</b>		<b>47.3%</b>	<b>4.9%</b>

**Figure 11: Employment to Population Ratio by Gender and Caza**

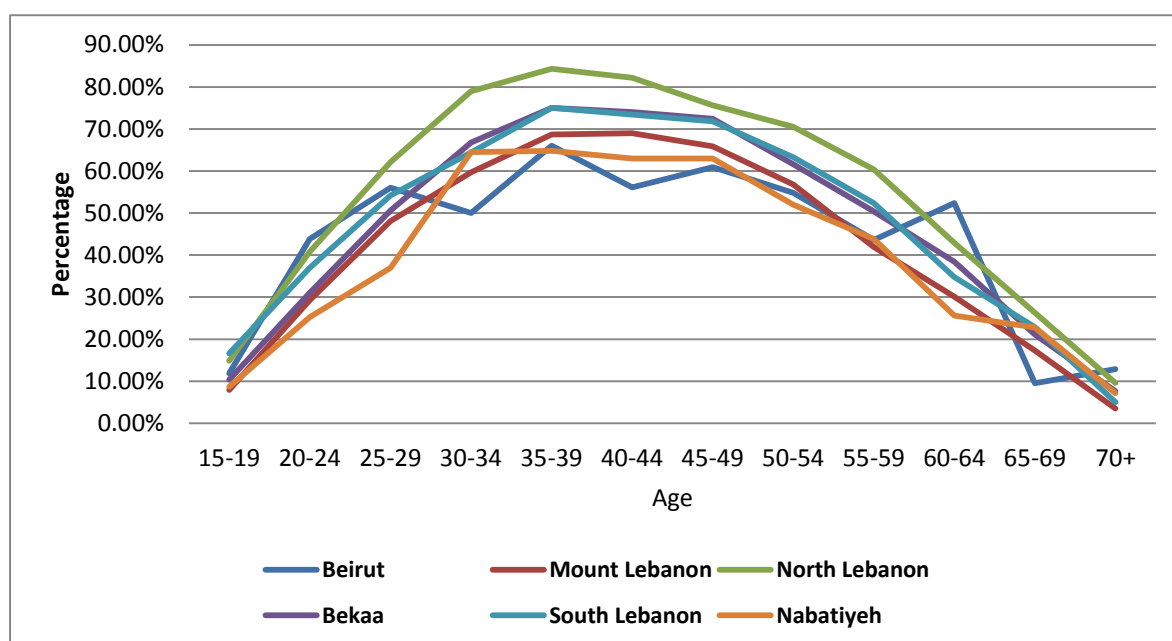


When studying employment to population ratio by age categories among Governorates, we realize that for the age category 15-19, South Lebanon have the highest ratio for males with 16.6% and Nabatiyeh have the lowest with 8.7%. Male employment to population ratio increases steadily from the age of 20 until the age of 39 and then begins to decrease until it reaches its lowest values at the age category of 70+. North Lebanon have the highest male ratio for all age categories except for the 20-24 age category where Beirut have the highest rate of 43.8% compared with 40.8% to North Lebanon and the age category 60-64 where Beirut also have the highest ratio with 52.4%.

**Table 13: Employment to Population Ratio by Age Category, Gender and Governorate**

Age Category	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15-19	11.9%	3.3%	7.9%	1.6%	14.9%	1.3%	10.4%	2.6%	16.6%	1.6%	8.7%	1.3%
20-24	43.8%	6.5%	29.3%	7.5%	40.8%	4.4%	31.0%	4.1%	37.0%	4.7%	25.2%	3.4%
25-29	56.0%	11.6%	48.1%	12.9%	62.1%	6.2%	50.6%	6.3%	54.2%	7.3%	37.0%	4.1%
30-34	50.0%	13.9%	59.7%	8.5%	79.0%	5.5%	66.8%	6.5%	64.4%	5.6%	64.5%	6.1%
35-39	66.0%	12.0%	68.7%	7.8%	84.3%	6.6%	75.0%	5.9%	75.0%	6.1%	64.8%	4.8%
40-44	56.1%	12.7%	69.0%	8.4%	82.2%	6.5%	74.0%	7.0%	73.4%	7.2%	63.0%	6.7%
45-49	60.9%	14.1%	65.9%	9.7%	75.6%	7.4%	72.4%	6.3%	71.8%	5.8%	63.0%	7.7%
50-54	54.8%	2.1%	56.8%	8.2%	70.5%	6.0%	61.6%	6.0%	63.3%	9.4%	52.0%	9.1%
55-59	43.6%	2.9%	41.9%	4.9%	60.4%	4.7%	50.4%	3.7%	52.4%	4.4%	43.8%	4.4%
60-64	52.4%	0.0%	30.1%	3.2%	42.9%	3.4%	38.4%	2.1%	34.8%	0.7%	25.6%	4.1%
65-69	9.5%	0.0%	17.3%	1.3%	26.3%	1.5%	21.1%	0.6%	22.9%	3.5%	22.8%	0.0%
70+	12.9%	0.0%	3.5%	0.1%	9.6%	0.4%	7.6%	0.7%	5.0%	0.4%	7.2%	1.6%

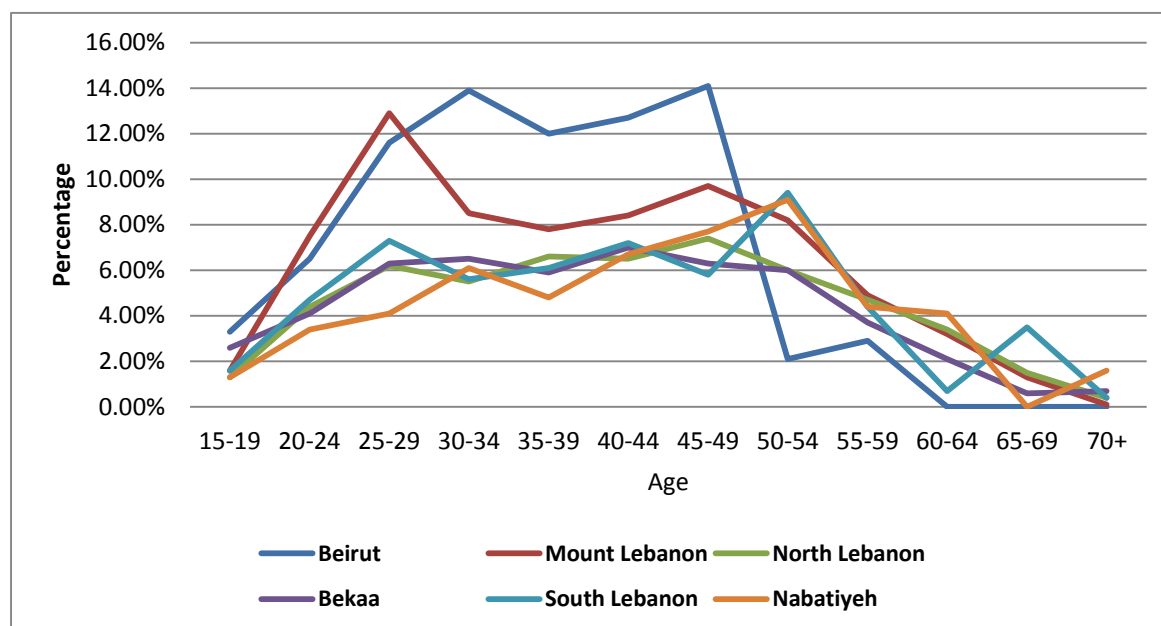
**Figure 12: Male Employment to Population Ratio by Age and Governorate**





As for female to employment ratio by age categories, the status is completely different than that of male. North Lebanon Governorate doesn't have the highest rates for all age categories. From the age of 15 and until the age of 49 its either Beirut or Mount Lebanon that have the highest ratios with a wide range compared to other Governorates. The age category 55-59 have the least differences in the ratios among the Governorate where the ratios range from 2.9% to 4.9%.

**Figure 13: Female Employment to Population Ration by Age and Governorate**



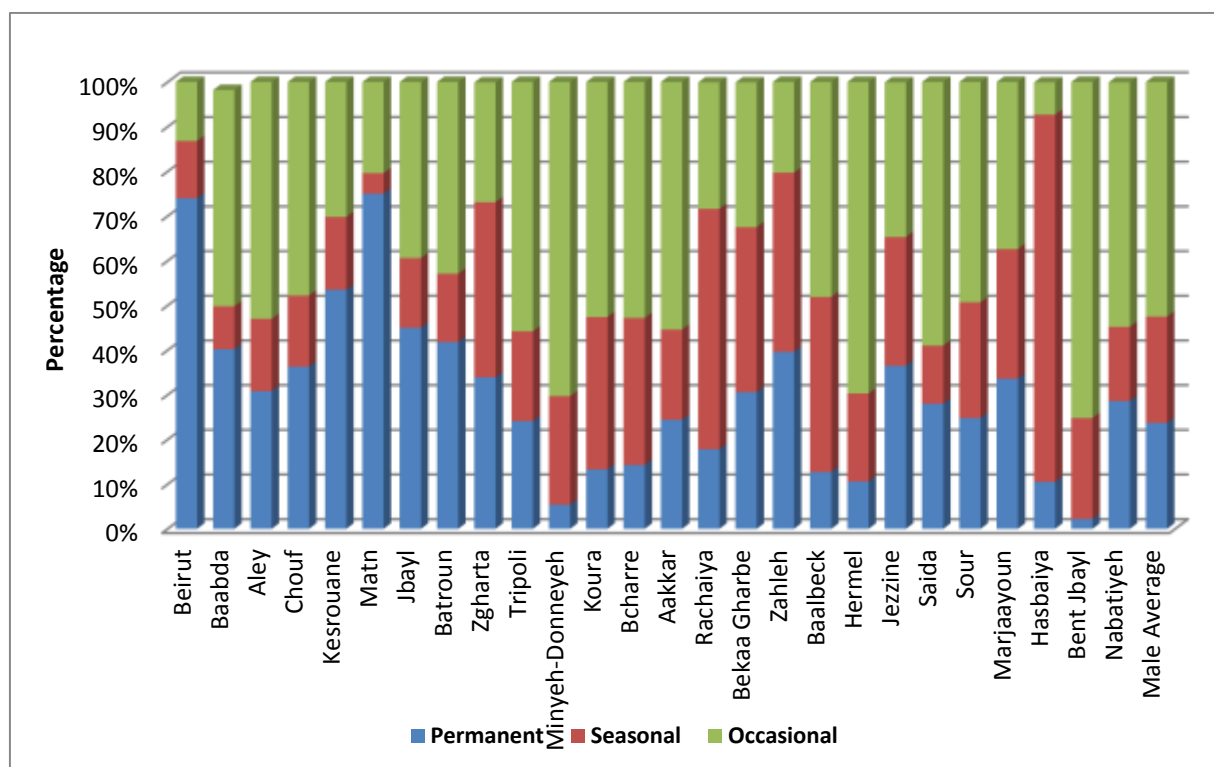
### 5.2.3 Work Status

Work status is divided into three categories, permanent, seasonal and occasional. More than 75% of working males and above the age of 15 have a seasonal or occasional working status, that is they don't have any consistent and continuous source of income. As for the Governorate distribution of the male work status, Beirut have the highest permanent share with 74% while Bekaa and North Lebanon have the lowest with 19.9% and 20.5% respectively. For the seasonal working status, which is mainly related to agriculture related work, Bekaa have the highest with 37.2% and Beirut have the lowest have the lowest with 12.8%. The occasional status have the least variation between Governorates except for Beirut with a share of 13.3% compared to other Governorates ranging from 42.9% to 57.6%.

**Table 14: Male Work Status by Caza and Governorate**

Governorate	Caza	Male Work Status		
		Permanent	Seasonal	Occasional
Beirut	Beirut	74.0%	12.8%	13.3%
	Baabda	40.2%	9.6%	48.4%
	Aley	30.8%	16.2%	53.0%
	Chouf	36.3%	15.9%	47.8%
	Kesrouane	53.5%	16.3%	30.2%
	Matn	75.0%	4.6%	20.4%
	Jbayl	45.0%	15.6%	39.4%
Mount Lebanon		39.2%	13.3%	47.5%
	Batroun	41.8%	15.3%	42.9%
	Zgharta	33.9%	39.2%	26.8%
	Tripoli	24.1%	20.1%	55.8%
	Minyeh-Donneyeh	5.4%	24.3%	70.3%
	Koura	13.3%	34.1%	52.6%
	Bcharre	14.3%	32.9%	52.8%
	Aakkar	24.4%	20.2%	55.4%
North Lebanon		20.5%	21.9%	57.6%
	Rachaiya	17.8%	53.8%	28.3%
	Bekaa Gharbe	30.6%	36.9%	32.4%
	Zahleh	39.6%	40.1%	20.3%
	Baalbeck	12.7%	39.2%	48.1%
	Hermel	10.6%	19.7%	69.8%
Bekaa		19.9%	37.2%	42.9%
	Jezzine	36.5%	28.8%	34.6%
	Saida	28.0%	13.0%	59%
	Sour	24.8%	25.9%	49.3%
South Lebanon		26.7%	19.1%	54.2%
	Marjaayoun	33.6%	29.0%	37.4%
	Hasbaiya	10.5%	82.2%	7.2%
	Bent Jbayl	2.2%	22.6%	75.2%
	Nabatiyeh	28.6%	16.6%	54.7%
Nabatiyeh		16.8%	28.5%	54.8%
Lebanon		23.7%	23.8%	52.5%

**Figure 14: Male Work Status by Caza**

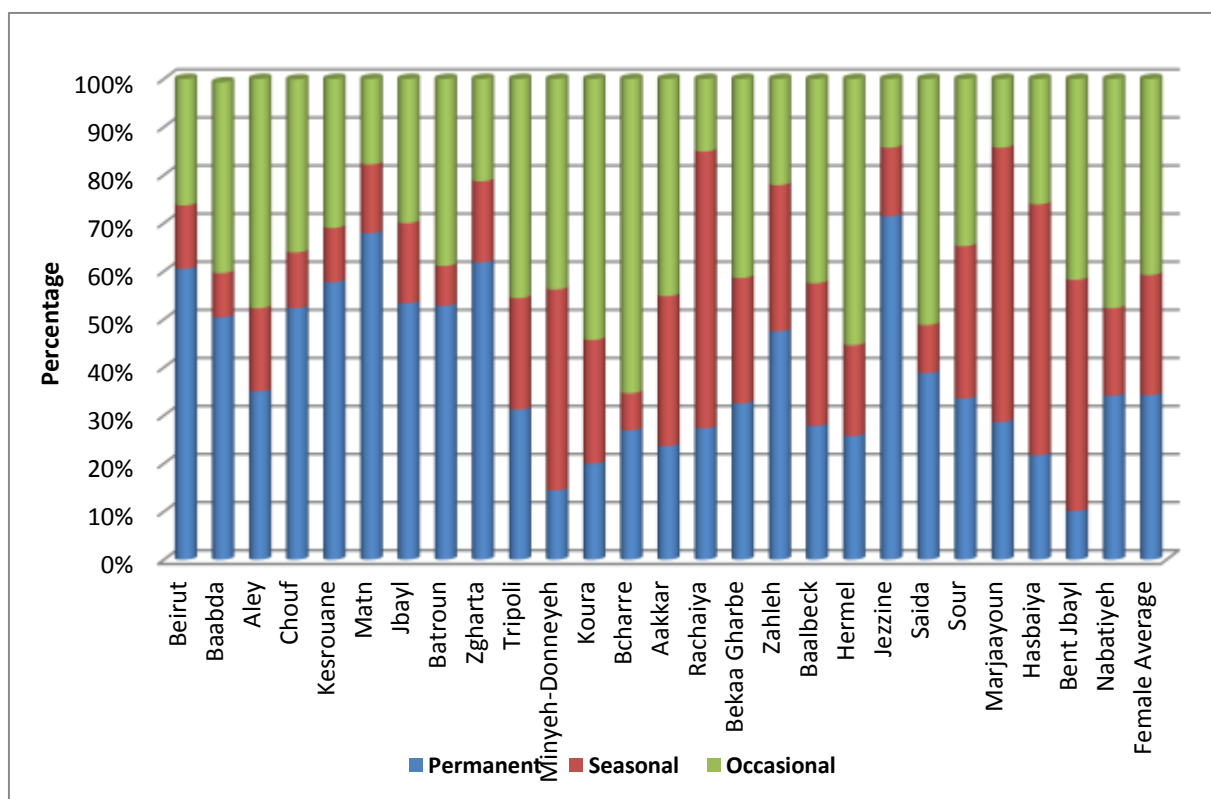


As for the female work status, 66% have seasonal or occasional work status and only 34% have a permanent work. Beirut have the highest share of working female above the age of 15 with permanent work status with 60.5%, Mount Lebanon comes second with 48.5% and the lowest share is for Nabatiyeh with 20%. For the seasonal work status, a wide range is observed between Nabatiyeh which have the highest share of 41.3% and Bekaa which have the second highest share of 29.3%. Beirut and Mount Lebanon Governorates have the lowest seasonal work status share with 13.2% and 13.1%. Females with occasional work status were highest in North Lebanon with 44.1% and lowest in 26.5%. When compared with other work status, occasional has the least variation among the Governorates.

**Table 15: Female Work Status by Caza and Governorate**

Governorate	Caza	Female Work Status		
		Permanent	Seasonal	Occasional
<b>Beirut</b>	Beirut	<b>60.5%</b>	<b>13.2%</b>	<b>26.3%</b>
	Baabda	50.4%	9.2%	39.7%
	Aley	35.0%	17.3%	47.7%
	Chouf	52.3%	11.6%	36.0%
	Kesrouane	57.7%	11.3%	31.0%
	Matn	67.9%	14.3%	17.9%
	Jbayl	53.3%	16.7%	30.0%
<b>Mount Lebanon</b>		<b>48.5%</b>	<b>13.1%</b>	<b>38.4%</b>
	Batroun	52.8%	8.3%	38.9%
	Zgharta	61.8%	16.9%	21.3%
	Tripoli	31.2%	23.2%	45.6%
	Minyeh-Donneyeh	14.4%	41.8%	43.8%
	Koura	20.0%	25.7%	54.3%
	Bcharre	26.9%	7.7%	65.4%
	Aakkar	23.6%	31.2%	45.3%
<b>North Lebanon</b>		<b>27.5%</b>	<b>28.5%</b>	<b>44.1%</b>
	Rachaiya	27.3%	57.6%	15.2%
	Bekaa Gharbe	32.5%	26.1%	41.4%
	Zahleh	47.5%	30.4%	22.1%
	Baalbeck	27.8%	29.7%	42.6%
	Hermel	25.7%	18.9%	55.4%
<b>Bekaa</b>		<b>34.1%</b>	<b>29.3%</b>	<b>36.7%</b>
	Jezzine	71.4%	14.3%	14.3%
	Saida	38.8%	10.0%	51.2%
	Sour	33.5%	31.7%	34.8%
<b>South Lebanon</b>		<b>37.8%</b>	<b>19.3%</b>	<b>43.0%</b>
	Marjaayoun	28.6%	57.1%	14.3%
	Hasbaiya	21.7%	52.2%	26.1%
	Bent Jbayl	10.1%	48.1%	41.8%
	Nabatiyeh	34.1%	18.2%	47.7%
<b>Nabatiyeh</b>		<b>20.0%</b>	<b>41.3%</b>	<b>38.8%</b>
<b>Lebanon</b>		<b>34.2%</b>	<b>25.0%</b>	<b>40.8%</b>

**Figure 15: Female Work Status By Caza**



## 5.3. Education

### 5.3.1 Beneficiaries' Educational Level

Around 60% of the beneficiaries have an educational level of either elementary or intermediate. The other main categories are illiterate, read and write and secondary. The share of members with a university educational level, for males and females, ranges from 0%, Beirut Governorate females, to a maximum of 3.1% recorded by Mount Lebanon females. Vocational educational level, BP, BT, TS and LT, have an average share of 4% across different Governorates.

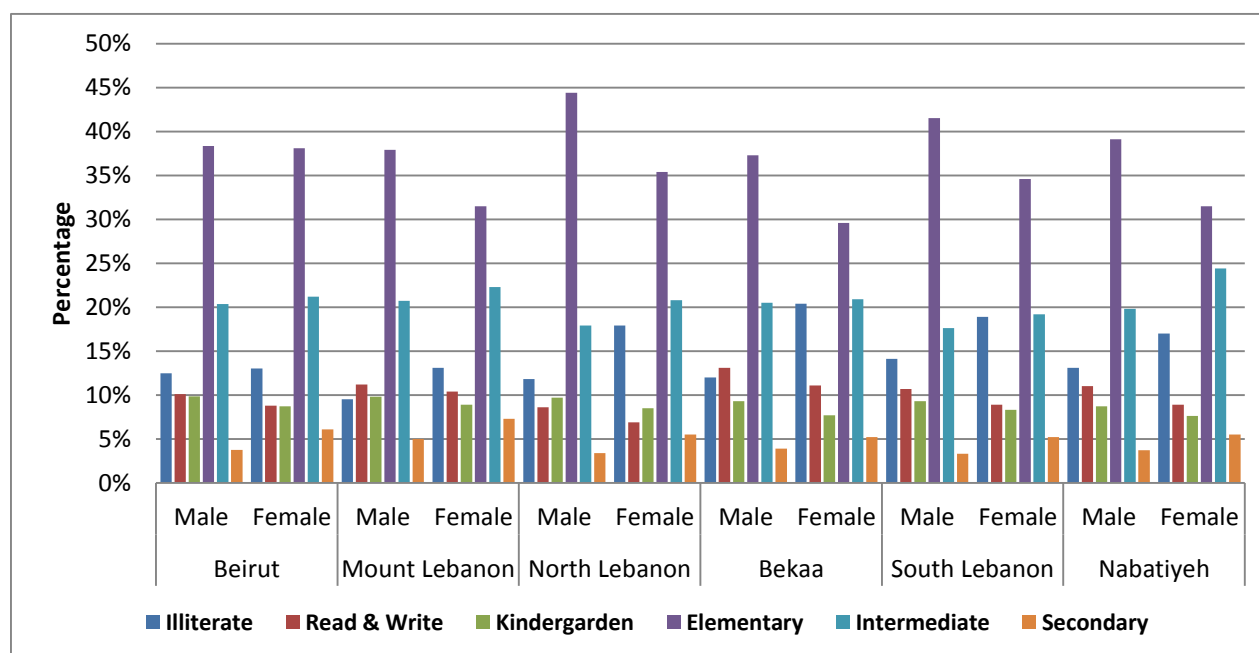
When examining males' educational level, we realize that there is no big difference for the illiterate, read and write and kindergarden level between the Governorates, all of them are ranging from 8.6% to 14.1%. North Lebanon males have the highest share for the elementary level with 44.4% while Bekaa have the lowest share of 37.3%. As for the intermediate level of education, Beirut, Mount Lebanon and Bekaa have a share of around 20% while North Lebanon have the lowest share with 17.9%. Males with a secondary level of education have an average of 3.7% and are no major variations found between the Governorates. Only 1.4% of males have a university educational level with Beirut having the lowest share with 0.12% and Bekaa and South Lebanon having the highest with 1.3% for both of them. Vocational educational level for males have an average share of around 3%.

On the other hand, illiterate females have a highest share compared to men in all Governorates. Bekaa females have the highest illiterate share with 20.4% followed by South Lebanon with 18.9% while Beirut and Mount Lebanon have the lowest with 13.0% and 13.1% respectively. The percentage of females with read and write, kindergarden and elementary educational level is lower than that of males. This trend changes in the intermediate and secondary level of education, where females have higher percentages than males in every Governorate. The widest range for the intermediate level is recorded in the Governorate of Nabatiyeh where the percentage recorded 24.4% for females against 19.8% for males. As for the share on university education, females' share is more than 1.5 times greater than that of males where the highest female share is recorded in Mount Lebanon with 3.1%. As for the vocational level, the share doesn't change a lot between females and male.

**Table 16: Beneficiaries' Educational Level By Gender and Governorate**

Educational Level	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Illiterate	12.48%	13.0%	9.5%	13.1%	11.8%	17.9%	12.0%	20.4%	14.1%	18.9%	13.1%	17.0%
Read & Write	10.11%	8.8%	11.2%	10.4%	8.6%	6.9%	13.1%	11.1%	10.7%	8.9%	11.0%	8.9%
Kindergarden	9.86%	8.7%	9.8%	8.9%	9.7%	8.5%	9.3%	7.7%	9.3%	8.3%	8.7%	7.6%
Elementary	38.33%	38.1%	37.9%	31.5%	44.4%	35.4%	37.3%	29.6%	41.5%	34.6%	39.1%	31.5%
Intermediate	20.35%	21.2%	20.7%	22.3%	17.9%	20.8%	20.5%	20.9%	17.6%	19.2%	19.8%	24.4%
Secondary	3.75%	6.1%	5.0%	7.3%	3.4%	5.5%	3.9%	5.2%	3.3%	5.2%	3.7%	5.5%
BP	1.75%	2.3%	1.3%	0.8%	.8%	.5%	.8%	.4%	.9%	.6%	1.3%	.7%
BT	1.50%	0.9%	2.2%	2.0%	1.4%	1.2%	1.6%	1.8%	1.2%	1.4%	2.1%	2.0%
TS	1.75%	0.8%	0.4%	0.6%	.4%	.6%	.4%	.6%	.2%	.4%	.2%	.6%
LT	0.00%	0.1%	0.0%	0.1%	.1%	.1%	.0%	.1%	.0%	.0%	.0%	.1%
University	0.12%	0.0%	2.1%	3.1%	1.40%	2.60%	1.30%	2.20%	1.30%	2.60%	0.90%	1.80%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 16: Beneficiaries Educational Level by Gender and Governorate**



### 5.3.2 Current Students

A total of 83,590 beneficiaries are between the age of four and twenty five years, only 68,045 of them are continuing their studies, where 51.4% of them are females . Less than 1% of the students are continuing their studies after stoppage. As for the beneficiaries that are not enrolled in schools any more, there number is 15,477, were around 7% of them either stopped for financial reasons or stopped completely and 1.3% were never enrolled in school.

Around 50% of continuing studies beneficiary students are located in North Lebanon Governorate, where males constitute 48.4% of the total number of beneficiary male students versus 48.7% for females. Beirut and Nabatiyeh have the lowest share of continuing studies beneficiary students with approximately 1% and 6% respectively.

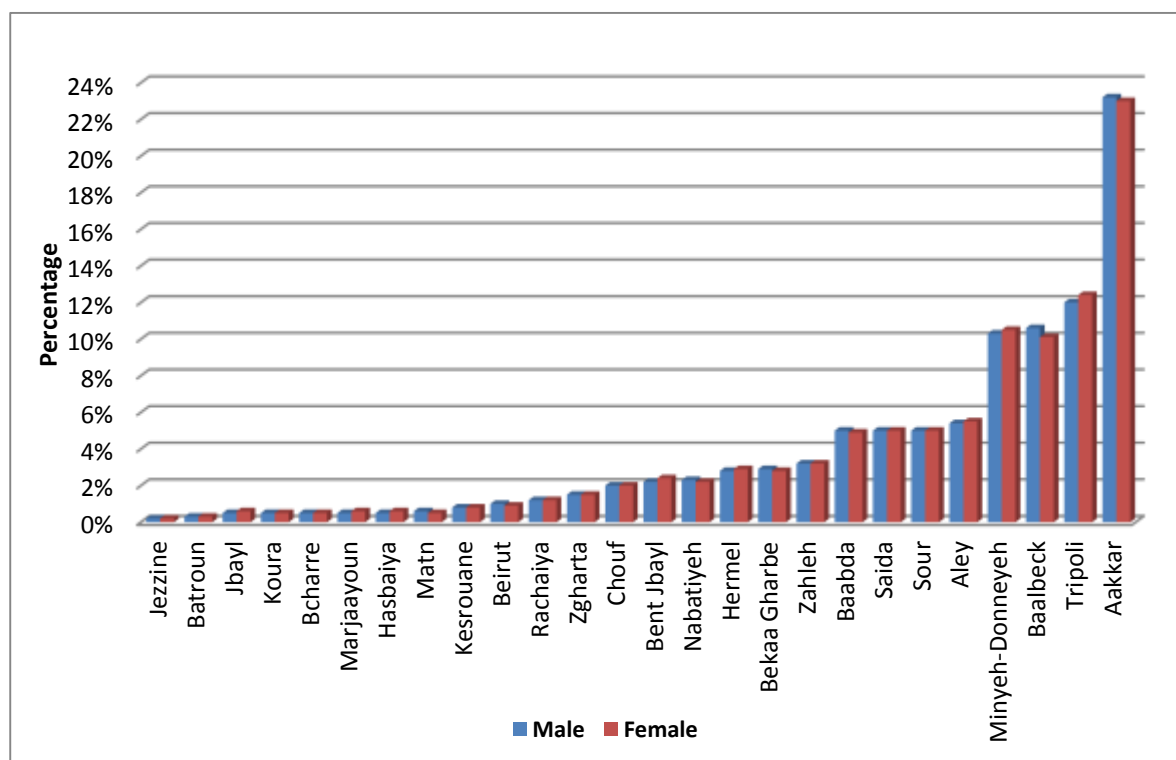
There is no difference between the percentages of enrollment of males and females. The enrollment rate by caza shows that the difference between males and females is less than 0.5% for most of them.



**Table 17: Continuing Studies Students by Caza and Governorate**

Governorate	Caza	Continuing Studies By Gender	
		Male	Female
Beirut	Beirut	1.0%	0.9%
	Baabda	5.0%	4.9%
	Aley	5.4%	5.5%
	Chouf	2.0%	2.0%
	Kesrouane	0.8%	0.8%
	Matn	0.6%	0.5%
	Jbayl	0.5%	0.6%
Mount Lebanon		14.2%	14.2%
	Batroun	0.3%	0.3%
	Zgharta	1.5%	1.5%
	Tripoli	12.0%	12.4%
	Minyeh-Donneyeh	10.3%	10.5%
	Koura	0.5%	0.5%
	Bcharre	0.5%	0.5%
	Aakkar	23.2%	23.0%
North Lebanon		48.4%	48.7%
	Rachaiya	1.2%	1.2%
	Bekaa Gharbe	2.9%	2.8%
	Zahleh	3.2%	3.2%
	Baalbeck	10.6%	10.1%
	Hermel	2.8%	2.9%
Bekaa		20.7%	20.2%
	Jezzine	0.2%	0.2%
	Saida	5.0%	5.0%
	Sour	5.0%	5.0%
South Lebanon		10.2%	10.2%
	Marjaayoun	0.5%	0.6%
	Hasbaiya	0.5%	0.6%
	Bent Jbayl	2.2%	2.4%
	Nabatiyeh	2.3%	2.2%
Nabatiyeh		5.6%	5.8%
Caza Total		100%	100%

**Figure 17: Continuing Studies Students by Gender and Caza**



### 5.3.3 HH Head Educational Level

The vast majority of male and female HH heads, 98.7%, have a maximum educational level of secondary. The remaining part have an educational level of vocational or university.

The percentage of illiterate male HH heads differs slightly by Governorates. It ranges from a minimum of 15.3% in Mount Lebanon to reach a maximum of 23% in Beirut. The same applies for read & write where it ranges from 20.3% in North Lebanon to 29.1% in Bekaa.

The elementary educational level, of male HH heads, have the highest share among all other levels. Its percentages is lowest in Beirut and Nabatiyeh with approximately 34% for each one of them. The highest elementary share was in North Lebanon, which has the only share above 30s, with 42.6%. The percentages fall greatly for the intermediate level compared with the elementary level where they range between 13.2% for South Lebanon and 17.2% for Mount Lebanon. As for the secondary level, male headed HHs have a share between 2.3% and 3.6%.

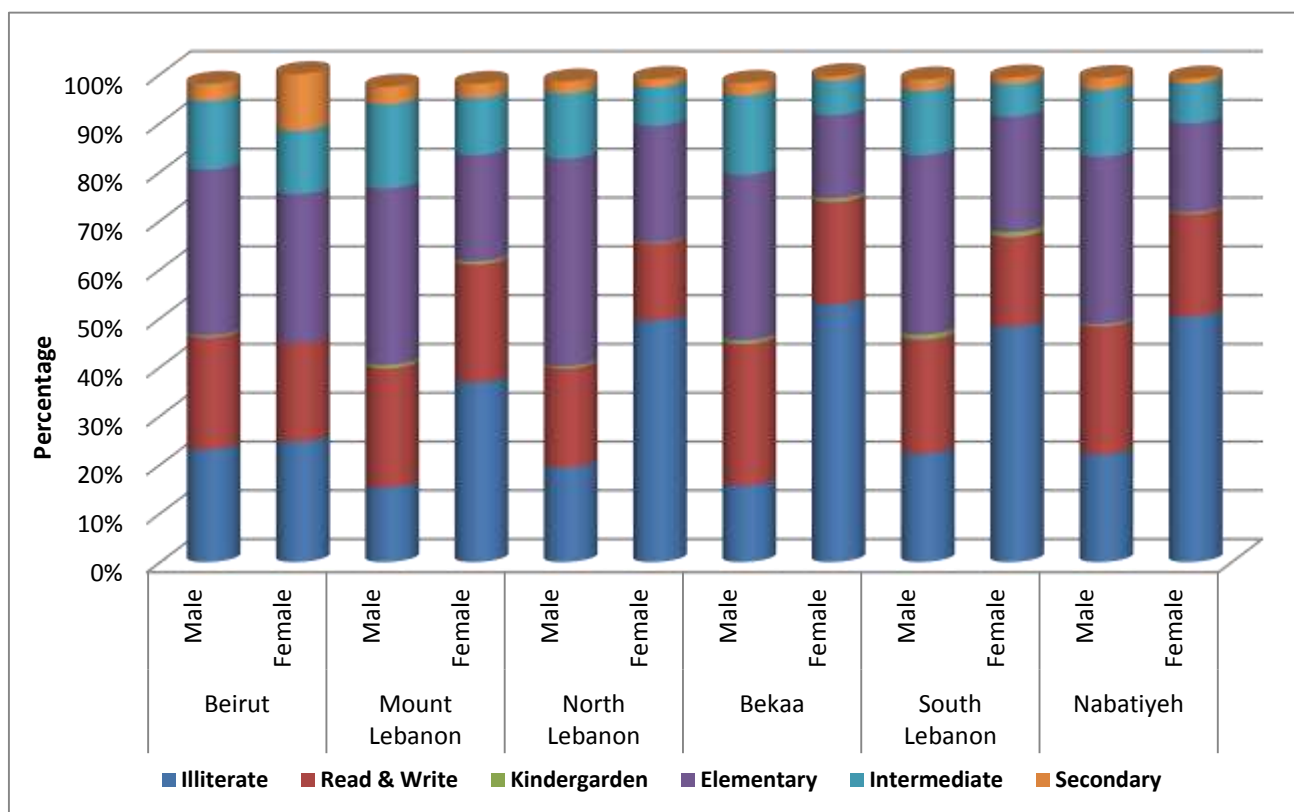
The percentage of illiterate female headed HHs, compared to male headed HHs, more than doubles for all the Governorates except for Beirut where it increases slightly to reach 24.6%. The percentage has a value around 50% for four Governorates, North Lebanon, Bekaa, South Lebanon and Nabatiyeh.

Female headed HHs with read & write educational level ranges from 15.7% for North Lebanon to 24.2% for Mount Lebanon. The share of HHs headed by females with elementary level of education is less than those headed by males with the same educational level for all Governorates. It has a maximum value of 30.5% for Beirut and a minimum of 17.1% for Bekaa. As for the intermediate and the secondary level of education, female headed HHs have a smaller percentage than that of male headed HHs, except for Beirut female headed HHs with a secondary level of education, where the percentage increase from 3.5% for males to reach 11.6%.

**Table 18: HH Head Educational Level by Gender and Governorate**

Educational Level	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Illiterate	23.0%	24.6%	15.4%	36.8%	19.4%	49.5%	15.6%	52.8%	22.2%	48.2%	22.0%	50.4%
Read & Write	23.0%	20.3%	24.4%	24.2%	20.3%	15.6%	29.0%	21.1%	23.4%	18.4%	26.3%	21.0%
Kindergarden	0.4%	0.0%	0.7%	0.6%	0.4%	0.2%	0.7%	0.7%	1.0%	1.0%	0.4%	0.3%
Elementary	34.0%	30.4%	36.2%	21.8%	42.6%	24.0%	33.9%	17.1%	36.8%	23.7%	34.4%	18.3%
Intermediate	14.1%	13.0%	17.2%	11.7%	13.3%	7.9%	16.2%	7.0%	13.2%	6.5%	13.7%	8.2%
Secondary	3.5%	11.6%	3.6%	2.9%	2.5%	1.7%	2.6%	1.0%	2.3%	1.4%	2.4%	1.1%
BP	0.4%	0.0%	0.3%	0.0%	0.2%	0.1%	0.2%	0.0%	0.2%	0.2%	0.1%	0.3%
BT	0.8%	0.0%	0.8%	0.8%	0.4%	0.2%	0.6%	0.1%	0.3%	0.0%	0.3%	0.3%
TS	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%
LT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
University	0.8%	0.0%	1.3%	1.1%	0.8%	0.6%	0.8%	0.3%	0.5%	0.5%	0.4%	0.3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 18: HH Head Educational Level by Gender and Governorate**



#### 5.3.4 Household Head Educational Level vs Economic Activity

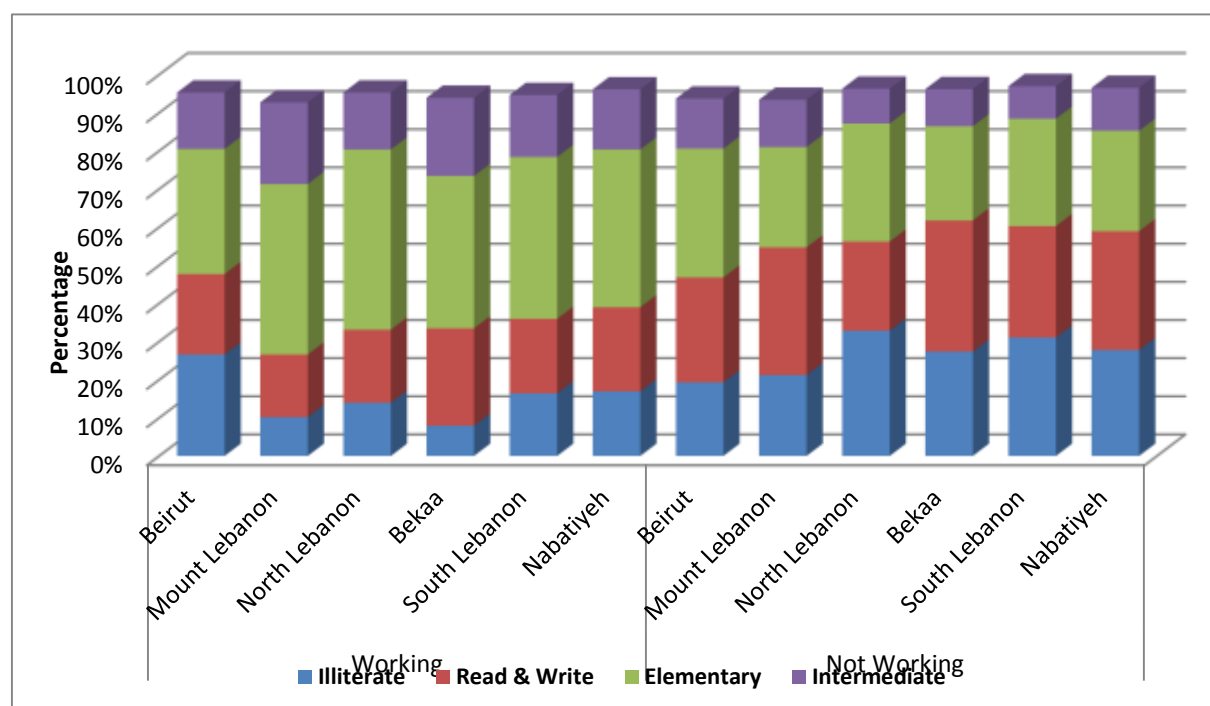
To go more in depth in studying the characteristics of HH heads by gender with respect to the main educational levels, illiterate, read and write, elementary and intermediate, we categorized them by their working status, working or not working. Working male HH heads are characterized by higher educational level than those that are not working. Those having an elementary and secondary levels of education form more than 55% of the total number of working male HH heads. This figure decreases to less than 40% for the not working males HH heads. This decrease is explained by a rise of around 2x in the illiteracy rate for the not working males.

The same can be said about working female HH heads. They have a higher educational level than those that are not working. But we realize a major difference from working males HH heads, where the percentage of illiterate females, whether working or not working, is approximately double the figures of males for the two categories. Illiterate's females share rises greatly for the not working females and reaches around 50%.

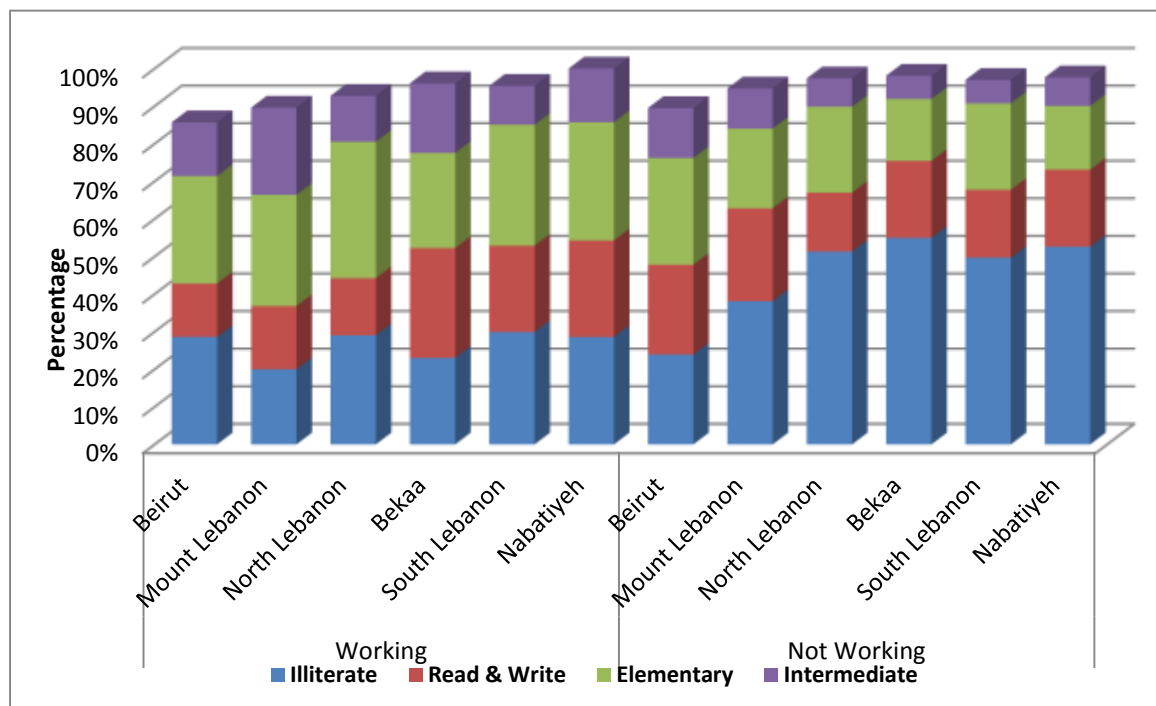
**Table 19: HH Head Gender by Working Status, Educational Level  
and Governorate**

Working Status	Educational Level	Governorate											
		Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Working	Illiterate	26.6%	28.6%	10.2%	20.5%	14.0%	29.0%	7.9%	23.0%	16.4%	29.9%	16.9%	28.6%
	Read & Write	21.1%	14.2%	16.4%	16.8%	19.1%	15.2%	25.5%	29.2%	19.5%	23.0%	22.0%	25.7%
	Elementary	32.8%	28.6%	44.7%	29.6%	47.3%	36.3%	40.0%	25.3%	42.5%	32.2%	41.4%	31.4%
	Intermediate	14.8%	14.3%	21.4%	23.2%	14.9%	12.2%	20.5%	18.5%	16.2%	10.3%	15.8%	14.3%
Not Working	Illiterate	19.3%	23.9%	21.2%	38.1%	32.8%	51.3%	27.4%	55.0%	31.0%	49.7%	27.8%	52.6%
	Read & Write	27.5%	23.9%	33.5%	24.7%	23.4%	15.7%	34.4%	20.5%	29.2%	18.1%	31.1%	20.5%
	Elementary	33.8%	28.4%	26.3%	21.2%	31.0%	22.9%	24.7%	16.5%	28.1%	23.0%	26.3%	17.0%
	Intermediate	13.1%	13.3%	12.4%	10.7%	9.1%	7.5%	9.7%	6.2%	8.6%	6.2%	11.3%	7.6%

**Figure 19: Male Headed HHs by Working Status, Educational Level  
and Governorate**



**Figure 20: Female Headed HHs by Working Status, Educational Level and Governorate**



## 5.4 Health

### 5.4.1. Health Cases

Health cases cover four categories: psychological, neurological, terminal and chronic. A total of 52,878 health cases are recorded for the beneficiaries, pertaining to 44,681 distinct beneficiaries. So on average, every 100 beneficiaries with health cases have 118 health cases.

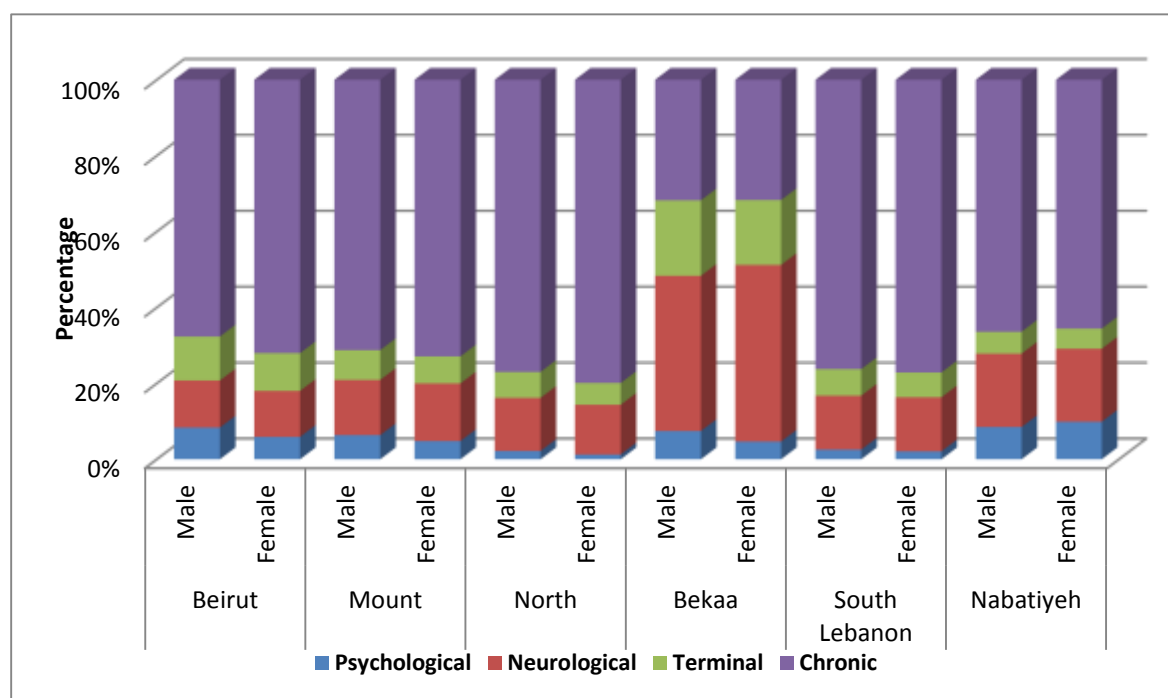
The vast majority of health cases are for chronic disease, where its share is above 65% for all Governorates except for Bekaa where the chronic disease's share is much lower around 32% for both males and females. In addition, Bekaa's share of terminal diseases is the highest compared to other Governorates, it's share records 19.9% for males and 17.1% for females from Bekaa's total number of health cases.

As for the psychological cases, they the lowest percentage for all Governorates. It records a maximum of 8.5% for males and 9.9% for females in the Nabatiyeh Governorate.

**Table 20: Health Cases by Gender and Governorate**

Health Case	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Psychological	8.4%	5.9%	6.4%	4.8%	2.2%	1.3%	7.4%	4.7%	2.5%	2.1%	8.5%	9.9%
Neurological	12.4%	12.1%	14.6%	15.2%	14.0%	13.1%	40.9%	46.5%	14.2%	14.2%	19.3%	19.2%
Terminal	11.6%	9.9%	7.9%	7.1%	6.8%	5.7%	19.9%	17.1%	7.0%	6.5%	5.8%	5.3%
Chronic	67.7%	72.0%	71.2%	72.9%	77.0%	79.9%	31.8%	31.7%	76.2%	77.1%	66.4%	65.6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 21: Health Cases by Gender and Governorate**



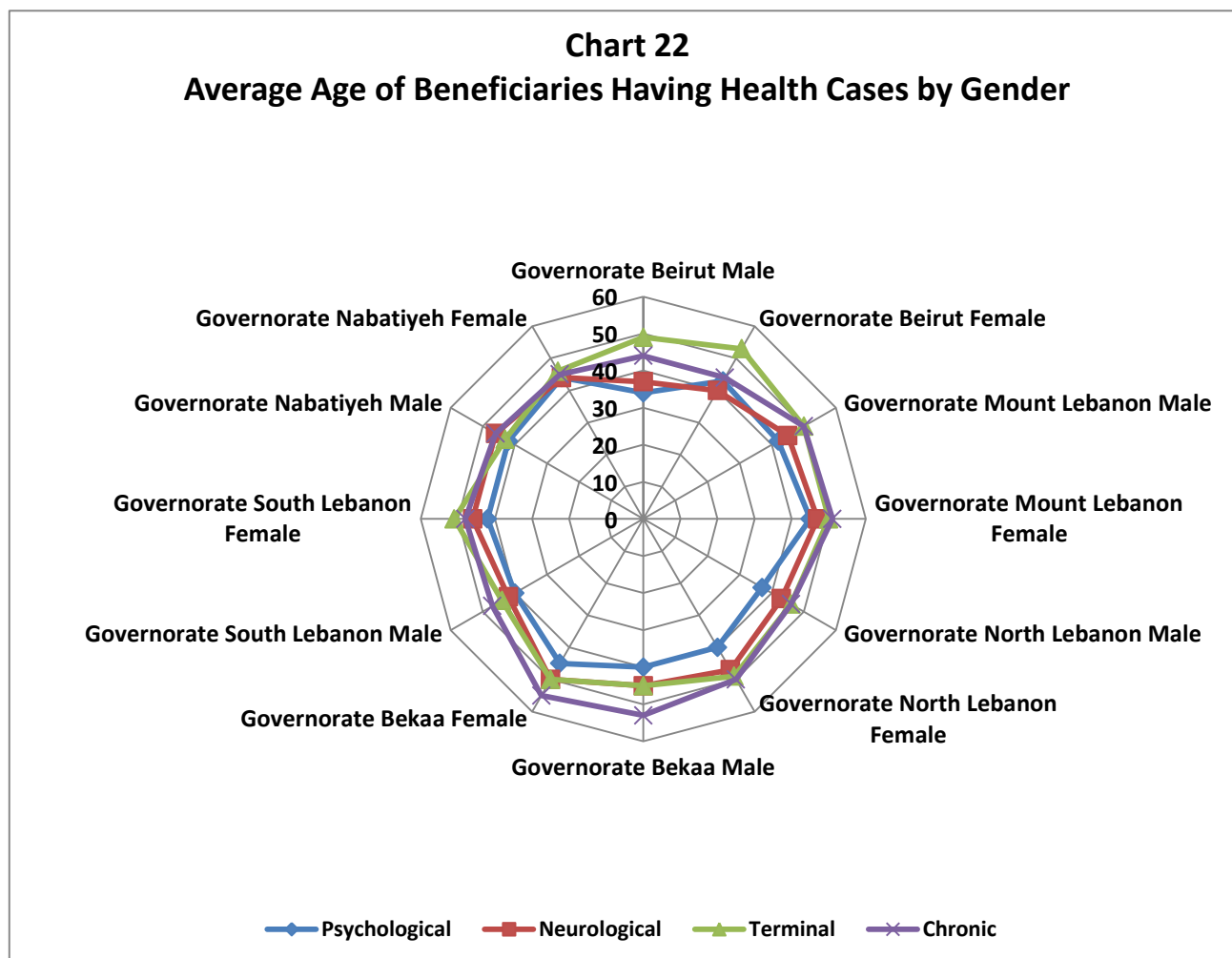
When beneficiaries with health cases are studied regarding the average age, we conclude that Beirut Governorate have the highest average age regarding terminal diseases with 49 and 53 years for males and females respectively. Bekaa males and females have the highest average age for beneficiaries with chronic disease with 53 and 55 years respectively. For the remaining categories no major differences are found between the Governorates and members' gender.

**Table 21: Average Age of Beneficiaries Having Health Cases by Gender and Governorate**

Health Case	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Psychological	34	43	42	45	37	40	40	45	40	42	42	44
Neurological	37	40	45	47	43	47	45	50	42	46	46	44
Terminal	49	53	50	50	46	49	45	50	44	51	43	46
Chronic	44	44	50	51	46	50	53	55	47	48	46	45
Average Age	35	45	43	47	42	47	42	50	41	43	45	42



**Figure 22: Average Age of Beneficiaries Having Health Cases by Gender and Governorate**



## 5.4.2. Health Insurance

Health insurance is divided into 7 categories: NSSF, Employee Coop, Military Forces, Employer, Syndicate, Private and Collaboration Fund. A total of 21,362 beneficiaries, around 11% of the total number of beneficiaries, have health insurance, where 77% of them are covered by NSSF.

Regarding the distribution of the type of health insurance across caza, Aakkar have the highest share of beneficiaries who have NSSF with 16.7% followed by Aley with 14.5%, Marjaayoun and Hasbaiya have the lowest with 0% for both of them.

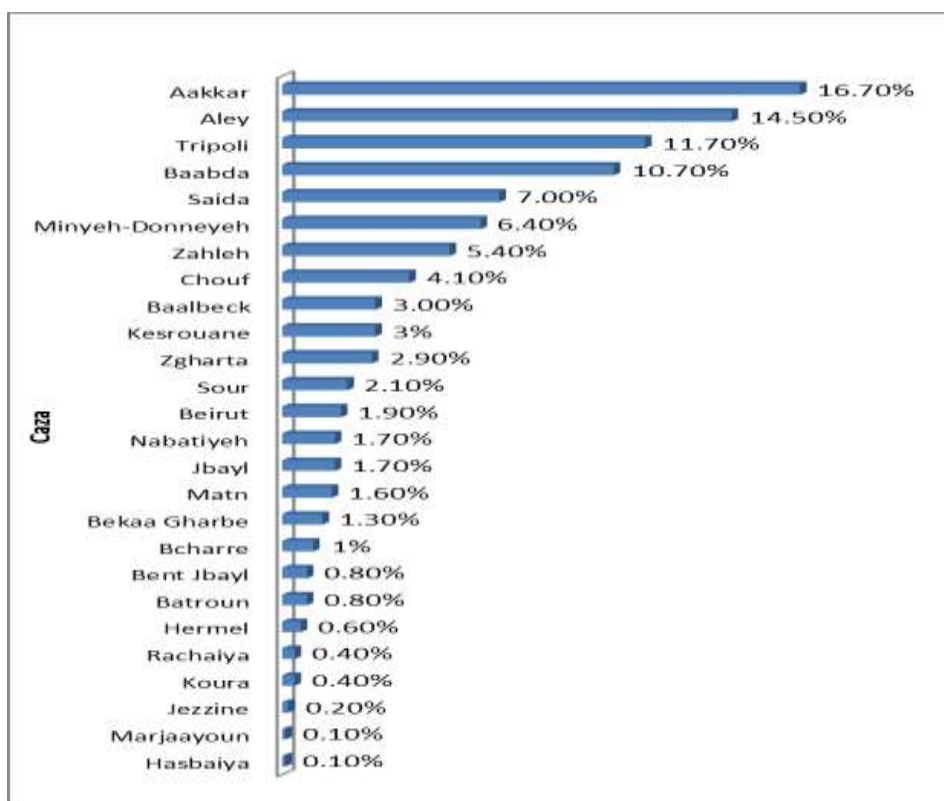
As for the Employee Coop, Aakkar also have the highest share with 14.9% and five caza have a share of 0%, namely Beirut, Metn, Hermel, Marjaayoun and Hasbaiya. Around fifty percent of the beneficiaries who have a health insurance from Military Forces are in Aakkar, Marjaayoun and Hasbaiya have the lowest with 0%.

The caza of Aakkar have the highest percentage of beneficiaries who have either Employer or Private health insurance with 28.3% and 26.7% respectively whereas Saida have the highest percentage for Collaborative Fund with 72.5%.

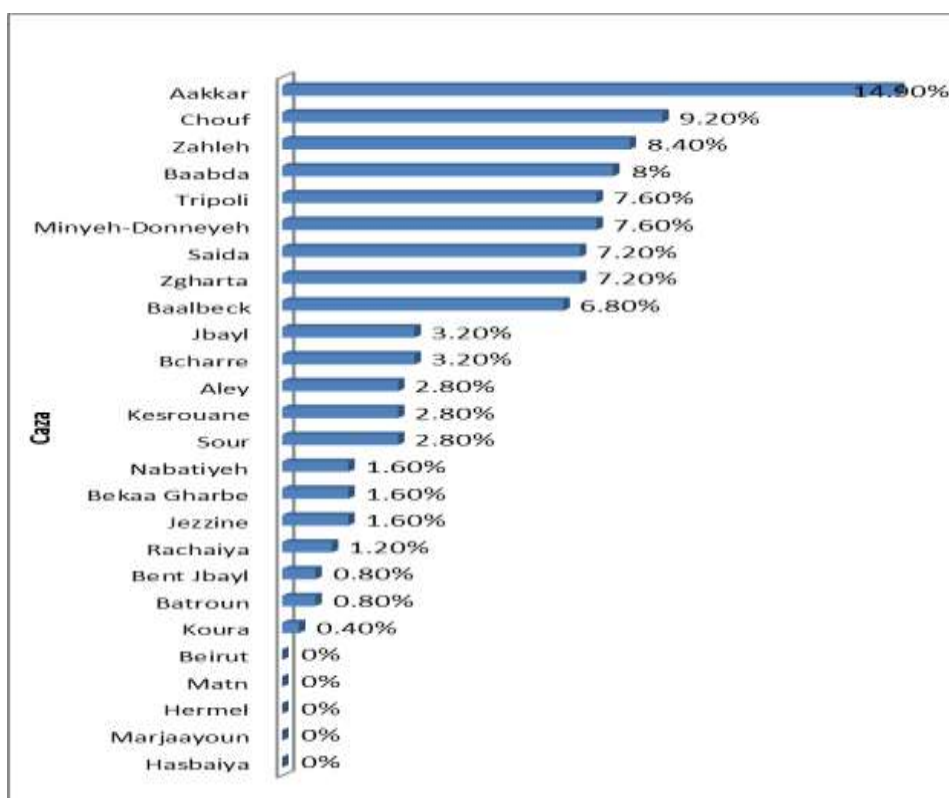
**Table 22: Type of Health Insurance of Beneficiaries by Caza and Governorate**

Governorate	Caza	Type of Health Insurance of Beneficiaries						
		NSSF	Employee Coop	Military Forces	Employer	Syndicate	Private	Collaboration Fund
Beirut	Beirut	1.9%	0%	0.3%	0.3%	0%	0.2%	0.2%
	Baabda	10.7%	8%	1.3%	2.6%	14.6%	5.9%	1.5%
	Aley	14.5%	2.8%	1.6%	0%	18.8%	0.7%	0%
	Chouf	4.1%	9.2%	5.7%	1.4%	4.2%	6.9%	1.5%
	Kesrouane	3%	2.8%	0.6%	0.7%	12.5%	1.7%	0%
	Matn	1.6%	0%	0.7%	0%	0%	0%	0%
	Jbayl	1.7%	3.2%	1.2%	0.1%	0%	0%	0%
Mount Lebanon		35.4%	26.1%	11.2%	4.8%	50%	15.2%	3.1%
	Batroun	0.8%	0.8%	0.9%	0.9%	0%	0%	0%
	Zgharta	2.9%	7.2%	2.5%	3.7%	2.1%	2.5%	0%
	Tripoli	11.7%	7.6%	3.6%	26.9%	4.2%	7.8%	0.2%
	Minyeh-Donneyeh	6.4%	7.6%	5.4%	9.1%	0%	10%	0.3%
	Koura	0.4%	0.4%	0.3%	1%	0%	1%	0%
	Bcharre	1%	3.2%	1.4%	0%	0%	2.7%	1%
	Aakkar	16.7%	14.9%	52.7%	28.3%	4.2%	26.7%	0.7%
North Lebanon		40%	41.8%	66.7%	69.9%	10.4%	50.7%	2.2%
	Rachaiya	0.4%	1.2%	1.6%	0.3%	4.2%	0.2%	0.7%
	Bekaa Gharbe	1.3%	1.6%	1.7%	3%	0%	1.5%	0%
	Zahleh	5.4%	8.4%	3.7%	7.4%	33.3%	0.5%	1.4%
	Baalbeck	3.0%	6.8%	9%	1.6%	0%	10.5%	2.4%
	Hermel	0.6%	0%	1.1%	1.0%	0%	1.5%	0%
Bekaa		10.7%	18.1%	17.1%	13.2%	37.5%	14.2%	4.5%
	Jezzine	0.2%	1.6%	0.6	0.1%	0%	2.0%	0.9%
	Saida	7.0%	7.2%	2.2%	5.8%	0%	12.3%	72.5%
	Sour	2.1%	2.8%	0.8%	3.3%	0%	0.2%	7.6%
South Lebanon		9.3%	11.6%	3.5%	9.3%	0.0%	14.5%	80.9%
	Marjaayoun	0.1%	0%	0%	0.1%	0%	0.5%	5.9%
	Hasbaiya	0.1%	0%	0.1%	0%	0%	1.5%	0%
	Bent Jbayl	0.8%	0.8%	0.5%	0.6%	2.1%	2.9%	0%
	Nabatiyeh	1.7%	1.6%	0.7%	1.7%	0%	0.2%	3.3%
Nabatiyeh		2.7%	2.4%	1.2%	2.4%	2.1%	5.1%	9.1%
Caza Total		100%	100%	100%	100%	100%	100%	100%

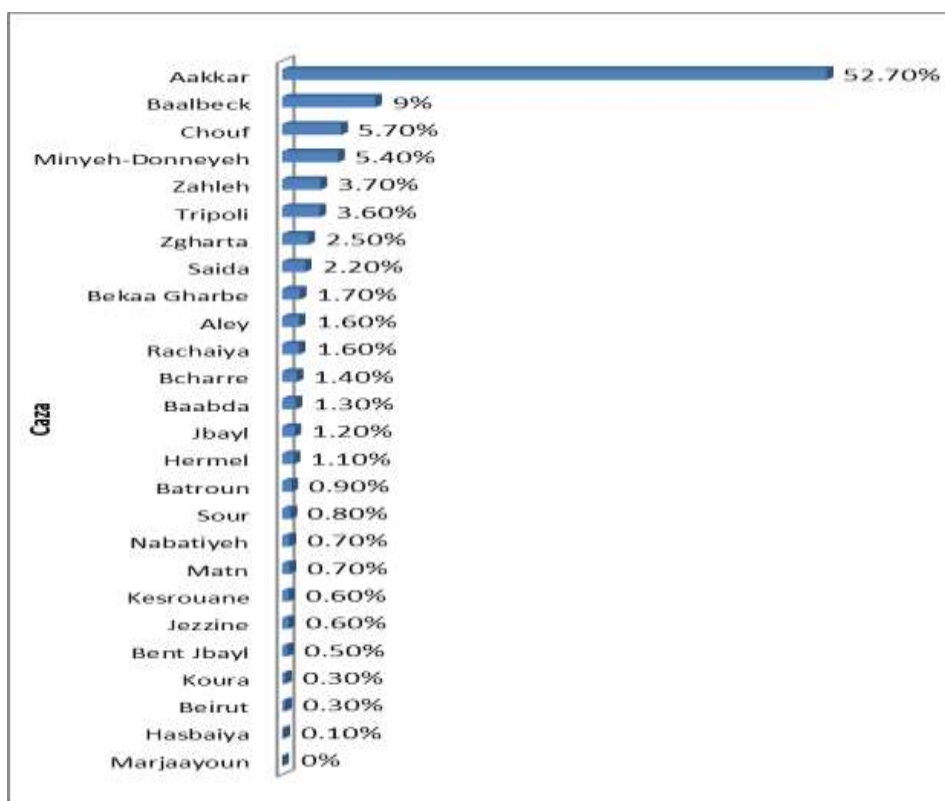
**Figure 23: Health Insured Beneficiaries by Caza – NSSF**



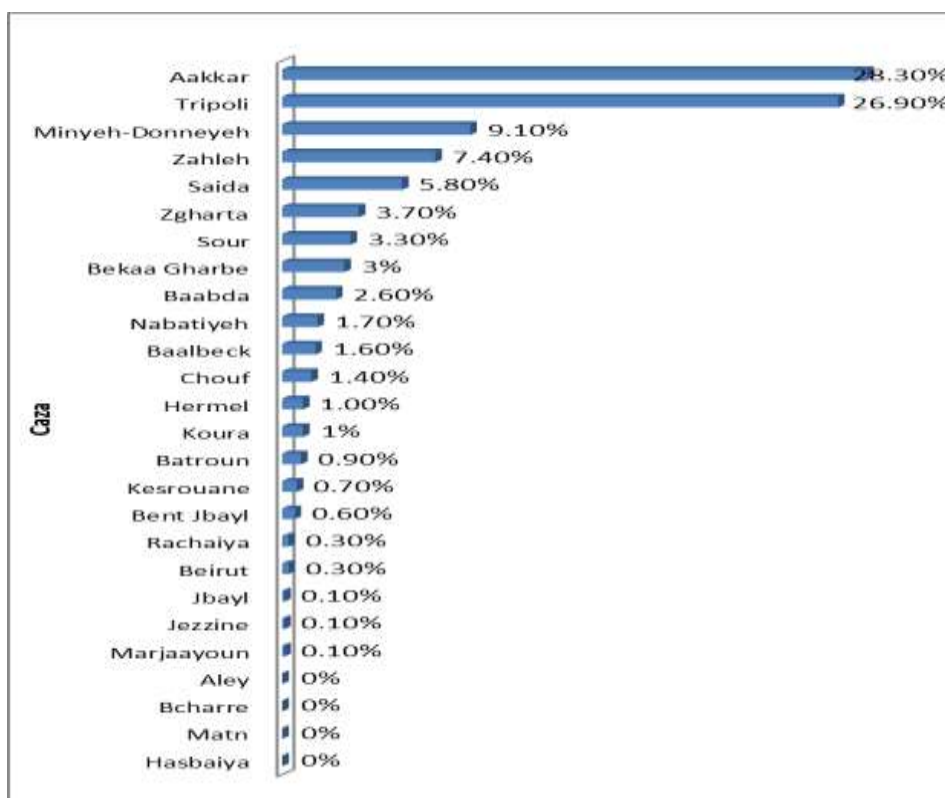
**Figure 24: Health Insured Beneficiaries by Caza – Employee Coop**



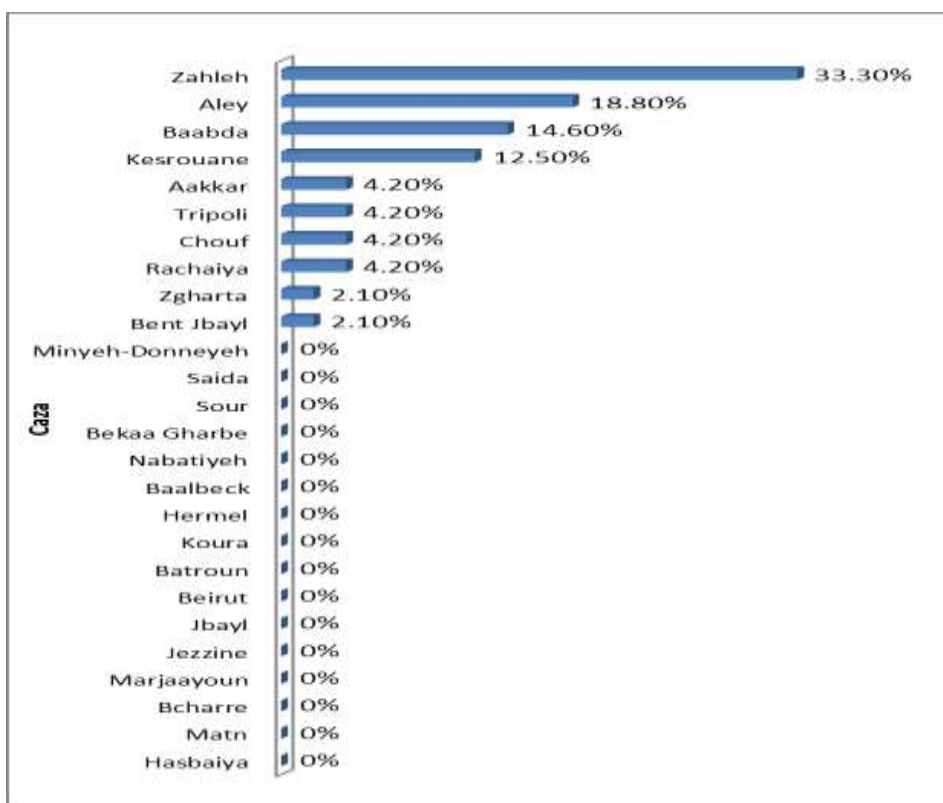
**Figure 25: Health Insured Beneficiaries by Caza – Military Forces**



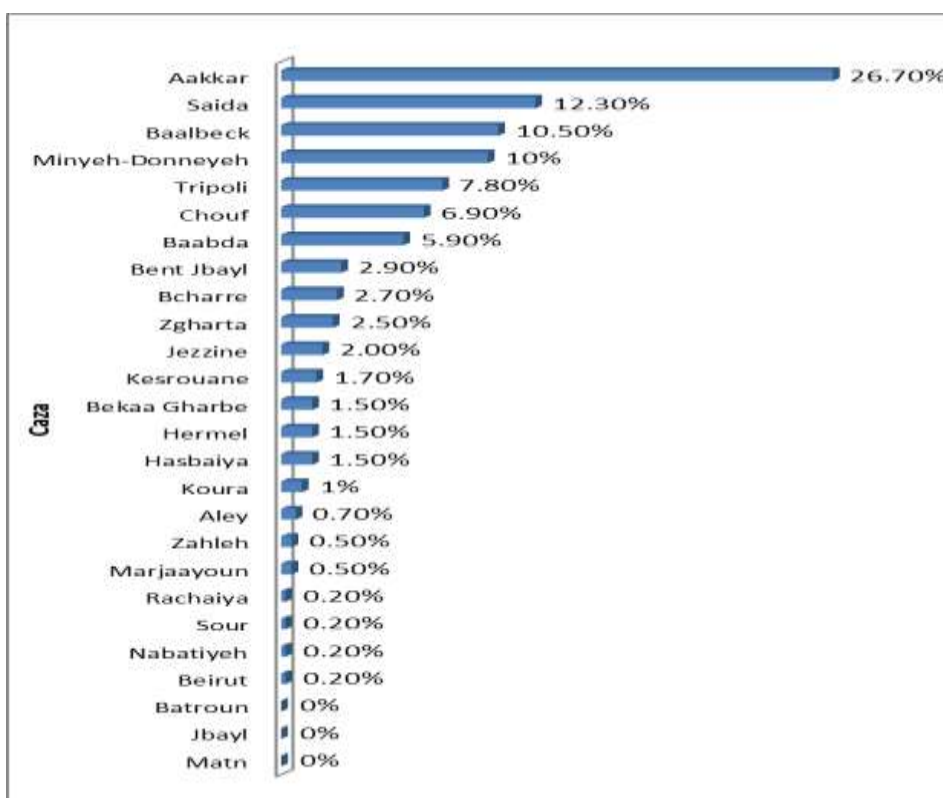
**Figure 26: Health Insured Beneficiaries by Caza – Employer**



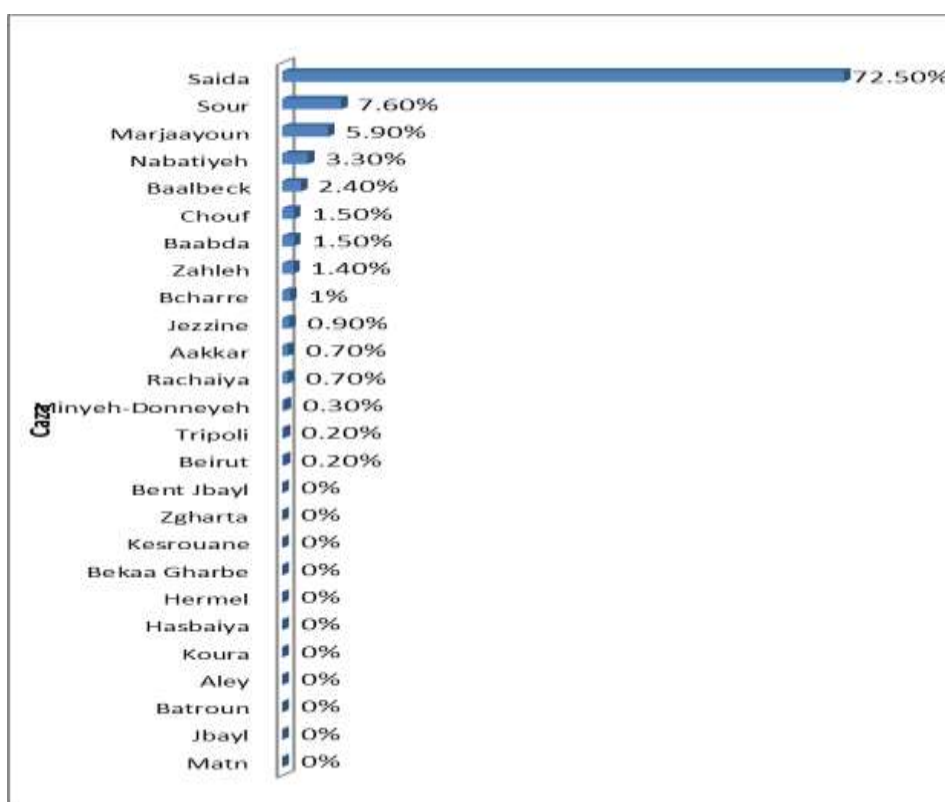
**Figure 27: Health Insured Beneficiaries by Caza - Syndicate**



**Figure 28: Health Insured Beneficiaries by Caza – Private**



**Figure 29: Health Insured Beneficiaries by Caza – Collaboration Fund**



## 6. Beneficiaries' Dwelling Characteristics

### 6.1 Dwelling Type

Apartments are the main type of dwelling for beneficiaries in Beirut and Mount Lebanon Governorates. In Beirut, 82% of Male and Female headed HHs are living in apartments, while this figure decreases to 75.8% and 65.3% for Male and Female headed HHs in Mount Lebanon respectively. On the other hand, Beirut has the lowest share of House dwellings with 3.7% and 1.4% for male and female headed HHs. House forms around 50% of the dwelling type in the Governorates of Bekaa, South Lebanon and Nabatiyeh with small differences in the percentages with respect to HH head gender, females' percentages are always lower.

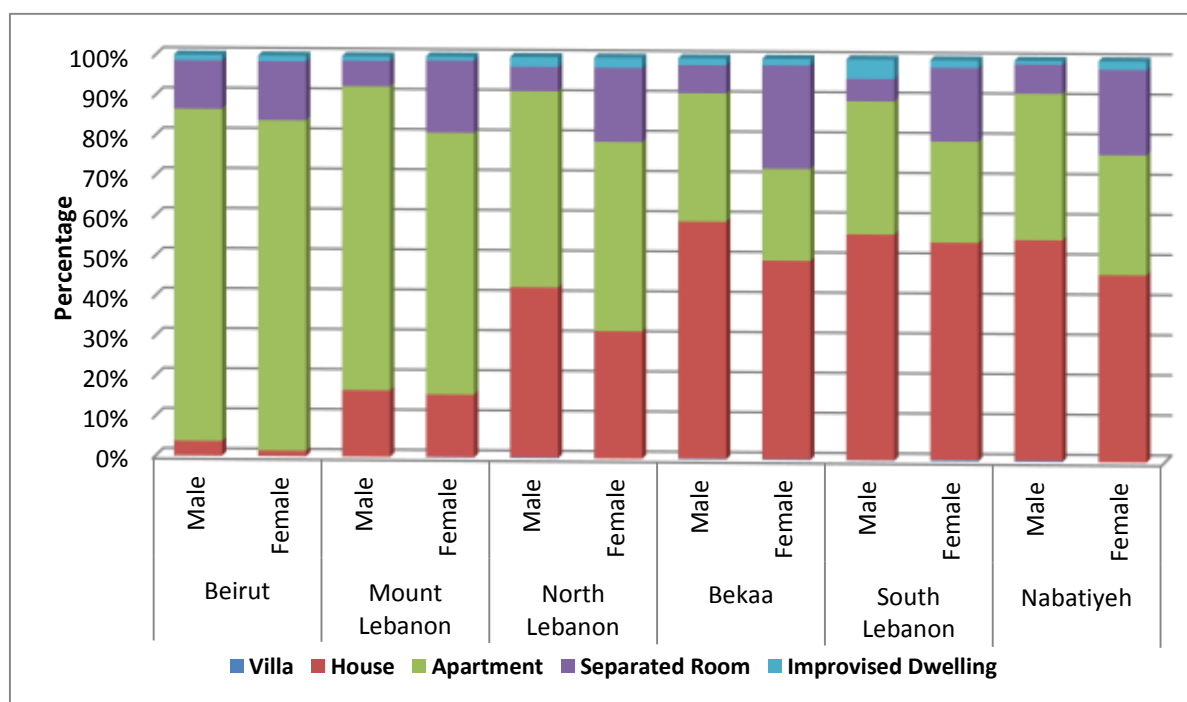
The percentage of female headed HHs living in a Separated Room, is around 3x more than that of male headed HHs except for Beirut where the percentages are approximately the same. For the remaining Governorates, the share of male headed HHs living in a Separated Room ranges between 5.6% and 7.3% while for female headed HHs it ranges between 18% and 25.8%.

**Table 23: Dwelling Type by HH Head Gender and Governorate**

Dwelling Type	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Villa	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.2%	0.2%	0.1%	0.3%	0.3%	0%
House	3.7%	1.4%	16.6%	15.6%	42.4%	31.8%	59.1%	49.5%	56.2%	54.2%	55.0%	46.7%
Apartment	82.8%	82.4%	75.8%	65.3%	48.9%	47.2%	32.0%	22.9%	33.2%	25.2%	36.5%	29.9%
Separated Room	12.1%	14.9%	6.4%	18%	6.1%	18.5%	7.0%	25.8%	5.6%	18.4%	7.3%	21.3%
Improvised Dwelling	1.5%	1.4%	1.1%	1.1%	2.4%	2.5%	1.7%	1.6%	4.9%	1.9%	0.9%	2.1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



**Figure 30: Dwelling Type by HH Head Gender and Governorate**



## 6.2 Occupancy Type

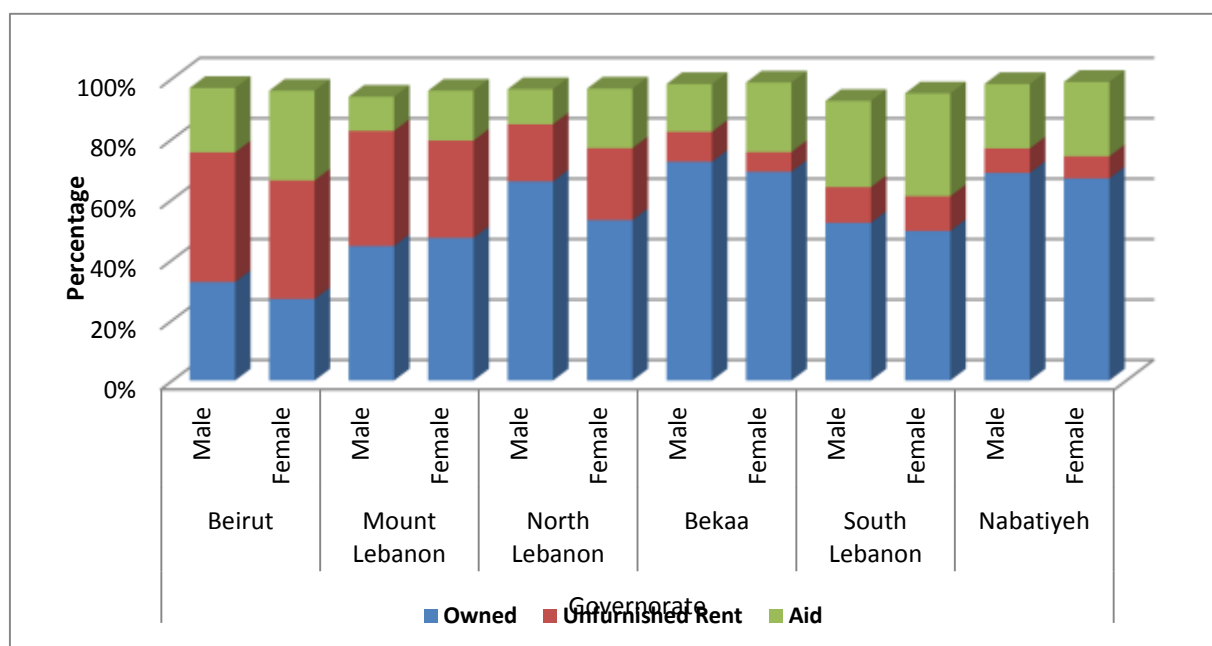
More than 95% of the dwelling occupancy type is either Owned, Unfurnished Rent or Aid. Within the same Governorate, there is no major difference between the three categories with respect to the HH head gender except for North Lebanon, where the percentage of Owned dwellings for HHs headed by males is around 24% more than female headed HHs, 65.9% versus 53.1% respectively.

The percentage of Unfurnished Rent is highest in Beirut and Mount Lebanon and lowest in Bekaa, South Lebanon and Nabatiyeh where the percentage of Owned dwelling is the highest. On the national level, around 16% of dwelling occupancies for beneficiaries is Aid. The highest numbers are recorded in South Lebanon with 28.5% and 34% for male and female headed HHs respectively, and lowest numbers are recorded in Mount Lebanon with 11.3% and 16.5%.

**Table 24: Occupancy Type by HH Head Gender and Governorate**

Occupancy Type	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Owned	32.6%	27.0%	44.5%	47.2%	65.9%	53.1%	72.3%	69.1%	52.2%	49.5%	68.7%	66.9%
Unfurnished Rent	42.8%	39.2%	38.1%	32.2%	18.9%	23.7%	9.9%	6.5%	11.8%	11.5%	8.2%	7.3%
Furnished Rent	0.4%	2.7%	1%	0.8%	0.4%	0.7%	0.6%	0.3%	0.5%	0.5%	0.8%	0.6%
Confiscation	1.1%	1.4%	4.5%	3.1%	3%	2.7%	1.1%	1%	6.6%	4.2%	0.7%	0.6%
Provided by Employer	1.8%	0%	0.6%	0.2%	0.2%	0.1%	0.3%	0.1%	0.4%	0.3%	0.3%	0%
Aid	21.3%	29.7%	11.3%	16.5%	11.6%	19.7%	15.8%	23%	28.5%	34.0%	21.3%	24.6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 31: Occupancy Type by HH Head Gender and Governorate**



### 6.3 Dwelling Ownership Method

Beneficiaries that own their dwelling are asked to state how did they own it. The majority of the beneficiaries owns their dwelling either by heritage or by mortgage. The percentage of HHs that owns their dwelling through heritage is the lowest for male headed HHs with 48.3% and highest for female headed HHs with 80%, both in Beirut Governorate. Male headed HHs in Beirut have the highest share of owning through mortgage with 39.%, much higher than all other Governorates.

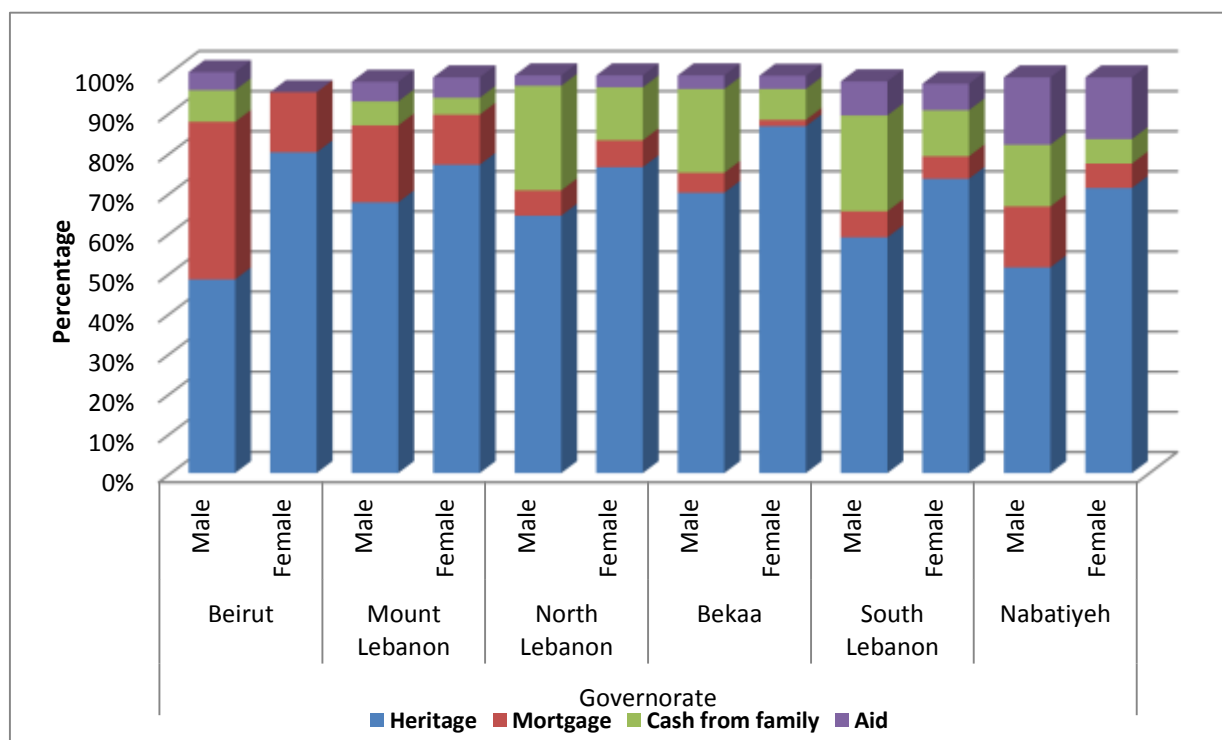
The cash from family category for male headed HHs is around 2x more the share of female headed HHs, where it is highest in South Lebanon with 23.9%, for male headed HHs, and lowest in Beirut with 0%, for female headed HHs.

Owning through aid have the highest values in Nabatiyeh for both male and female headed HHs with 16.8% and 15.4% respectively. Other Governorates ranges between 0% and 8.5% regardless of the HH head gender.

**Table 25: Dwelling Ownership Method by HH Head Gender and Governorate**

Dwelling Ownership Method	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Heritage	48.3%	80%	67.5%	76.9%	64.2%	76.3%	70.0%	86.5%	58.8%	73.4%	51.2%	71.1%
Grant	0%	5%	0.6%	0.7%	0.5%	0.7%	0.3%	0.7%	1.5%	2.9%	1.1%	0.4%
Upon selling house	0%	0%	1.8%	0.6%	0.3%	0.1%	0.4%	0.2%	0.8%	0.2%	0.3%	0.8%
Mortgage	39.3%	15%	19.2%	12.5%	6.3%	6.7%	5.0%	1.6%	6.5%	5.6%	15.2%	6.1%
Cash from family	7.9%	0%	6%	4.2%	26.1%	13.2%	20.9%	7.7%	23.9%	11.5%	15.4%	6.1%
Aid	4.5%	0%	4.9%	5.1%	2.6%	3%	3.4%	3.3%	8.5%	6.6%	16.8%	15.4%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 32: Dwelling Ownership Method by HH Head Gender and Governorate**



## 6.4 Dwelling Area

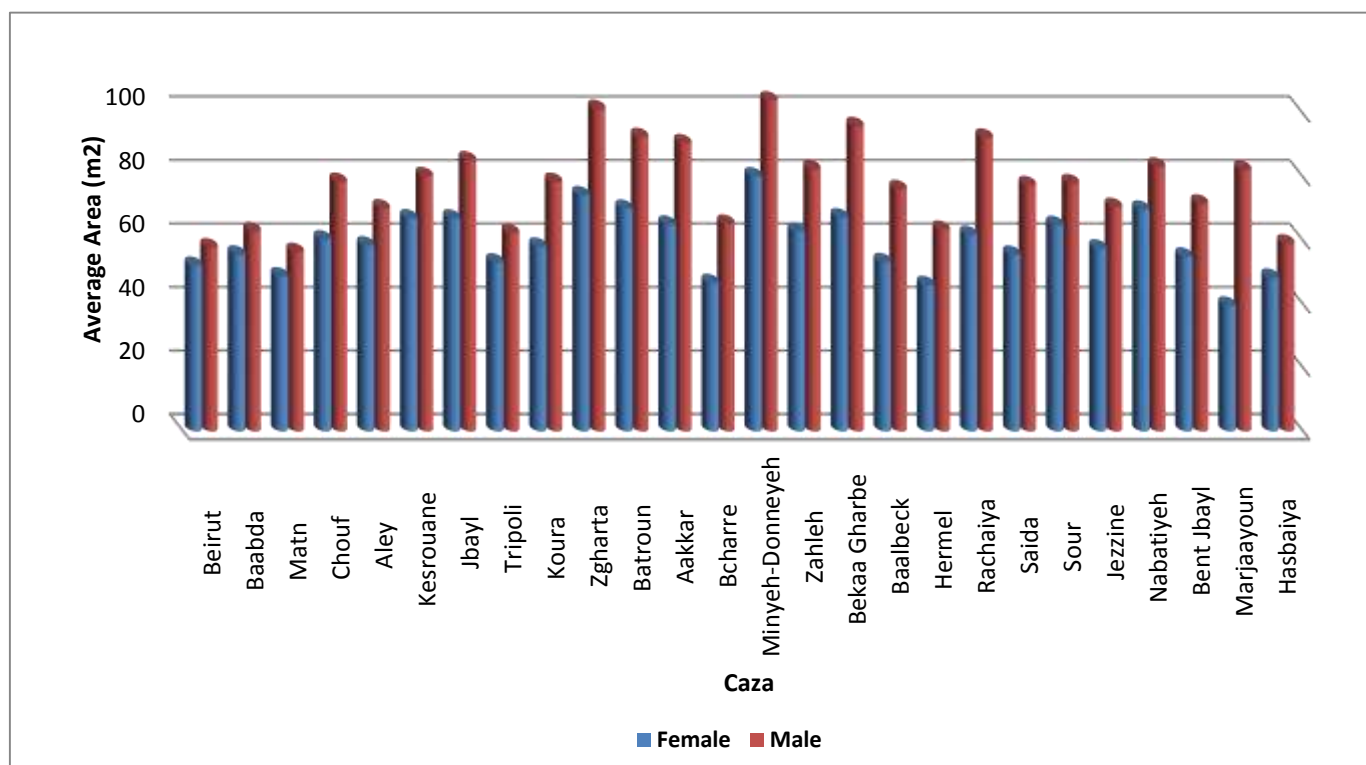
Male headed HHs are living in bigger dwelling compared to female headed HHs, where the average dwelling size is around 80 and 60 m<sup>2</sup> respectively. The smallest dwellings are found in Beirut Governorate and the largest are found in North Lebanon for both male and female headed HHs. This may be due to the fact that in Beirut, dwellings are very expensive compared to other Governorates and that building areas are decreasing year by year. While in North Lebanon, there is a lot of building areas and dwellings are not expensive as they are in Beirut or other Governorates. On the other hand, beneficiary HHs in North Lebanon have the highest average HHs size and thus need more space.

For males headed HHs, only two caza have an average dwelling size above 100 m<sup>2</sup>, Minyeh-Donneyeh and Zgharta with 104 and 101 m<sup>2</sup> respectively. The same two caza have also the highest average dwelling size for female headed HHs, with 80 and 74 m<sup>2</sup> respectively.

**Table 26: Average Dwelling Area (m<sup>2</sup>) by HH Head Gender, Caza and Governorate**

Governorate	Caza	Average Dwelling Area (m <sup>2</sup> ) ( $\bar{x}$ ; $\sigma$ )	
		HH Head Gender	
		Male	Female
Beirut	Beirut	(57.8; 24.6)	(52.1; 24.8)
	Baabda	(63.0; 27.7)	(55.6; 29.7)
	Aley	(70.1; 26.4)	(58.4; 28.5)
	Chouf	(78.4; 35.8)	(60.3; 34.7)
	Kesrouane	(80.2; 36.2)	(66.9; 38.0)
	Matn	(56.4; 25.2)	(48.7; 26.4)
	Jbayl	(85.2; 36.4)	(66.9; 35.6)
Mount Lebanon		<b>(69.8; 30.4)</b>	<b>(58.1; 31.2)</b>
	Batroun	(92.6; 40.9)	(70.0; 38.8)
	Zgharta	(101.4; 45.2)	(74.2; 41.8)
	Tripoli	(62.3; 29.9)	(53.1; 29.4)
	Minyeh-Donneyeh	(104.1; 39.7)	(80.2; 42.1)
	Koura	(78.4; 33.9)	(58.0; 28.8)
	Bcharre	(65.3; 31.2)	(46.6; 29.8)
	Aakkar	(90.6; 48.4)	(65.0; 45.0)
North Lebanon		<b>(85.3; 44.3)</b>	<b>(62.5; 39.3)</b>
	Rachaiya	(92.4; 40.0)	(61.7; 36.9)
	Bekaa Gharbe	(96.0; 49.9)	(67.3; 43.6)
	Zahleh	(82.5; 39.7)	(62.8; 34.5)
	Baalbeck	(76.2; 39.0)	(53.2; 32.0)
	Hermel	(63.4; 31.5)	(45.9; 27.4)
Bekaa		<b>(79.4; 41.1)</b>	<b>(56.3; 34.4)</b>
	Jezzine	(70.5; 33.5)	(57.4; 32.7)
	Saida	(77.4; 40.1)	(55.5; 33.8)
	Sour	(78.0; 31.7)	(64.8; 32.7)
South Lebanon		<b>(77.8; 36.3)</b>	<b>(60.1; 33.4)</b>
	Marjaayoun	(82.2; 34.8)	(39.5; 31.3)
	Hasbaiya	(59.1; 18.8)	(48.3; 22.5)
	Bent Jbayl	(71.6; 33.4)	(54.9; 28.9)
	Nabatiyeh	(83.3; 33.8)	(69.7; 34.1)
Nabatiyeh		<b>(75.5; 33.2)</b>	<b>(60.6; 32.6)</b>
Lebanon		<b>(79.8; 40.4)</b>	<b>(59.6; 35.7)</b>

**Figure 33: Average Dwelling Area (m2) by HH Head Gender, Caza and Governorate**



## 6.5 Number of Rooms & Bathrooms

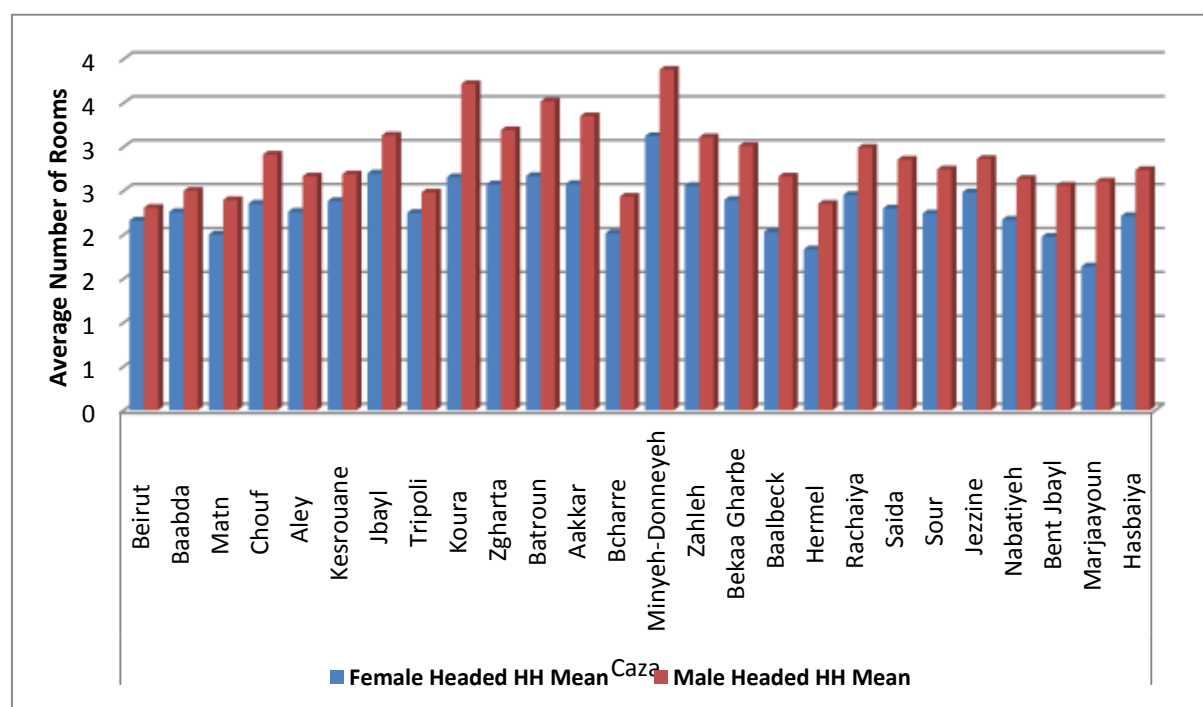
Beneficiaries are living in 2 to 3 rooms per dwelling on average, where the average number of rooms for male headed HHs is 2.9 rooms and 2.3 rooms for female headed HHs. Male headed HHs are living in more rooms than female headed HHs on the Governorate and caza level.

North Lebanon Governorate have the highest average number of rooms for both male and female headed HHs while Beirut have the lowest. On the caza level, Minyeh-Donneyeh have the highest average number of rooms with 3.7 rooms for male headed HHs and 3.0 for female headed HHs.

**Table 27: Average Number of Rooms & Bathrooms by HH Head Gender, Caza and Governorate**

Governorate	Caza	Average Number of Rooms ( $\bar{x}$ ; $\sigma$ )		Average Number of Bathrooms ( $\bar{x}$ ; $\sigma$ )	
		HH Head Gender			
		Male	Female	Male	Female
Beirut	Beirut	(2.3; 0.9)	(2.1; 0.9)	(1.1; 0.3)	(1.0; 0.2)
	Baabda	(2.5; 1.0)	(2.3; 1.1)	(1.1; 0.3)	(1.1; 0.3)
	Aley	(2.7; 0.9)	(2.2; 1.0)	(1.1; 0.3)	(1.0; 0.2)
	Chouf	(2.9; 1.0)	(2.3; 1.0)	(1.1; 0.4)	(1.0; 0.2)
	Kesrouane	(2.7; 1.0)	(2.4; 1.0)	(1.2; 0.5)	(1.1; 0.3)
	Matn	(2.5; 0.9)	(2.1; 0.9)	(1.1; 0.2)	(1.0; 0.2)
	Jbayl	(3.1; 1.1)	(2.7; 1.1)	(1.1; 0.4)	(1.0; 0.3)
Mount Lebanon		(2.7; 1.0)	(2.3; 1.0)	(1.1; 0.3)	(1.1; 0.3)
	Batroun	(3.6; 1.6)	(2.7; 1.4)	(1.1; 0.4)	(1.0; 0.4)
	Zgharta	(3.2; 1.0)	(2.6; 1.1)	(1.4; 0.6)	(1.2; 0.5)
	Tripoli	(2.5; 0.9)	(2.2; 0.9)	(1.1; 0.3)	(1.1; 0.3)
	Minyeh-Donneyeh	(3.7; 1.3)	(3.0; 1.3)	(1.2; 0.4)	(1.1; 0.4)
	Koura	(3.7; 1.4)	(2.6; 1.1)	(1.1; 0.3)	(1.1; 0.2)
	Bcharre	(2.5; 0.9)	(2.0; 1.0)	(1.0; 0.3)	(1.0; 0.2)
	Aakkar	(3.4; 1.3)	(2.6; 1.3)	(1.1; 0.4)	(1.0; 0.3)
North Lebanon		(3.2; 1.3)	(2.5; 1.2)	(1.1; 0.4)	(1.1; 0.3)
	Rachaiya	(3.0; 1.0)	(2.4; 1.1)	(1.0; 0.2)	(1.0; 0.2)
	Bekaa Gharbe	(3.0; 1.1)	(2.4; 1.2)	(1.1; 0.3)	(1.0; 0.3)
	Zahleh	(3.1; 1.0)	(2.5; 1.1)	(1.1; 0.3)	(1.0; 0.3)
	Baalbeck	(2.7; 1.0)	(2.0; 1.0)	(1.0; 0.2)	(1.0; 0.2)
	Hermel	(2.4; 0.8)	(1.8; 0.9)	(1.0; 0.2)	(1.0; 0.3)
Bekaa		(2.8; 1.0)	(2.2; 1.0)	(1.0; 0.2)	(1.0; 0.2)
	Jezzine	(2.9; 0.9)	(2.5; 1.1)	(1.1; 0.3)	(1.1; 0.3)
	Saida	(2.8; 1.0)	(2.3; 1.0)	(1.2; 0.4)	(1.1; 0.3)
	Sour	(2.8; 0.9)	(2.2; 1.0)	(1.1; 0.3)	(1.0; 0.3)
South Lebanon		(2.8; 1.0)	(2.3; 1.0)	(1.1; 0.4)	(1.0; 0.3)
	Marjaayoun	(2.6; 0.9)	(1.8; 0.9)	(1.1; 0.3)	(1.0; 0.3)
	Hasbaiya	(2.8; 0.9)	(2.3; 1.0)	(1.0; 0.1)	(1.0; 0.2)
	Bent Jbayl	(2.6; 0.9)	(2.0; 0.9)	(1.1; 0.4)	(1.0; 0.3)
	Nabatiyeh	(2.6; 0.9)	(2.2; 0.9)	(1.1; 0.3)	(1.1; 0.2)
Nabatiyeh		(2.6; 0.9)	(2.1; 0.9)	(1.1; 0.3)	(1.0; 0.3)
Lebanon		(2.9; 1.1)	(2.3; 1.1)	(1.1; 0.3)	(1.0; 0.3)

**Figure 34: Average Number of Rooms & Bathrooms by HH Head Gender by Caza**



## 6.6 Dwelling Floor Type

The vast majority of the beneficiaries, more than 99% of them, have either a Tile or a Cement dwelling floor. The other four categories are Marble, Parquet, Vinyl and Soil. On the Governorate level, dwellings of male headed HHs have a higher percentage of Tile floor than those headed by females, while dwellings headed by females have a higher percentage of Cement floor than dwellings headed by males.

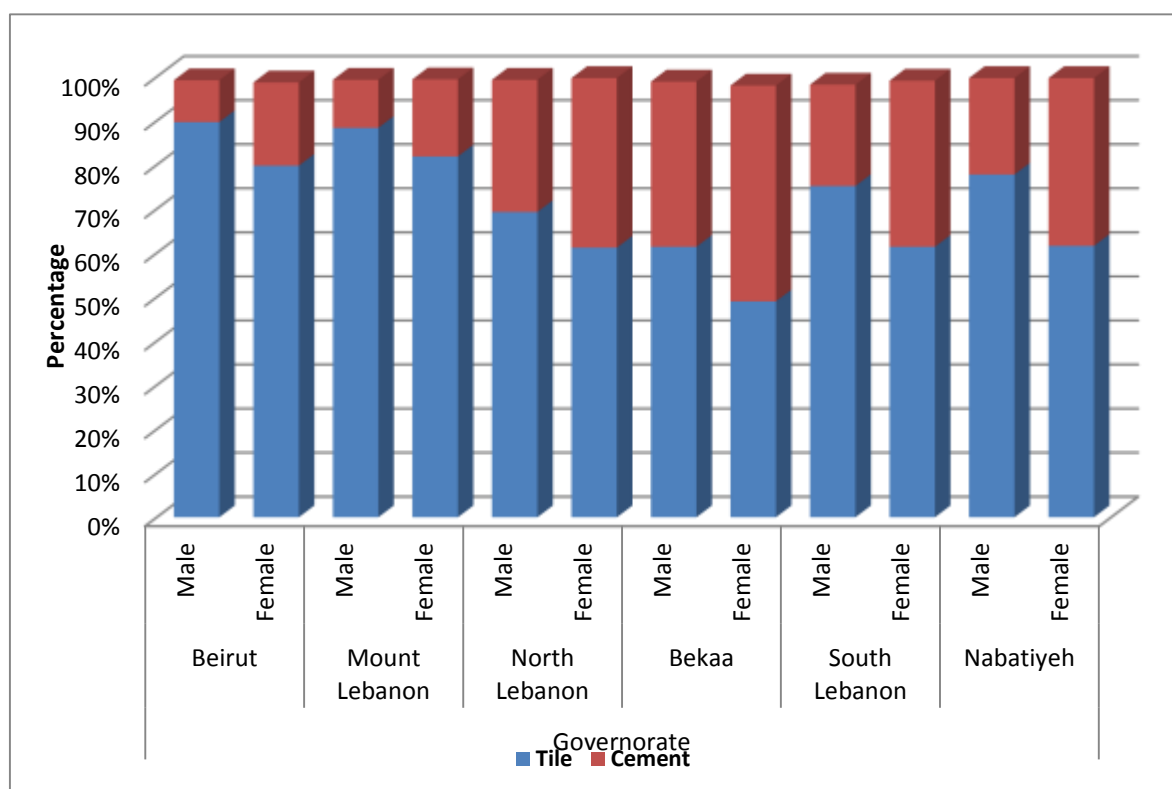
The lowest percentages of Tile floors is found in Bekaa Governorate, where the percentages are 61.4% and 49% for male and females headed HHs respectively. On the other hand, the highest percentages are found in Beirut and Mount Lebanon, with around 88% for male headed HHs and around 80% for female headed HHs.



**Table 28: Dwelling Floor Type by HH Head Gender and Governorate**

Floor Type	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Marble	0.7%	1.4%	0.3%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0%	0.1%	0%
Parquet	0%	0%	0%	0.1%	0%	0%	0.1%	0.1%	0%	0%	0.1%	0%
Vinyl	0%	0%	0%	0.1%	0%	0%	0%	0%	0.1%	0%	0.1%	0%
Tile	89.7%	79.8%	88.4%	81.9%	69.3%	61.2%	61.4%	49%	75.2%	61.4%	77.8%	61.6%
Cement	9.5%	18.9%	10.9%	17.5%	30%	38.5%	37.5%	49%	23%	37.7%	21.9%	38.1%
Soil	0.1%	0%	0.3%	0.4%	0.2%	0.2%	0.9%	1.9%	1.5%	0.9%	0.2%	0.3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 35: Dwelling Floor Type by HH Head Gender and Governorate**



## 6.7 Source of Drinking Water

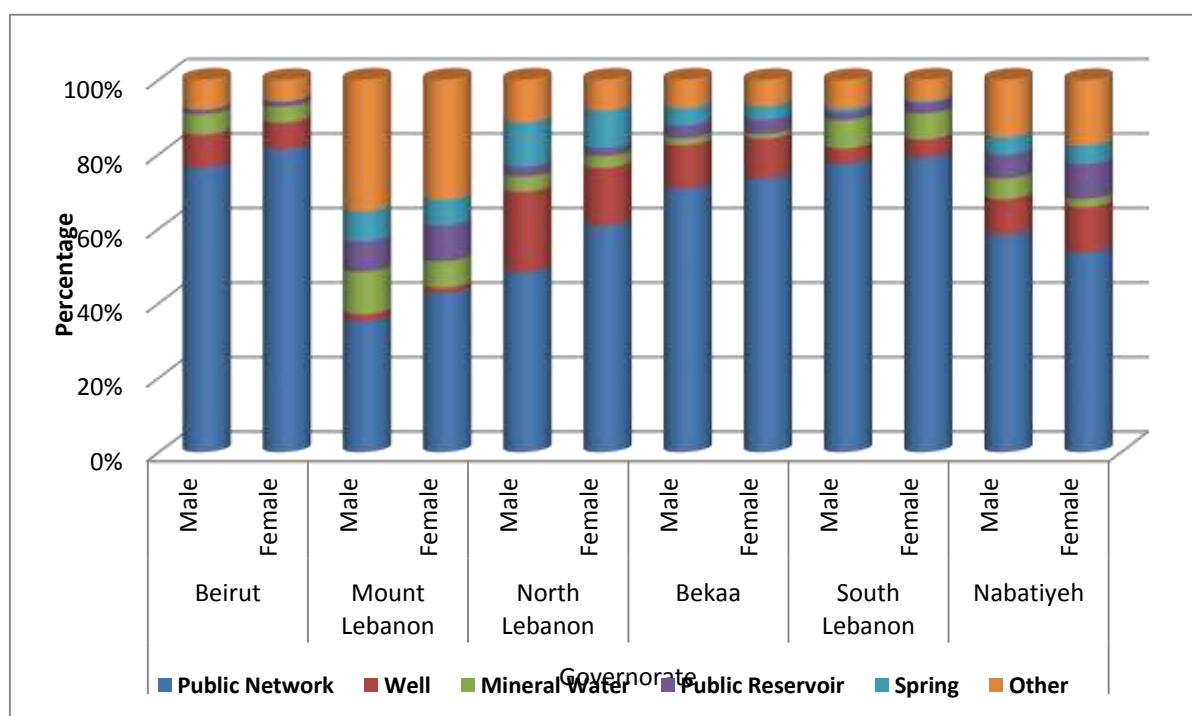
The main source of drinking water for beneficiaries is the public network, where its share is lowest in Mount Lebanon Governorate, with 37%, and highest in Beirut and South Lebanon with both of them around 77%. Mount Lebanon is characterized that its share of "Other" and "Public Reservoir" sources of drinking water are very high compared to other Governorates with 33% and 9% respectively.

There is no major difference between the source of drinking water and the HH head Gender across all the Governorates.

**Table 29: Source of Drinking Water by HH Head Gender and Governorate**

Source of Drinking Water	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Public Network	76.2%	81.2%	35.1%	42.6%	48.2%	60.7%	70.7%	73.4%	77.4%	79%	58.3%	53.5%
Well	9.0%	7.2%	1.9%	1.5%	21.7%	15.6%	11.7%	10.7%	4.1%	4.9%	9.6%	12.3%
Mineral Water	5.5%	4.3%	11.4%	7.1%	4.0%	3.1%	1.8%	1.2%	7.6%	7%	5.5%	2.1%
Public Reservoir	1.2%	1.4%	8.1%	9.6%	2.7%	2.2%	3.4%	3.9%	2.1%	2.8%	6.4%	9.4%
Spring	0.0%	0.0%	8.1%	6.9%	11.8%	10.1%	4.7%	3.6%	1.0%	0.5%	4.7%	5.0%
Other	8.2%	5.8%	35.4%	32.3%	11.6%	8.4%	7.8%	7.1%	7.7%	5.9%	15.5%	17.6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Figure 36: Source of Drinking Water by HH Head Gender and Governorate**



## 7. Vehicles Ownership

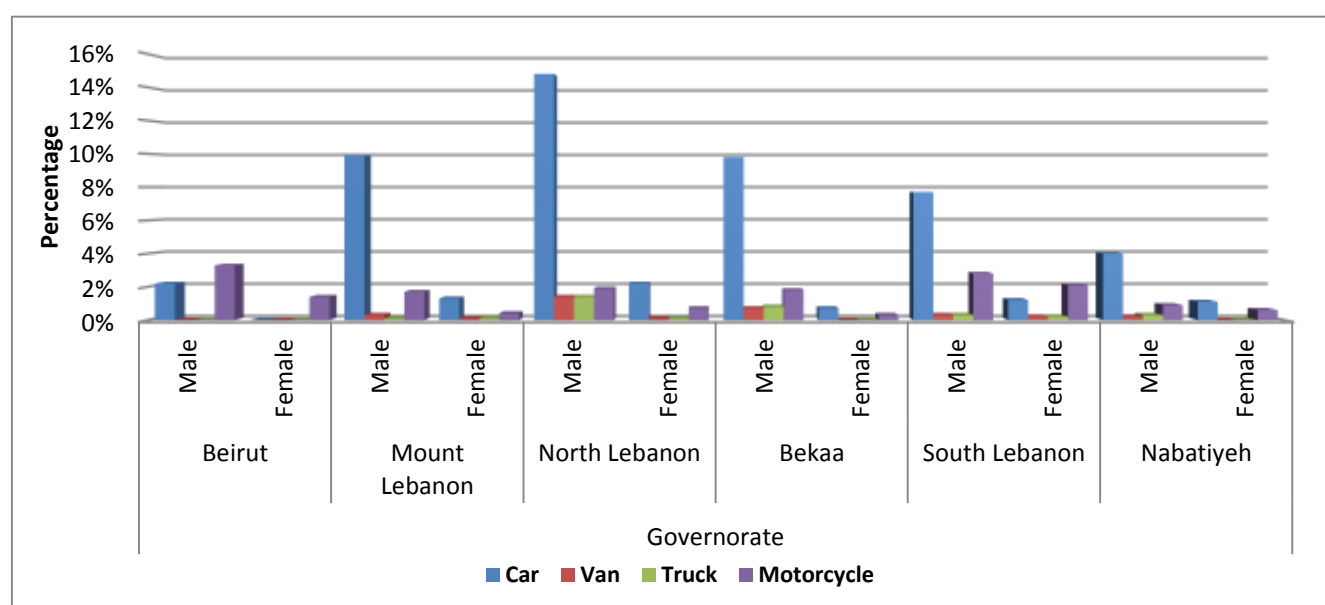
Regarding Ownership of vehicles: cars, vans, trucks and motorcycles, the vast majority of beneficiary HHs do not own any kind of vehicles regardless of the HH head gender and Governorate. Compared to other types of vehicles, cars have the highest ownership rates, ranging from 14.8% for male headed HHs in Mount Lebanon to 0% for female headed HHs in Beirut. The percentage of owning a car for male headed HHs is much higher than HHs headed by females for all Governorates.

As for motorcycles, which comes next in ownership rates after cars, the rates ranges between 3.3% for male headed HHs in Beirut and 0.3% for female headed HHs in Bekaa. Here we also realize that the ownership rates is bigger for males headed HHs than for female headed HHs for all the Governorates.

**Table 30: Vehicles Ownership by HH Head Gender and Governorate**

Vehicles Ownership	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Car	2.2%	0%	9.9%	1.3%	14.8%	2.2%	9.8%	0.7%	7.7%	1.2%	4%	1.1%
Van	0%	0%	0.3%	0.1%	1.4%	0.1%	0.7%	0%	0.3%	0.2%	0.2%	0%
Truck	0%	0%	0.1%	0.1%	1.4%	0.1%	0.8%	0.0%	0.3%	0.2%	0.3%	0%
Motorcycle	3.3%	1.4%	1.7%	0.4%	1.9%	0.7%	1.8%	0.3%	2.8%	2.1%	0.9%	0.6%

**Figure 37: Vehicles Ownership by HH Head Gender and Governorate**



## 8. Durable Goods Ownership

Beneficiaries states their ownership to sixteen different durable good. The most owned durable goods are vacuum, water heater, washing machine, refrigerator, T.V and mobile. Difference are found between male and female headed HHs regarding the percentages of ownership at the Governorate level, where male headed HHs have higher owning percentages.

For the vacuum, male headed HHs in Bekaa and South Lebanon have the highest owning percentages, compared to other Governorates, with around 35% for both Governorates. As for female headed HHs in the Bekaa and South Lebanon the percentages decrease to 19% and 25% respectively.

As for the water heater, male headed HHs have higher percentages of female headed HHs for all Governorates where the percentages varies from 13.3% for female headed HHs in Mount Lebanon to 33% for male headed HHs in Nabatieh.

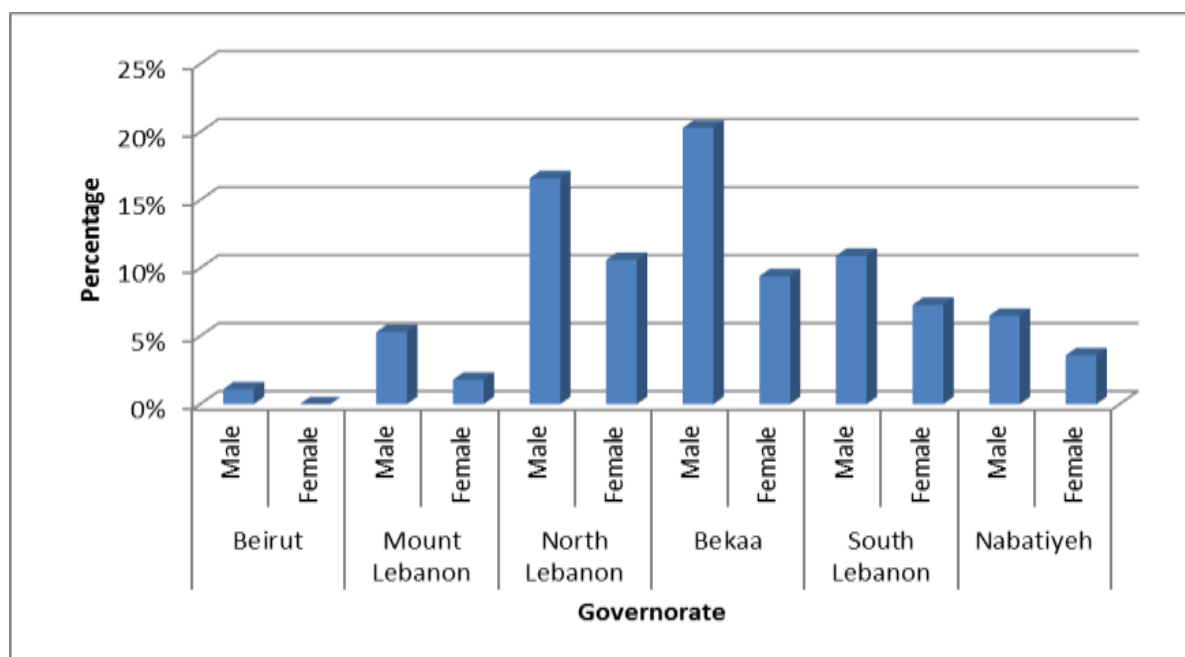
The figures for washing machine, refrigerator and T.V have similar distribution trend on all Governorates. The percentages for refrigerator and T.V and very close while the percentages of washing machine is a little bit lower. Here also we find that the percentages of male headed HHs are higher than female headed HHs.

Mobile percentages, they are lower than the washing machine, refrigerator and T.V figures but to a certain extend have similar distribution trend across the Governorates, with the same difference between the gender if the HH head wich is in favor of male headed HHs.

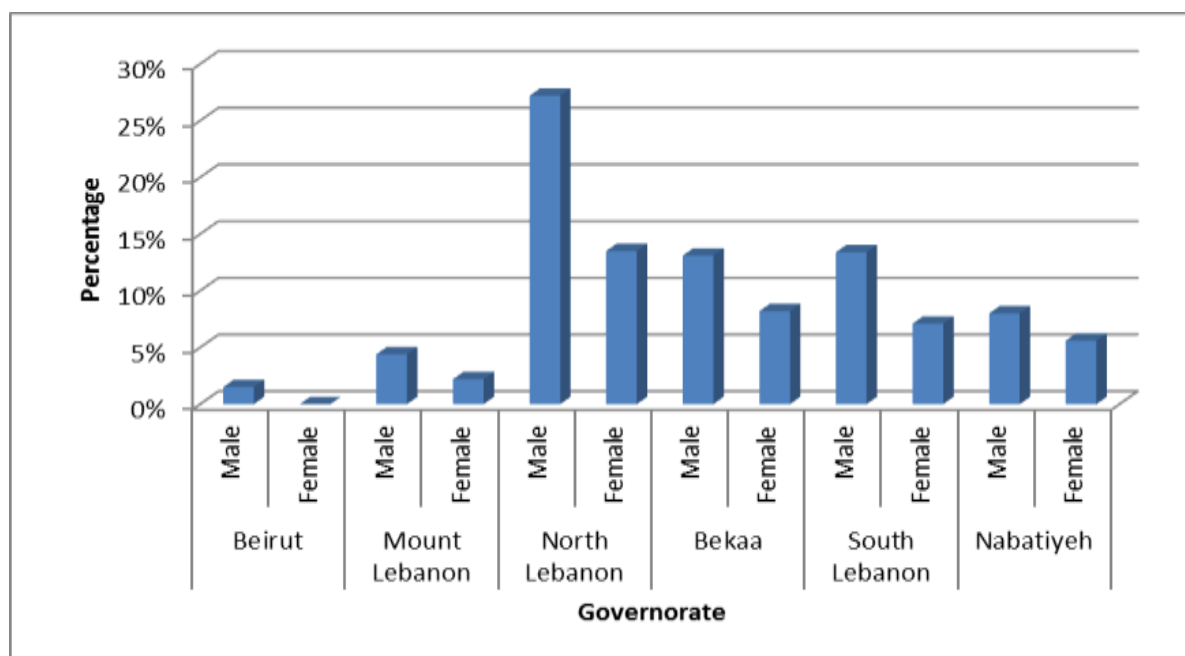
**Table 31: Durable Goods Ownership by HH Head Gender and Governorate**

Durable Goods Ownership	Governorate											
	Beirut		Mount Lebanon		North Lebanon		Bekaa		South Lebanon		Nabatiyeh	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
P.C	1.1%	0%	5.3%	1.8%	16.6%	10.6%	20.3%	9.4%	10.9%	7.3%	6.5%	3.6%
Dish	1.5%	0%	4.4%	2.2%	27.2%	13.5%	13.1%	8.2%	13.4%	7.1%	8%	5.6%
D.V.D	0.4%	0%	2%	1.9%	4.5%	3.0%	4.9%	2%	10.6%	4%	0.6%	0.3%
Electric Oven	1%	1.4%	10.1%	7.1%	5.5%	2.7%	18.8%	10.8%	10.2%	6.5%	8.7%	4.5%
Vacuum	19.8%	9.5%	20.5%	11.1%	17.2%	10.2%	34%	18.8%	35.1%	25.6%	16.8%	10.1%
Water Heater	25.6%	20.3%	20.1%	13.3%	24.9%	13.6%	23.2%	16.4%	32%	26.4%	33.1%	30%
Washing Machine	75.5%	62.2%	71.4%	54%	82.9%	69.4%	69%	49.1%	72.8%	54.4%	47.6%	30.3%
Dryer	0%	0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0%	0%	0%
Dish Washer	0%	0%	0%	0%	0.1%	0%	0%	0%	0%	0%	0.1%	0%
Refrigerator	83.9%	66.2%	84.3%	71.5%	85.6%	77.2%	79.9%	62.7%	84.9%	71.9%	70%	53.2%
T.V	89.4%	75.7%	81.4%	66.1%	94.1%	86.3%	89.9%	80.4%	89.6%	78.7%	68.7%	53.8%
Mobile	44.7%	37.8%	60%	42%	59.3%	35.4%	51.6%	23.9%	43.7%	29.5%	26.8%	16%
Central Heating	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.1%	0.9%	0.5%
A.C	9.5%	8.1%	4.4%	2.5%	2.5%	1.2%	0.2%	0.1%	3.4%	1.7%	0.1%	0%
Microwave	1.8%	1.4%	2.7%	1.1%	2.2%	0.8%	0.5%	0.2%	0.6%	0.1%	0%	0%
Separate Freezer	0%	0%	0.1%	0%	0.2%	0.1%	0.1%	0%	0.1%	0%	0%	0%

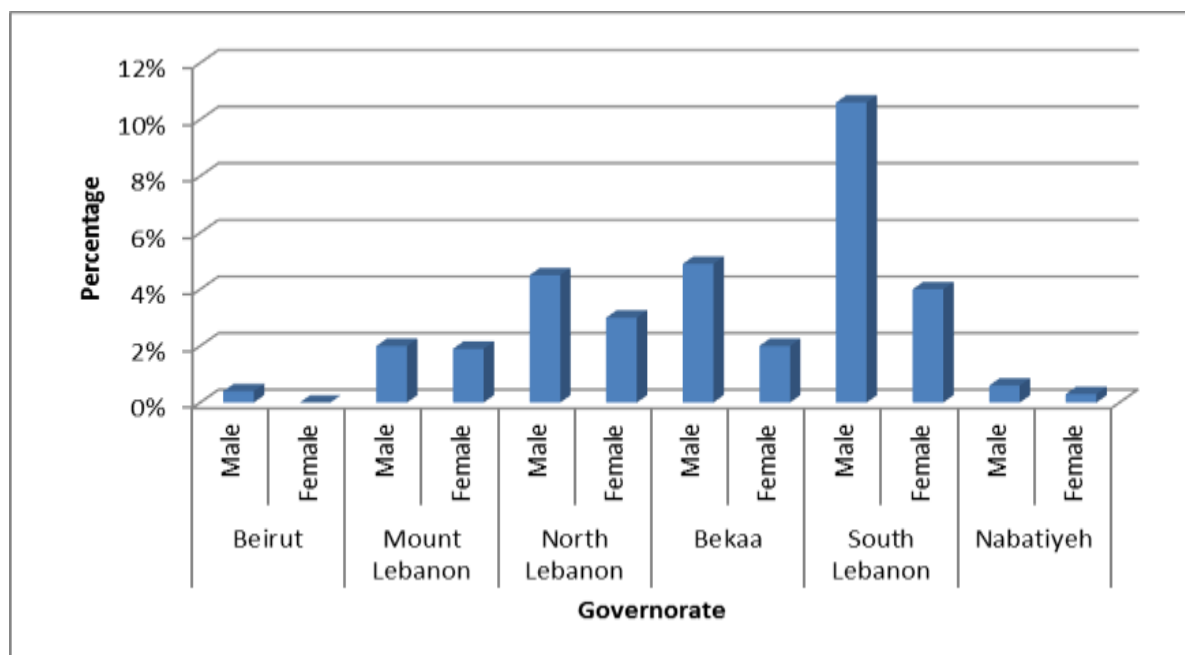
**Figure 38: P.C Ownership by HH Head Gender and Governorate**



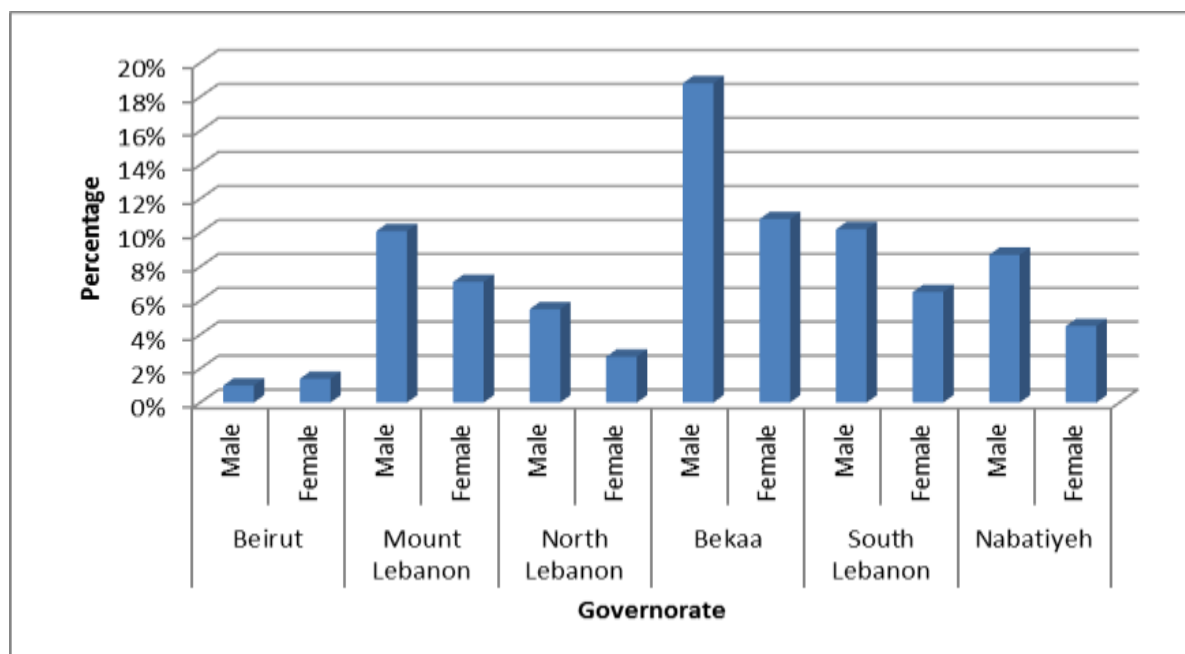
**Figure 39: Dish Ownership by HH Head Gender and Governorate**



**Figure 40: D.V.D Ownership by HH Head Gender and Governorate**

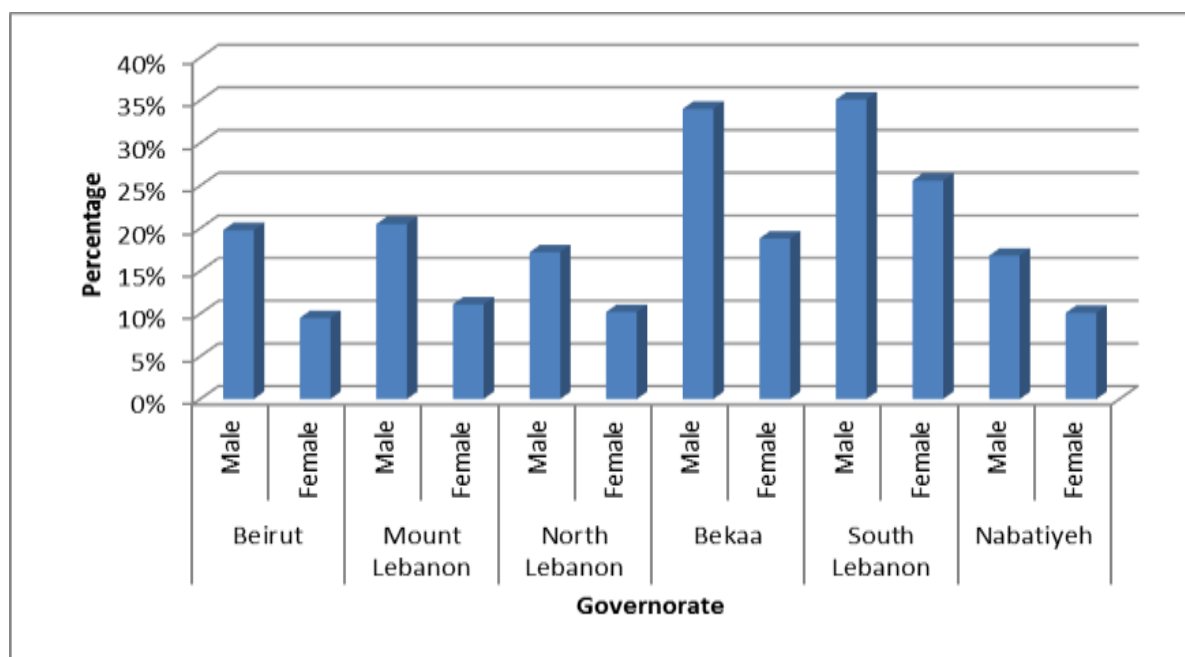


**Figure 41: Electric Oven Ownership by HH Head Gender and Governorate**

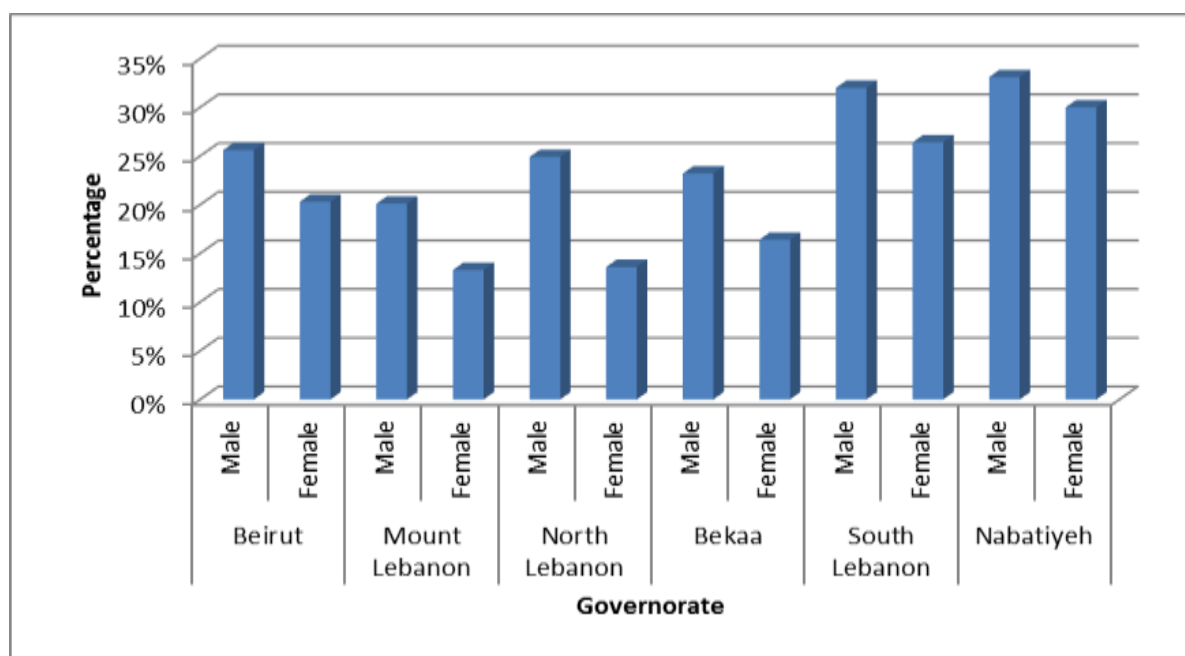




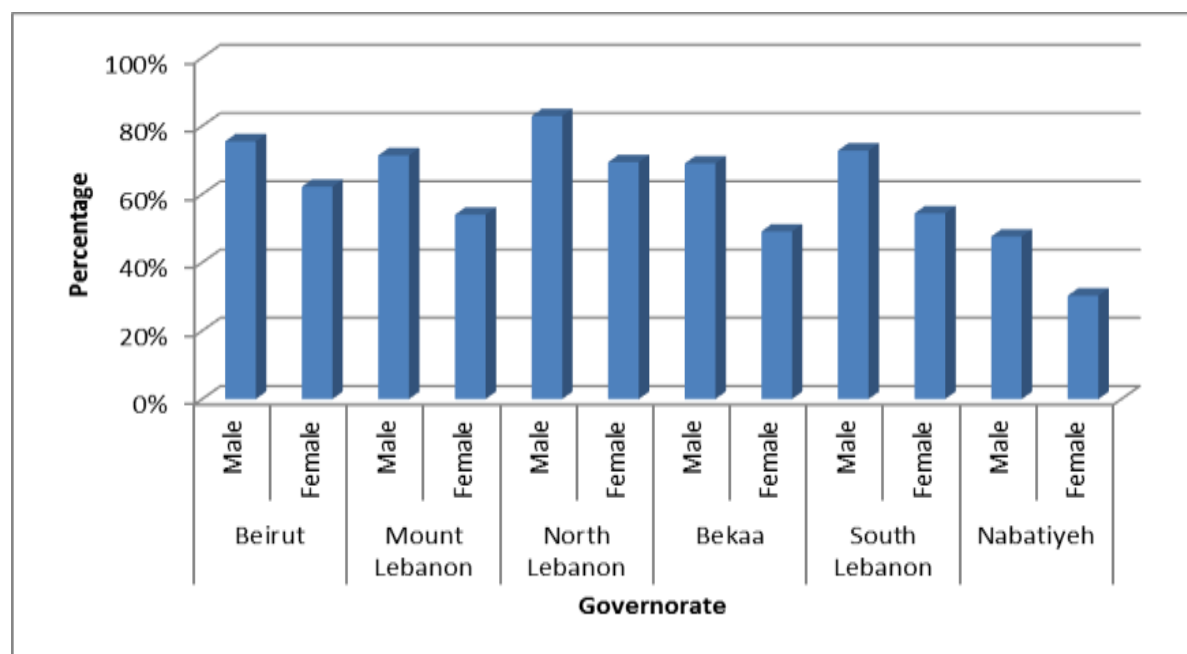
**Figure 42: Vacuum Ownership by HH Head Gender and Governorate**



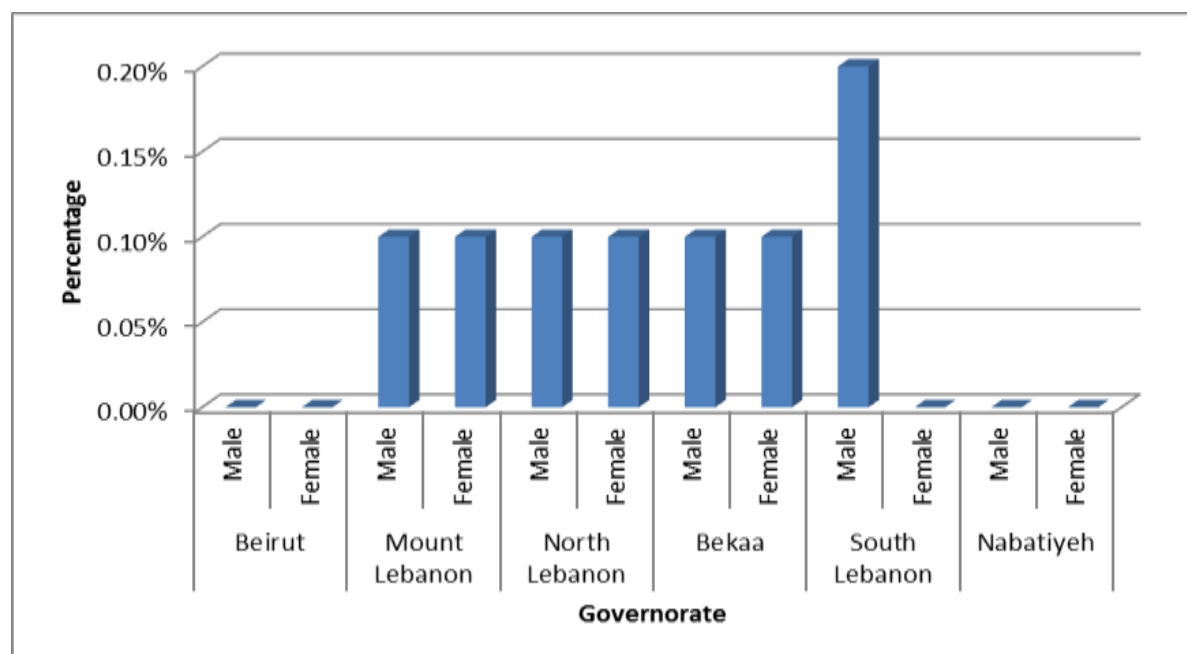
**Figure 43: Water Heater Ownership by HH Head Gender and Governorate**



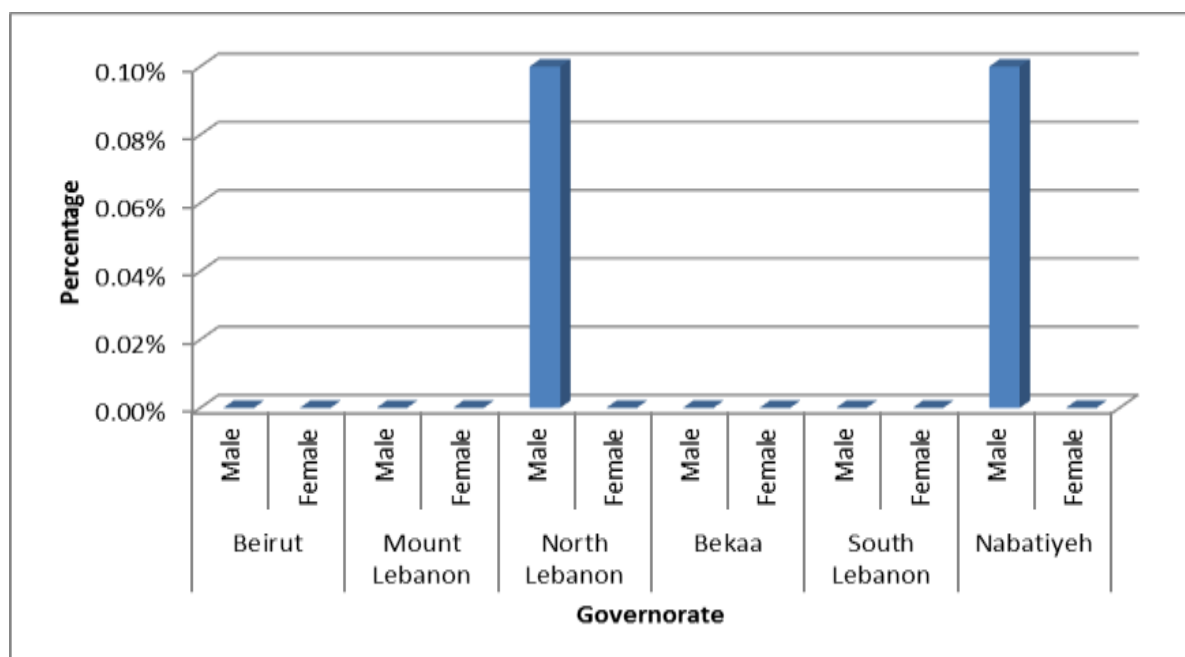
**Figure 44: Washing Machine Ownership by HH Head Gender and Governorate**



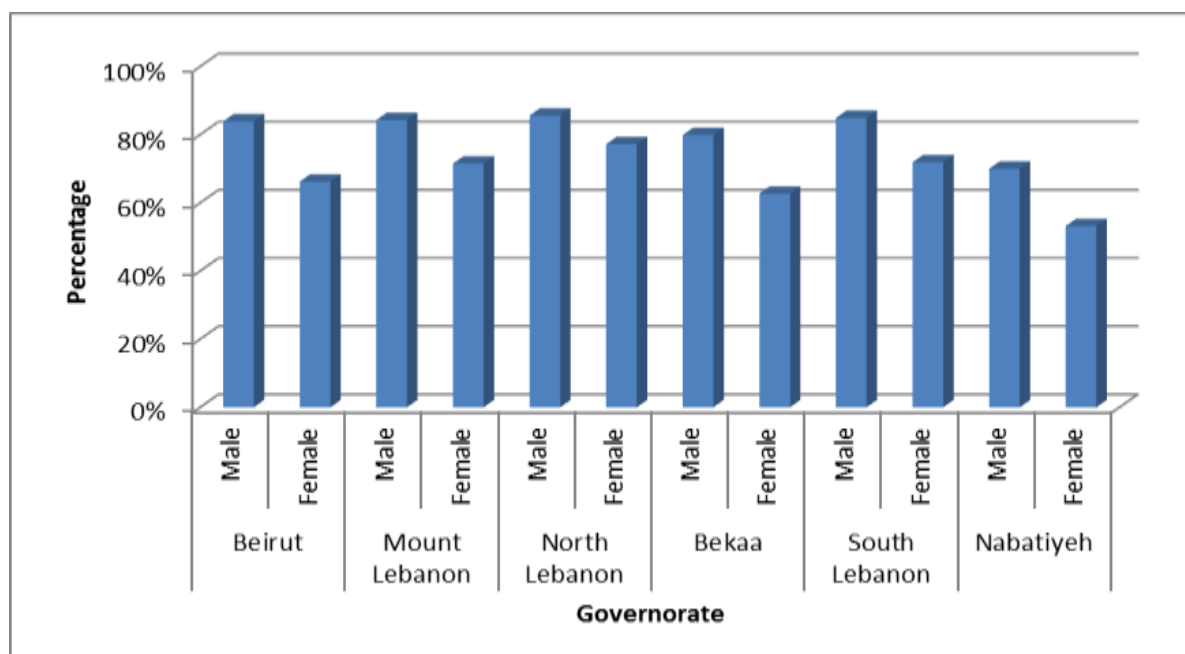
**Figure 45: Dryer Ownership by HH Head Gender and Governorate**



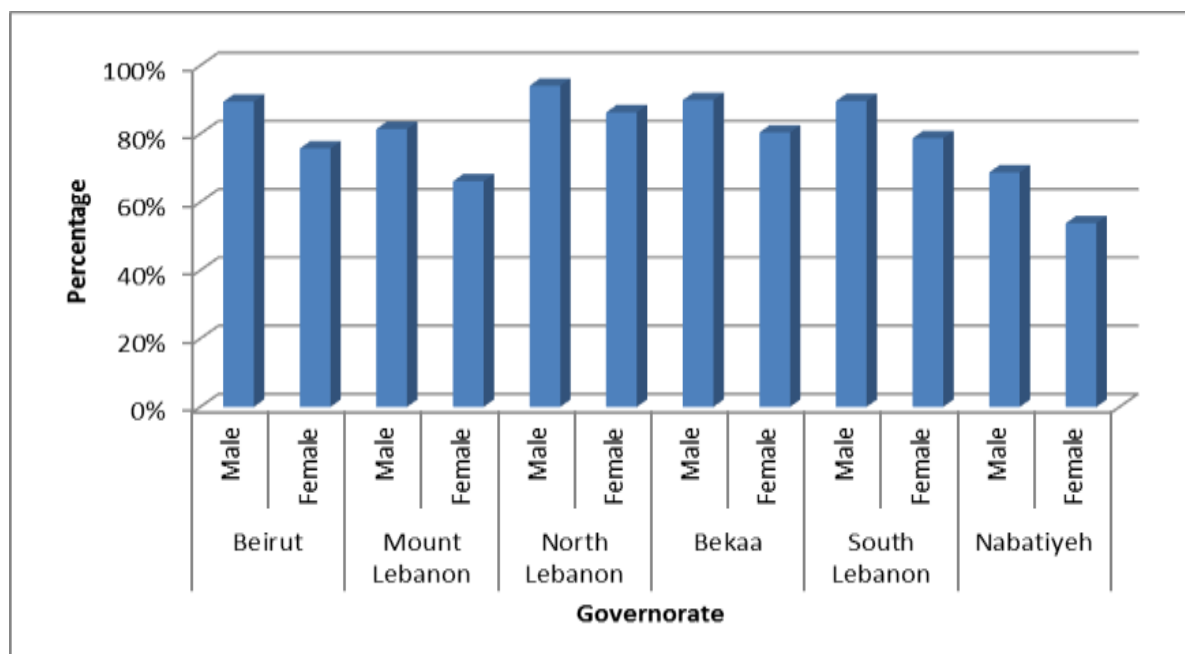
**Figure 46: Dish Washer Ownership by HH Head Gender and Governorate**



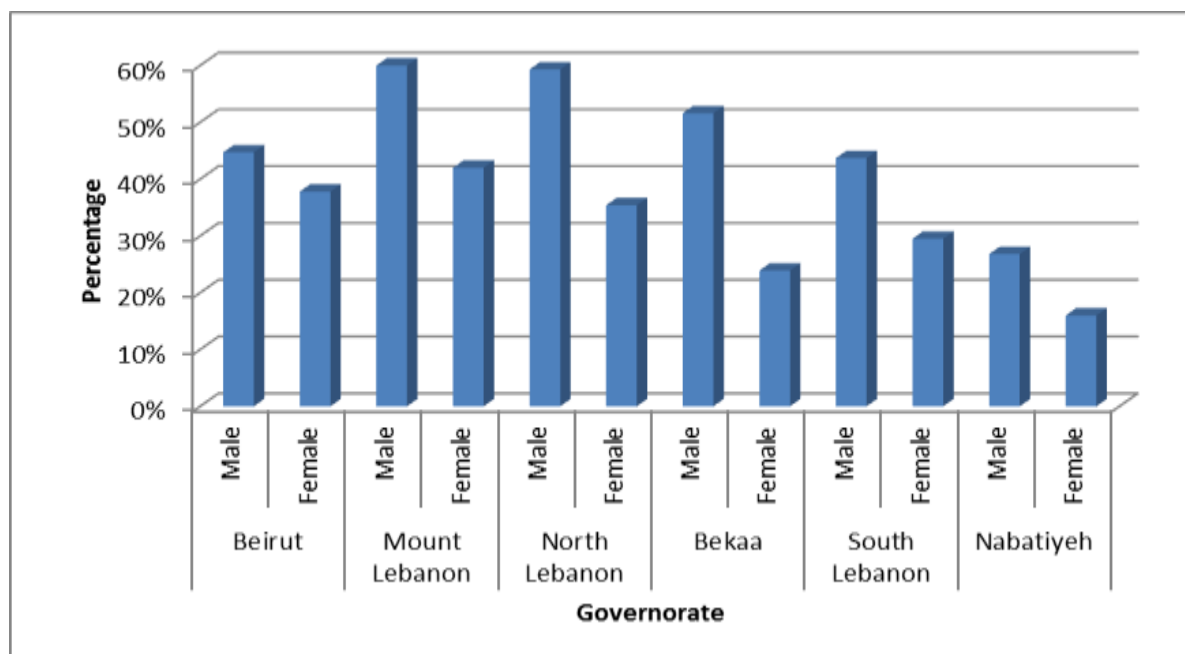
**Figure 47: Refrigerator Ownership by HH Head Gender and Governorate**



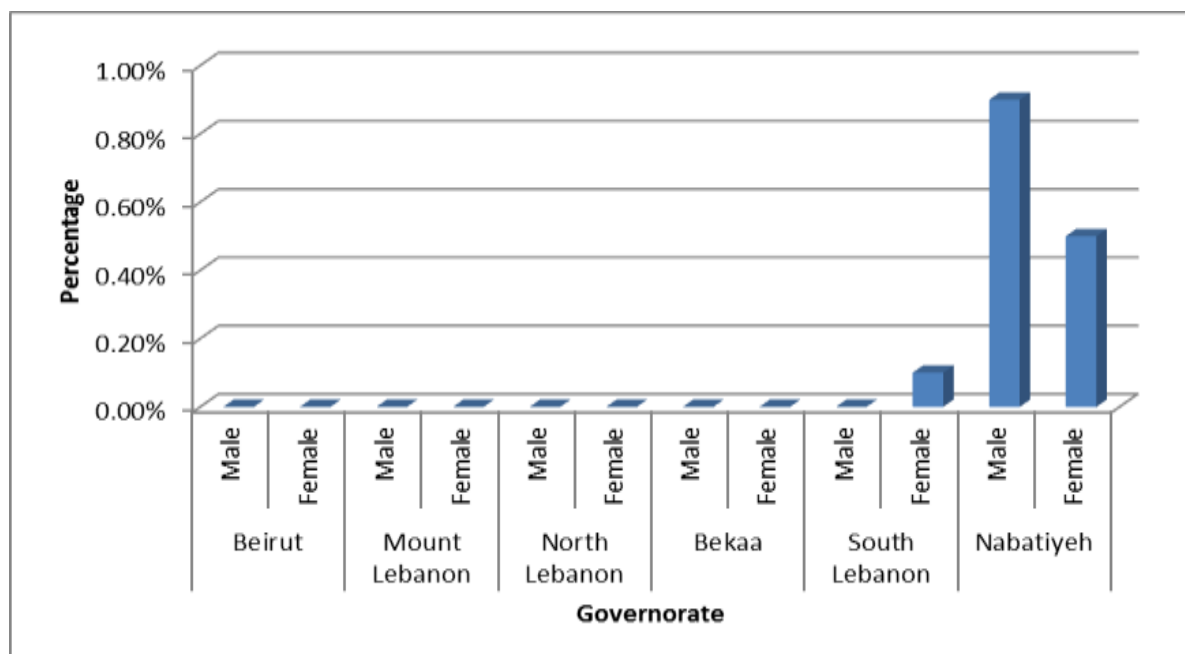
**Figure 48: T.V Ownership by HH Head Gender and Governorate**



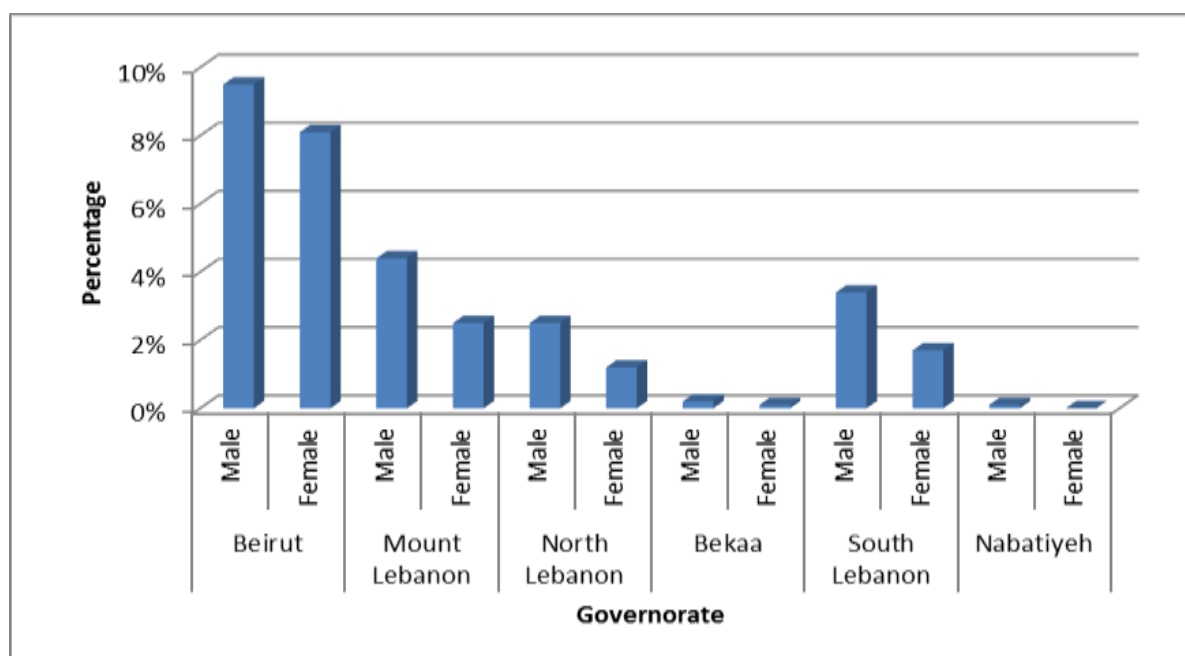
**Figure 49: Mobile Ownership by HH Head Gender and Governorate**



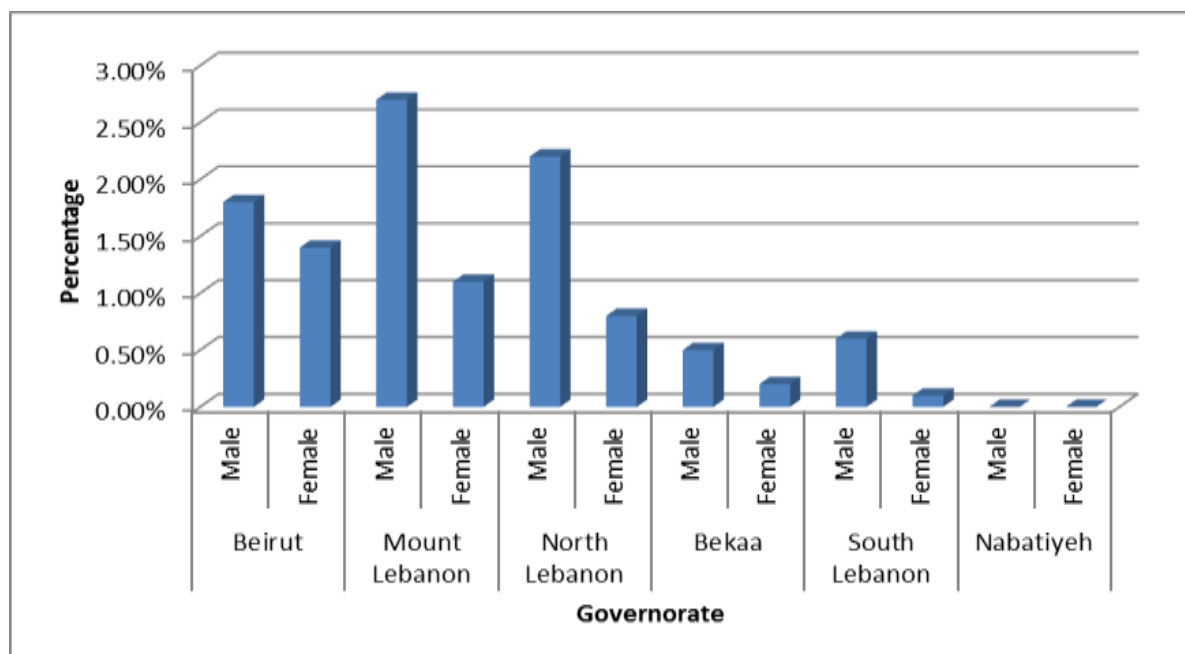
**Figure 50: Central Heating Ownership by HH Head Gender and Governorate**



**Figure 51: A.C Ownership by HH Head Gender and Governorate**



**Figure 52: Microwave Ownership by HH Head Gender and Governorate**



**Figure 53: Separate Freezer Ownership by HH Head Gender and Governorate**

