

The Monthly

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BALADIYAT 2016

1028 MUNICIPALITIES
AND USD **2** BILLION

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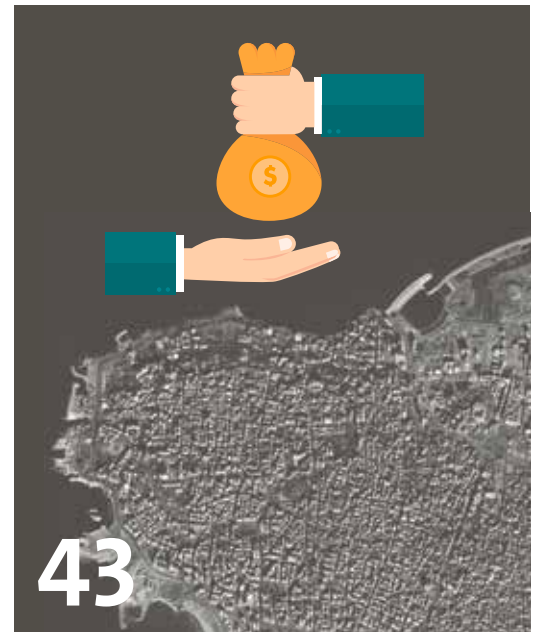
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Editorial

The Missing Third

By Jawad N. Adra

The Lebanese continue to surprise both themselves and their political leaders by their tolerance of the intolerable. The intolerable is the government's utter failure at managing public affairs and providing the merest and most basic rights and services in various areas; the poor management of public funds, the recurrent blackouts and decline in public education; the absence of health coverage and old age pension and most recently the glaring disregard for the people's health and environment by allowing mountains of garbage to pile up on the streets and valleys- for example. Ironically, there are still people supporting their leader as though he were their inescapable destiny. We are kidnapped, yet enchanted by and grateful to our kidnappers. We are depressed, yet thankful for those causing our depression.

Who do you really want for President of the Republic? Is this the main question? Are you Shia'a, Sunni or Christian? Do you fit comfortably in any of those categories? Is any of them a good fit for us? Who forces you to answer a question regarding your sect? Since 1995, Information International has been conducting surveys, which have detected the rise of polarity and the formation of alignments. Over the years, the wise support exhibited initially for civil marriage has clearly declined and the hesitation to mention one's sect has morphed into a proud disclosure. We used to stratify answers according to age, gender, income and educational level. Now, we present our findings according to sect. 'Christian' or 'Muslim' were once sufficient answers. Now, it has to be 'Sunni', 'Shia'a', 'Greek Orthodox', 'Maronite' and so on. Whether the respondent is a university professor, a lawyer, an engineer, a physician, a merchant, a carpenter; whether he is jobless, illiterate, rich or poor, it does not matter. The findings appear to converge or diverge depending mostly on the sectarian affiliation which has eliminated both geography and socio-economic data.

But are we truly sectarian? We are certainly submissive and helpless; coerced or careless. The problem does not lie in our sectarianism; maybe we are really not sectarian. Who are we or what are we then? 'We are citizens,' should be the obvious answer, except that we are not, at least not

now. If we are part of neither the sect nor the State, then who or what are we? The scientific answer substantiated by dozens of studies and surveys is: followers. We are followers of a leader who dictates to us what the answer should be. How else can we explain the current alignments? Civil War, emigration and poverty, fear and decay. Let the leaders reflect on the fact that close to 70% of respondents believe the Geagea- Aoun and Hariri-Frangieh alliances to be short-lived.

Since the nineties, the researcher has observed a glimmer of light, faint at times and brighter at others. The cross-sectarian unusual one third is currently on the decline. 15% to 20% of respondents used to answer 'not concerned' or 'no one' and the percentage would occasionally border on 40%. Will those form a nucleus for something bigger? Will leaders sit together and admit their responsibility? If neither option materializes, the next opinion poll will cover a sample of six leaders only speaking for five million Lebanese.



Leader

غداً يكون أفضل

Definition of a municipality

According to Legislative Decree no. 118 issued on June 30, 1977 (Law on Municipalities), the municipality is “a local authority that exercises, within its scope, the powers that the law has bestowed upon it.” The municipality has a legal character and enjoys financial and administrative autonomy within the framework of the law.

LEBANON'S MUNICIPALITIES 2016

1028 MUNICIPALITIES AND USD 2 BILLION IN REVENUE

The term of the municipal and *ikhtiyariah* councils elected in the 2010 municipal elections and by-elections of 2012 and 2013 comes to an end in May 2016. Similarly to what happened in Parliament, it seems highly likely that the mandate of the municipal councils might be extended by one to three years, despite the Interior Minister's reassurances that the elections would be held on time.

Until a clearer picture emerges as to whether new councils will be elected or an extension is on the way, it might be useful to examine the status of municipalities in terms of their distribution across *Aqdiya*, the number of their municipal members and their share of the Independent Municipal Fund between 2008 and 2014.

Establishment of a municipality

A municipality is established pursuant to a decision issued by the Minister of the Interior and Municipalities at the request of the town's residents, without determining the minimum population or revenues. The municipalities of Lebanon totaled 1028 in the beginning of 2016, compared to 964 in the 2010 elections. These municipalities are distributed by Qada'a as illustrated in Table 1.

2010 **964**

2016 **1028**

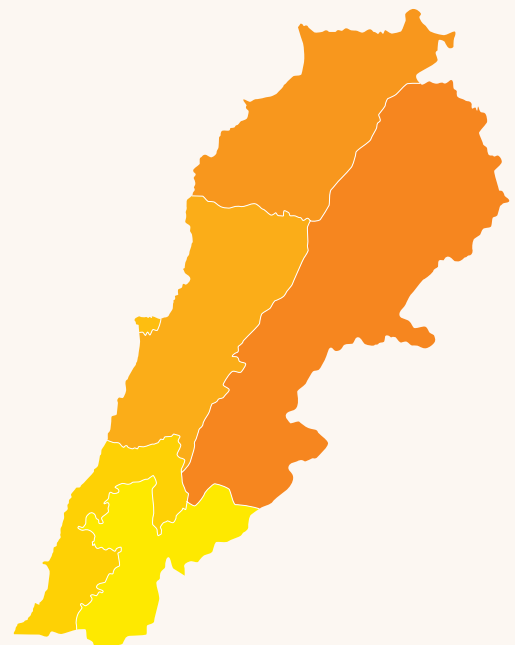


Table 1: No. of towns and municipalities by Qada'a

Source: Official Gazette- Ministry of the Interior and Municipalities

Qada'a/ Mohafaza	No. of towns & villages	# of municipalities in the 1998 elections	# of municipalities in the 2004 elections	# of municipalities in the 2010 elections	# of municipalities in the 2004 elections
Beirut	1 (12 neighborhoods)	1	1	1	1
Jbeil	83	20	35	37	39
Kessrouan	67	39	48	52	54
Matn	96	43	48	51	54
Baabda	63	43	45	45	46
Aley	72	51	55	55	57
Shouf	96	67	72	73	74
Mount Lebanon Mohafaza	477	263	303	313	324
Zahle	39	27	29	29	29
Western Beqa'a	35	25	28	30	31
Rashaya	27	26	26	26	26
Beqa'a Mohafaza	101	78	83	85	86
Baalbeck	105	43	53	64	74
Hermel	33	2	5	6	8
Baalbeck-Hermel Mohafaza	138	45	58	70	82
Saida	53	29	42	46	47
Tyre	70	20	56	60	62
Jezzine	56	28	35	35	37
South Mohafaza	179	77	133	141	146
Nabatieh	42	31	38	39	39
Bint Jbeil	36	22	36	36	36
Marjeyoun	32	14	26	26	26
Hasbaya	20	14	15	15	16
Nabatieh Mohafaza	130	81	115	116	117
Tripoli	3	3	3	3	3
Koura	46	30	34	34	36
Batroun	69	19	22	24	29
Bsharri	21	10	11	11	12
Zgharta	50	28	31	31	31
Mennieh-Dennieh	48	18	25	33	34
North Mohafaza	237	108	126	136	145
Akkar Mohafaza	163	47	86	102	128
Total in Lebanon	1,426	700	905	964	1,028

The total number of municipalities is **1028**

with **12,219** members.

2889 Mukhtars

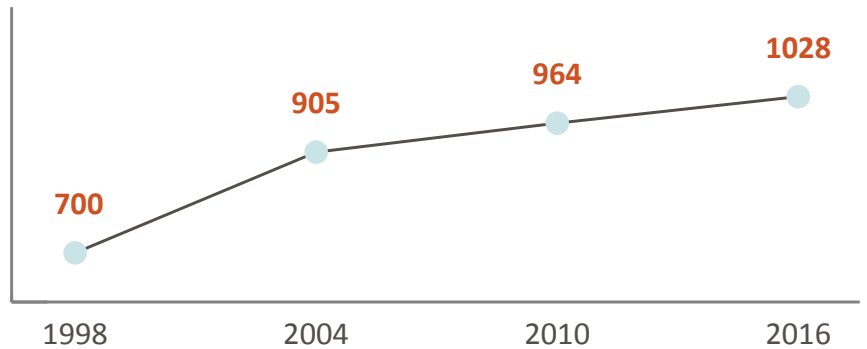
4086 Ikhtiyariah members

56 Municipal Unions including **656** Municipalities



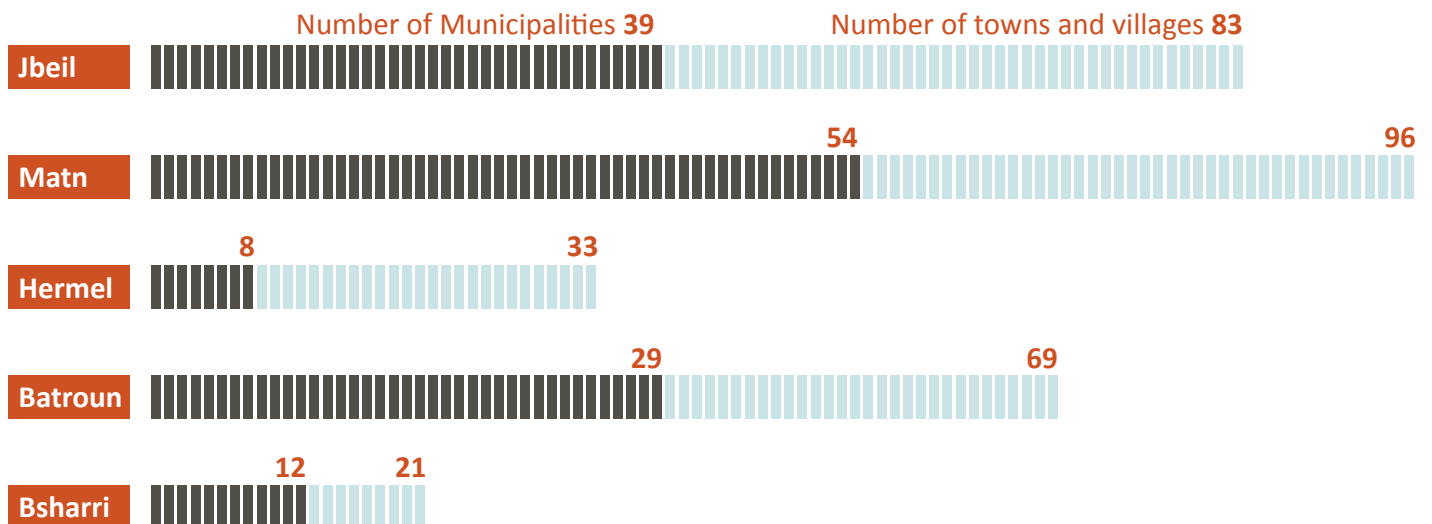
NOTE THAT:

- In the 1998 municipal elections, for the first time since 1963, almost half of the towns and villages of Lebanon were granted municipal councils (700 municipalities against 1426 towns.)



- It should also be noted that all 36 towns in the Qada'a of Bint Jbeil and all three towns in the Qada'a of Tripoli have municipalities.

The highest number of municipalities introduced between 1998 and 2016 was in the Mohafaza of Akkar and totaled 81



Dissolution of Municipalities

According to Articles 22, 23, 24 and 25 of the Legislative Decree No. 118 dated June 30, 1977 (Law of Municipalities), a municipal council may be dissolved or considered dissolved in the following two cases:

- By a duly reasoned decree formulated in the Cabinet upon the proposition of the Minister of the Interior and Municipalities in the case where the municipal council commits recurrent substantial violations that prove to be detrimental to the interest of the municipality.
- If the municipal council loses at least half of its members due to death or resignation (resignation is usually submitted to the governor or Qaem Maqam) or if its election is annulled by an official ruling. The Minister of the Interior and Municipalities shall announce the dissolution of the council within maximum of one week from notifying the Ministry of the Interior and Municipalities thereof. Should the municipal council be dissolved or considered dissolved, a new council should be elected within a two-month period from the date of the dissolution decree/decision (although the government has not abided by this period and many councils remain dissolved for months or even years). In such a case, the Qaem Maqam, the Head of the Division at the Qaem Maqamiyah, the Governor, or the General Secretary at the Mohafaza Center may take on the duties of the municipal council until the election of a new municipality, pursuant to a decision issued by the Minister of Interior and Municipalities. If the municipality is dissolved six months before the expiry of its tenure, no elections will be held.



Municipal Revenues

Municipalities have three sources of revenues:

- **Direct revenues:**

The municipality collects from residents fees and taxes on the houses and the industrial, commercial and artisanal enterprises within its boundaries, in addition to fees on construction permits and investment.



- **Indirect revenues**

The fees are collected indirectly for the account of municipalities by EDL and the Ministry of Telecoms and include a 10% surtax on telephone and electricity bills of subscribers within the boundaries of each municipality. While telephone revenues are later paid to municipalities, EDL has been refusing to pay the municipal share of electricity bills because the municipalities are indebted to EDL for street lighting and no clearing has been made to determine each party's dues.

Since the introduction of mobile phones, a share of mobile revenues has been assigned to municipalities.



- **Independent Municipal Fund transfers**

Taxes such as the built property tax, income tax, customs tax and insurance and real estate fees are collected by the state for the account of municipalities and deposited in the Independent Municipal Fund.



The Independent Municipal Fund was established pursuant to Decree no. 1917 dated 6/4/1979. The taxes that constitute the revenues of the IMF include customs fees and income and real estate fees.

Relying on the size of registered population as a basis to set each municipality's share of the Independent Municipal Fund is unfair to those municipalities where the number of registered inhabitants is much lower than that of actual residents. Moreover, relying on the value of collected revenues can harm small or newly established municipalities, which fail to conduct the required collection, either for lack of staff or for other economic reasons.

Municipalities' shares of the Independent Municipal Fund transfers and the mobile-phone revenues

The municipal councils elected in May 2010 have obtained their shares from the Independent Municipal Fund for the years 2008 to 2014 as well as their dues from the mobile phone revenues for the period between 1/1/2010 and 31/5/2014. These shares totaled LBP 3,631 billion distributed to both municipalities and municipal unions as illustrated in Table 2.

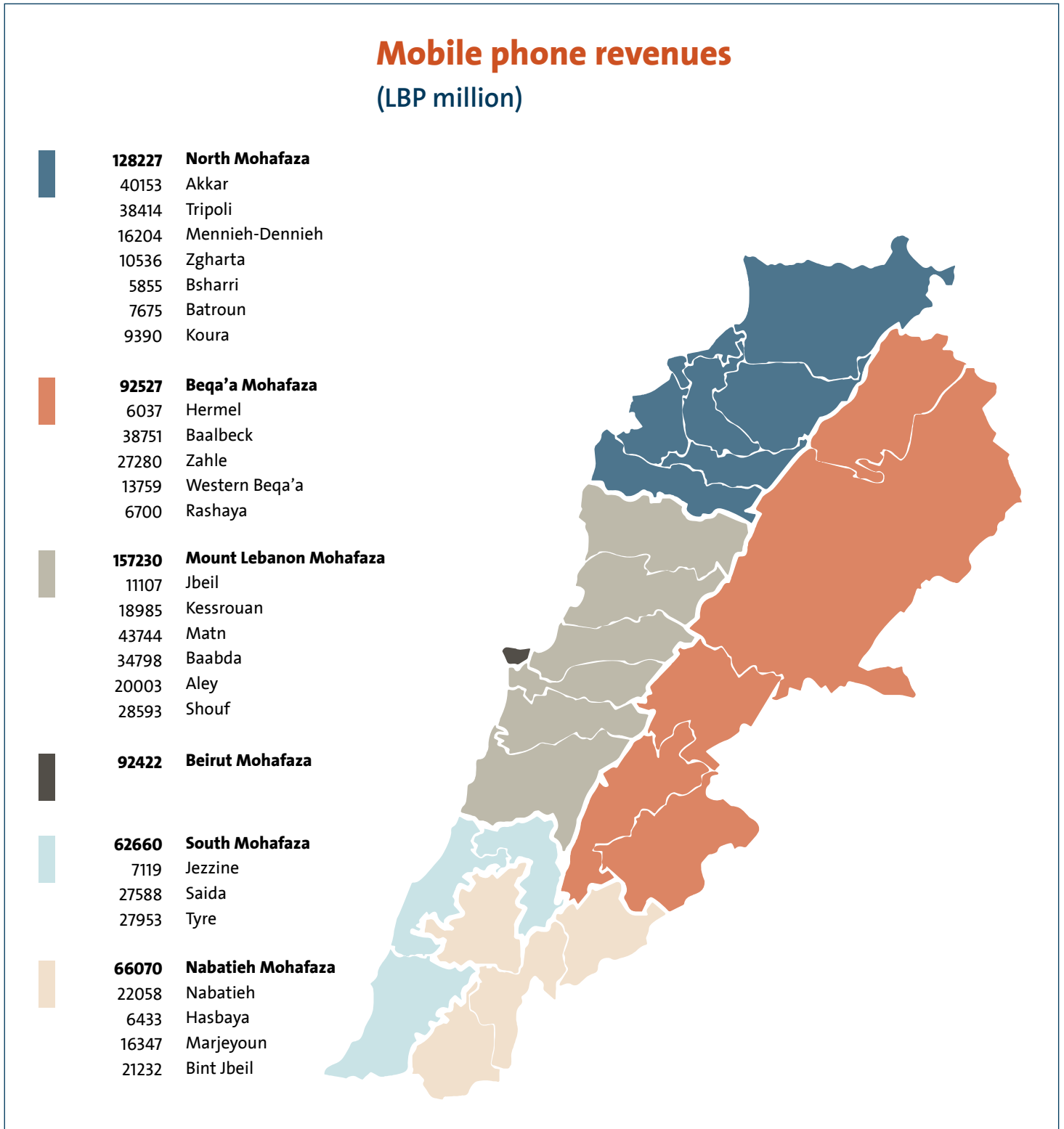


Table 2: Municipalities' shares of IMF transfers (2008-2014) and mobile phone revenues (LBP million)

Source: Official Gazette- Ministry of the Interior and Municipalities

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Beirut		36,849	57,229	67,065	61,212	72,952	62,534	74,859	92,422	525,122
Mount Lebanon Mohafaza - Qada'a of Baabda										
Baabda- Loueizy	15	793	975	1,293	1,378	1,626	1,593	1,344	1,769	10771
Arsoun	9	40	53	61	54	62	61	65	101	497
Btekhmay	9	72	92	105	94	106	103	104	177	853
Burj el-Barajneh	21	1,112	1,438	1,699	1,485	1,757	1,879	1,947	3,450	14,767
Bzebdine	12	112	148	170	151	177	177	187	304	1426
Bsaba	9	33	41	52	49	58	66	55	70	424
Betshay and Merdasha	9	48	73	81	79	107	130	119	165	802
Baaleshmay	12	132	170	195	175	199	213	193	295	1572
Bmariam	9	56	74	85	77	92	92	94	151	721
Tarshish	12	88	115	134	121	144	146	151	233	1132
Jwar El-Haouz	9	36	48	56	50	58	58	62	101	469
Jouret Arsoun	9	11	14	17	15	17	17	18	29	138
Haret Hreik	18	1,289	1,382	1,563	1,356	1,649	1,774	1,663	3,341	14,017
Hazmieh	12	716	756	1,008	1,100	1,267	1,531	1,570	1,739	9687
Hasbaya	9	33	42	49	42	49	50	53	83	401
Hadath	18	1,342	1,559	1,827	1,615	2,015	2,472	2,191	3,260	16,281
Hammama	15	266	350	404	352	401	434	444	630	3281
Khreibeh	9	29	37	43	39	47	47	48	81	371
Deir el-Harf	9	34	45	49	40	49	54	57	84	412
Ras el-Harf	9	48	64	74	65	74	75	79	124	603
Ras el-Matn	15	269	341	379	333	385	397	399	674	3177
Rouweiset el-Ballout	9	50	68	80	72	84	86	92	146	678
Chbanieh	12	150	191	233	192	193	206	214	286	1665
Chouit	12	83	111	131	105	116	115	122	222	1005
Shiyyah	18	1,106	1,380	1,582	1,345	1,884	2,156	1,690	2,336	13,479
Salima	12	137	178	201	183	214	218	232	359	1722
Arayya	12	133	168	199	170	187	206	212	329	1604
Aabadiyeh	15	398	442	494	427	539	569	549	741	4159
Arbanieh- Delbieh	9	59	75	87	78	89	90	95	153	726
Ghoubaury	21	2,783	4,327	4,667	3,208	4,143	4,483	3,634	5,852	33,097
Falougha- khalwat Falougha	12	184	231	264	232	256	266	247	390	2070
Furn Chebbak- Ain Roummaneh- Tahwitet Nahr	18	1,059	1,216	1,246	1,134	1,476	1,732	1,678	2,665	12,206
Qoubbei	12	99	127	148	133	155	164	175	235	1236
Kortada	9	20	26	28	25	30	32	30	40	231
Qernayel	15	186	237	284	218	265	263	269	419	2141
Qrayyeh	9	46	62	73	64	72	72	71	112	572
Qousaybeh	9	37	48	55	48	56	56	58	98	456
Qala'a	9	40	52	608	60	69	71	69	82	1,051
Kfarselwan	12	128	175	204	177	207	208	216	331	1646
Kfarshima	15	288	361	418	372	447	488	468	759	3,601
Kneisseh	9	14	16	19	16	18	17	18	30	148
Mreijeh, Tahwitet el-Ghadir, El-Laylaki	15	669	774	1,132	990	856	1,186	897	1,346	7,850
Wadi Shahrour Al-Souffi	12	133	166	188	165	193	209	217	349	1620
Wadi Shahrour Al-Oulia	12	135	178	208	232	211	216	224	559	1,963
Haret El-Sett	9	44	54	60	52	55	61	59	98	483
Qada'a of Baabda		14540	18480	21,953	18,368	22,154	24,539	22,379	34,798	177211

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Mount Lebanon Mohafaza - Qada'a of Jbeil										
Jbeil	18	743	892	1,080	984	1,141	1,345	1,405	1,862	9452
Eddeh	9	44	51	51	48	56	61	67	119	497
Ehmej	12	145	187	218	189	222	228	235	369	1793
Bejjeh	9	61	117	91	230	91	89	92	169	940
Blat and its ancillaries	12	217	287	332	237	305	480	327	479	2664
Tartej	12	105	138	161	143	167	167	172	281	1334
Jaj	12	125	168	195	172	202	202	212	339	1615
Halat	12	188	273	309	274	313	422	472	463	2714
Aqoura	15	190	253	293	259	303	311	330	517	2456
Amshit	15	322	381	439	489	437	502	542	912	4024
Annaya and Kfarbaal	9	26	30	34	29	31	33	34	46	263
Fatri	9	37	51	90	53	60	59	61	116	527
Fidar	9	93	102	112	106	126	157	167	146	1009
Qartaba	15	321	421	487	430	499	505	532	839	4034
Lassa	15	164	219	255	228	269	267	276	451	2129
Laqlouq	9	51	68	79	71	83	86	93	137	668
Mghairy	9	58	76	88	78	92	92	99	157	740
El-Monsef	9	53	69	81	71	87	93	106	206	766
Mayfouq El-Qattara	12	101	115	131	116	134	136	143	225	1101
Nahr Ibrahim	9	143	157	221	197	190	151	81	338	1478
Lehfed	9	61	78	91	81	96	95	98	156	756
Ain el-Ghoueiby	9	43	57	65	57	68	67	72	112	541
Al-Majdal	9	62	83	97	86	100	101	107	168	804
Yanouh and Houdeina	9	60	80	93	83	97	98	104	165	780
Mazraat Es-Siyad	12	84	108	120	106	123	125	132	199	997
Ras Osta	9	47	63	77	69	82	84	87	133	642
Almat, Almat Jnoubieh	15	174	233	271	241	284	286	306	479	2274
Afqa	12	81	108	176	112	133	134	145	221	1110
Bechtelida	9	56	75	88	79	93	93	99	154	737
Mshan	9	52	70	82	74	87	90	97	145	697
Hjoula	9	51	68	79	70	82	82	88	136	656
El-Hsoun	9	39	49	59	51	59	58	64	108	487
Hosrayel	9	57	61	69	59	72	83	81	93	575
Barbara	9	44	51	66	58	62	73	75	97	526
Meshmash	9	74	97	112	100	117	119	122	200	941
Al-Ghabet & Al-Ruwais	9	21	27	32	28	34	35	37	55	269
Ghalboun	9	42	56	65	109	120	95	73	111	671
Mazarib and Arasta	9						41	44	69	154
Hsarat	9						81	85	135	301
Qada'a of Jbeil		4235	5419	6389	5867	6517	7226	7362	11107	54122
Mount Lebanon Mohafaza - Qada'a of Chouf										
Beiteddine	12	112	148	186	174	183	180	179	219	1381
Bater	12	105	139	168	145	167	172	183	306	1385
Barouk- Fraides	15	267	352	417	368	429	430	459	767	3489
Batfloun	12	101	131	145	128	149	152	164	294	1264
Barja	18	778	1,029	1,215	1,090	1,278	1,279	1,339	2,259	10267
Breeh	12	138	182	219	180	209	208	224	348	1708
Bsaba	12	90	114	132	116	138	145	152	272	1159
Bchatfine	12	85	112	129	114	131	130	140	246	1087

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Botmeh	9	61	81	94	84	97	96	103	179	795
Baasir	12	114	153	182	167	199	200	203	352	1570
Baadaran	12	101	134	155	140	163	165	175	283	1316
Baaqleen	15	420	540	606	536	615	645	704	1,264	5330
Bireh	12	85	112	132	118	137	135	144	229	1092
Jahiliyah	12	135	179	212	190	219	219	235	398	1787
Jeba'a	9	73	91	105	87	96	96	101	191	840
Jadra	9	53	63	76	76	89	93	105	116	671
Jdeidet Shouf	9	70	92	127	111	124	139	123	253	1039
Joun	15	185	243	275	246	281	293	304	493	2320
Jiyveh	15	256	340	407	381	453	519	533	721	3610
Haret Jandal	9	27	32	38	33	35	37	39	55	296
Hasrout	9	63	82	95	83	105	111	110	170	819
Khraibeh	12	64	126	151	135	158	160	170	285	1249
Darayya	15	156	206	243	213	244	242	265	438	2007
Damour	18	502	664	825	661	747	769	823	1,232	6223
Debbiyeh	12	101	137	162	169	199	198	191	232	1389
Dalhoun	12	82	104	123	108	122	122	130	225	1016
Dmit	9	67	86	104	91	100	105	107	206	866
Deir Dourit	12	91	121	140	125	146	145	155	241	1164
Deir el-Qamar	18	523	705	803	684	784	777	830	1,361	6467
Deir Kousheh	9	28	37	43	39	45	44	47	86	369
Rmeily	12	161	225	254	217	245	249	269	415	2035
Zaarourieh	12	110	146	170	151	175	175	188	314	1429
Sibleen	9	88	120	197	170	189	223	219	264	1470
Sarjbal	9	54	71	82	73	84	86	92	148	690
Semqaniyeh	9	62	81	103	98	108	117	120	244	933
Chehim	18	806	1,056	1,238	1,099	1,292	1,311	1,391	2,340	10533
Dahr El-Mghara	9	22	28	32	34	40	35	36	55	282
Anout	12	124	163	196	176	203	206	224	404	1696
Atrin	9	57	76	88	78	90	91	97	166	743
Ammatour	12	124	167	193	174	209	211	223	351	1652
Ammiq	9	21	28	32	28	33	33	36	54	265
Ainbal	12	101	133	151	133	155	156	167	176	1172
Ain Zhalta	15	154	202	240	220	255	258	277	441	2047
Ain wou Zain	9	54	71	82	72	89	90	90	196	744
Ain Qani	9	64	85	98	86	99	99	107	193	831
Gharifeh	15	196	261	294	250	291	290	320	519	2421
Fawara	9	37	49	59	53	61	65	68	104	496
Ketermaya	15	350	447	528	458	521	522	522	896	4244
Kfarfaqoud	12	117	157	182	159	183	182	193	335	1508
Kahlounieh	9	53	66	76	66	77	77	82	151	648
Kfarhim	12	113	149	167	150	177	179	188	376	1499
Kfarqatra	12	114	150	175	257	182	181	195	309	1563
Kfarnabrakh	15	206	276	324	291	341	338	360	588	2724
Kfarniss	9	53	70	80	72	83	831	88	141	1418
Kneisseh	9	32	43	58	52	60	59	64	100	468
Majdal M'oush	12	109	143	165	147	171	171	187	290	1383
Mukhtara	9	68	92	106	92	107	107	114	193	879
Mrosti	9	62	81	91	85	98	98	104	177	796

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Mazboud	12	154	197	233	211	246	256	273	464	2034
Mazraat Shouf	15	233	310	363	365	368	366	392	662	3059
Mazraat Dahr el-Meshref	9	66	96	112	92	102	102	107	172	849
Meshref	9	56	68	84	64	73	83	76	88	592
Mtolleh	9	65	87	100	89	104	101	107	171	824
Maasser Beiteddine	9	47	62	73	63	73	71	76	123	588
Maasser el-Shouf	15	173	230	250	220	257	256	271	438	2095
El-Mghaireh	12	121	166	193	167	193	196	209	347	1592
Naameh, Haret el-Naameh	15	275	442	560	470	539	477	456	836	4055
Niha	15	191	247	286	243	279	276	299	481	2302
Wadi el-Sit	9	48	63	81	71	83	84	88	136	654
Werdaniyeh	12	136	177	201	179	222	228	239	375	1757
Warhanieh	9	54	73	87	77	89	88	95	163	726
Bourjayn and Mraijat	12	75	99	122	107	125	129	138	214	1009
Ain El-Hawr	9	39	51	60	53	62	61	65	103	494
Alman & Mazraat El-Barghoutieh	9				131	95	95	118	159	598
Qada'a of Chouf		10178	13539	15975	14335	16370	17315	17467	28593	133772

Mount Lebanon Mohafaza - Qada'a of Aley

Aley	18	971	1,279	1,474	1,235	1,504	1,694	1,534	2,276	11967
Eghmid	9	68	89	103	85	103	105	112	166	831
Btater	15	213	260	310	264	315	325	338	520	2545
Bhamdoun el-Baldeh	15	180	242	303	263	286	295	302	395	2266
Bhamdoun el-Mhatta	9	162	201	268	232	249	246	205	229	1792
Bdadoun	12	112	141	159	142	165	162	167	303	1351
Badghan	9	52	67	79	66	83	85	83	137	652
Bsatin	9	49	60	79	76	82	76	93	200	715
Bsous	12	122	165	187	156	201	194	197	337	1559
Bshamoun	15	402	406	536	492	549	611	588	809	4393
Bkheshtay	9	45	54	61	55	63	62	72	120	532
Btaloun	9	32	41	54	43	50	48	53	66	387
Bleibel	9	38	46	56	55	73	81	67	99	515
Bmekkine	9	34	42	51	45	55	59	55	89	430
Bmahray	9	52	69	79	67	79	83	87	130	646
Bennieh	9	64	83	92	87	104	106	108	168	812
Baisour	15	297	390	441	439	499	458	483	831	3838
Houmal	9	51	66	85	73	88	100	103	164	730
Dfoun	9	54	72	81	70	82	85	88	136	668
Dqoun	9	38	51	62	54	63	64	69	105	506
Deir Qoubel	9	104	112	134	118	195	166	167	264	1260
Rechmaya	15	174	228	260	224	260	251	266	452	2115
Remhala	9	84	112	125	107	128	132	132	217	1037
Ramlieh	9	55	73	83	73	85	90	95	150	704
Rouwayset Neeman	9	35	46	53	46	54	55	57	89	435
Souk el-Gharb	12	113	140	153	153	178	179	182	268	1366
Sharoun	15	178	236	271	234	284	288	304	475	2270
Shanay	9	74	84	98	85	107	104	125	187	864
Shartoun	12	84	110	126	99	114	114	121	195	963
Shemlan	9	62	77	88	74	85	90	87	116	679
Choueifat	18	1,248	1,593	2,032	1,823	2,431	3,034	2,663	3,852	18,676
Sawfar	12	112	148	166	143	168	181	181	262	1361

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Aabey, Ain Drafil	15	152	202	231	203	236	243	260	424	1951
Aramoun el-Gharb	15	341	370	494	427	745	692	652	966	4687
Aitat	12	114	132	151	136	169	178	184	292	1356
Ainab	9	74	90	100	91	110	126	126	147	864
Ain Jdideh	9	32	41	58	56	62	70	60	87	466
Ain el-Saydeh	9	12	16	19	16	19	21	22	31	156
Ain Dara	15	203	266	305	268	314	318	322	573	2569
Ain Rummaneh	9	10	16	19	18	24	27	25	22	161
Ain Onoub	12	147	188	215	174	205	211	239	356	1735
Ain Ksour	9	26	32	40	34	37	38	40	71	318
Ghaboun	9	56	75	86	76	90	92	98	154	727
Qmatieh	12	147	190	236	204	232	227	253	399	1888
Kahhaleh	15	217	234	287	236	300	290	277	383	2224
Kfraamey	9	46	61	70	53	61	62	65	106	524
Kfarmatta	15	174	229	262	232	278	292	302	485	2254
Kaifoun	9	73	84	104	93	103	86	101	187	831
Majdal Baana	12	159	179	211	217	239	238	240	357	1840
Mejdlaya	12	118	156	183	161	188	189	193	322	1510
Meshferi	12	79	106	122	110	132	132	139	224	1044
Mansourieh, Ain el-Marj	9	65	83	96	76	97	95	102	155	769
Baawertah	9	59	76	80	82	99	104	112	162	774
Rahmeh	9	13	16	19	15	16	18	20	27	144
Taazanieh	9	29	32	47	34	39	38	39	56	314
Selfaya	9			78	69	80	81	86	134	528
Serhmoul	9				39	45	44	50	76	254
Qada'a of Aley		7705	9657	11662	10298	12702	13535	13191	20003	98753

Mount Lebanon Mohafaza - Qada'a of Kessrouan

Jounieh, Haret Sakhr	18	1,912	2,240	2,416	2,234	3,033	3,424	3,069	4,275	22,603
Ballouneh	9	143	166	200	208	247	300	284	402	1950
Bqaatouta	9	53	70	83	73	86	104	112	141	722
El-Bouar	12	153	179	201	169	191	213	246	368	1720
Jdeideh, Harharaya, Qottin	9	66	86	98	88	102	104	106	173	823
Jeita	9	152	183	210	181	206	245	263	256	1696
Jouret Bedran	9	18	24	28	23	28	30	30	49	230
Jouret Termous	9	25	33	38	33	39	42	43	63	316
Hrajel	15	257	336	394	348	403	412	438	648	3236
Hossain	9	19	25	29	28	34	32	33	52	252
Hiyata	9	24	32	37	33	38	38	41	68	311
Darayya	9	43	52	59	52	59	61	63	100	489
Daroun, Harissa	12	173	214	244	219	252	259	287	441	2089
Dlebta	9	72	93	110	99	114	117	121	190	916
Zouq Mosbeh	12	652	753	862	684	950	1,276	1,061	1,433	7671
Zouq Mikhael	15	800	840	1,056	908	1,118	1,363	1,129	1,566	8780
Raasheen	12	74	96	113	100	118	124	129	218	972
Raifoun	9	85	119	143	126	135	150	152	196	1106
Shaileh	9	98	129	152	136	170	202	180	341	1408
Chnanaair	9	51	60	70	62	72	81	83	112	591
El-Safra	9	179	196	711	176	200	240	241	395	2338
Tabarja & Kfaryassine	12	276	295	400	425	486	554	507	223	3166
Adma and Dafne	9	122	152	244	199	187	254	207	46	1411

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Ajaltoun	12	247	286	315	280	325	362	367	580	2762
El-Aazra and El-Aazr	9	34	43	49	44	51	51	53	84	409
Aramoun	9	44	58	65	56	64	63	68	100	518
Ashqout	12	198	239	273	241	238	253	255	485	2182
Ouqeibeh	12	158	185	207	187	225	228	244	389	1823
Ain Rihaneh	9	58	68	80	125	81	88	117	118	735
Aintoura	9	66	80	89	80	91	103	113	163	785
Ghbaleh	12	80	104	119	105	123	126	133	214	1004
Ghazir	15	556	695	837	649	762	881	840	1,101	6321
Ghosta	15	172	223	253	219	258	269	287	443	2124
Ghineh	9	42	54	61	52	62	66	68	114	519
Farayya	12	134	165	195	181	220	243	244	307	1689
Faitroun	9	139	174	195	180	211	238	241	218	1596
Qlayaat	12	151	187	207	179	211	241	237	313	1726
Kfardeblian	15	493	573	751	689	732	835	780	675	5528
Al-Kfour	9	115	135	150	133	152	159	162	239	1245
Al-M'aisra	9	50	63	74	64	75	80	85	121	612
Mayrouba	12	103	138	170	148	164	166	173	263	1325
Yahshoush	12	117	153	176	156	181	181	190	318	1472
Baqaatet Ashqout	9	45	57	64	56	65	67	71	103	528
Wata el-Jawz	9	35	44	51	47	57	59	57	79	429
Fatqa	9	72	78	90	83	102	124	107	121	777
Zaaitra	9	44	57	66	57	67	67	71	113	542
Chahtoul & Jouret Mehad	9	51	68	77	66	77	79	83	129	630
Batha	9	38	47	54	48	57	58	60	98	460
Zeitoun	9	39	47	43	42	52	52	54	76	405
Ghedras	9	30	33	38	34	40	46	47	76	344
Bzoummar	9	28	37	43	41	51	53	55	87	395
Kfertay- Kessrouan	9	13	17	39	49	54	88	96	35	391
Baqaatet Kenaan	9						39	42	67	148
Qada'a of Kessrouan		8,799	10,481	12,729	10,895	13,116	14,990	14,225	18,985	104,220

Mount Lebanon Mohafaza- Qada'a of Matn

Jdeideh- Bouchrieh- Sed	21	3,636	3,716	3,968	3,269	3,588	4,265	4,287	6,152	32,881
Antelias- Naqqash	15	1,033	1,142	1,307	1,140	795	380	1,952	2,779	10,528
Bteghrine	15	189	234	767	238	277	289	309	482	2785
Bourj Hammoud	21	2,651	3,243	3,701	3,197	3,717	3,935	3,967	6,597	31,008
Broummana	15	380	494	594	450	508	568	371	710	4075
Baskenta	15	341	449	495	438	520	565	589	894	4291
Bsalim- Mezher- Majzoub	12	254	315	406	221	439	334	325	770	3064
Baabdat	12	218	250	298	277	310	373	376	485	2587
Bekfaya- Mhaidthe	15	324	398	425	402	457	508	521	929	3964
Byaqout	9	153	155	161	130	152	133	176	243	1303
Bayt Shabab	15	331	420	472	408	473	575	601	922	4202
Bayt el-Chaar, Mazraat el-Hadira	9	212	218	232	190	219	293	313	420	2097
Beit Mery	15	505	528	588	561	635	725	684	1,036	5262
Ain Saadeh	9	207	246	292	302	220	354	346	333	2300
Jal el-Dib, Bqennaya	15	719	857	911	735	932	1,206	1,086	1,376	7822
Khenshara and Jouar	15	178	225	255	225	262	281	292	465	2183
Dekwaneh, Mar Roukoz, Dahr el-Housssein	15	1,064	1,269	1,312	1,043	1,426	1,742	1,498	2,977	12,331

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
El-Dwar	9	39	52	66	63	69	63	67	132	551
Rabieh	9	253	229	251	195	250	331	319	314	2142
Roumieh	12	215	234	224	208	246	211	309	342	1989
Zar'oun	9	30	41	49	44	53	54	56	89	416
Zalqa, Amarat Chalhoub	15	523	905	1,106	1,041	1,204	1,218	1,104	2,067	9168
Zekrit	9	69	80	90	78	108	146	148	188	907
Saqiyat Misk, Bhorsaf	12	140	173	184	162	228	280	262	411	1840
Sin el-Fil	18	1,391	1,651	1,938	1,692	1,246	705	2,226	2,964	13,813
Choueir, Ain Sendyani	15	275	350	438	389	452	473	502	754	3633
Dbayyeh, Zouk el-Kharab, Haret el-Bellaneh, Awkar	15	610	800	945	768	946	2,525	2,566	1,290	10450
Dahr el-Sawwan	9	39	87	131	119	146	167	177	187	1053
Airoun	9	18	25	29	26	30	309	32	57	526
Ain Sofsaf, Mar Mikhael. Bnabil	9	42	57	69	60	70	70	73	132	573
Aintoura	15	172	246	282	251	294	298	308	510	2361
Ghabet Bologna, Wata el-Mrouj	9	44	55	62	54	63	67	72	116	533
Fanar	9	281	302	314	241	162	67	179	688	2234
Gornet Chehwan, Ain Aar, Beit el-Kekkou, Hbous	12	405	489	594	529	711	1,043	918	1,120	5809
Qaaqour	9	63	84	98	85	98	104	102	175	809
Qonnabet Broummana	15	63	74	78	64	87	109	81	113	669
Kfertay	9	11	14	21	18	22	24	25	39	174
Kfar Aaqab	9	37	40	41	35	50	58	56	94	411
Mar Chaaya, Mazkeh	9	75	78	89	43	88	100	107	138	718
Mar Moussa, El-Douar	9	20	34	35	48	48	51	52	64	352
Mtein	14	210	297	345	307	354	368	391	587	2859
Mrouj	12	91	116	132	115	131	124	132	241	1082
Mazraat Yashouh	12	227	264	325	300	340	423	274	646	2799
Mansourieh, Mkalles, Daychounieh	12	700	758	870	804	911	1,128	658	1,422	7251
Nabay	12	131	174	193	144	191	156	165	332	1486
Marjaba	9	31	42	48	41	47	46	51	91	397
Majdal Tarshish	9	27	35	42	36	42	42	43	69	336
El-Ghabeh	9	20	28	30	22	26	29	31	55	241
El-Ouyoun	9	15	26	32	35	57	57	38	56	316
Dik el-Mehdi, Deir Tamish	9	87	119	128	120	130	141	155	320	1200
El-Atshaneh	9	18	24	28	24	73	82	42	48	339
Hemlaya	9				68	128	85	99	130	510
Gornet el-Hamra	9					80	97	103	134	414
Mtaieb	9					35	37	39	59	170
Qada'a of Matn		18,767	22,142	25,491	21,455	24,146	27,814	29,655	43,744	213,214
North Lebanon Mohafaza - Qada'a of Tripoli										
Tripoli	24	11,376	14,536	16,929	15,071	17,814	18,246	18,648	30,414	143,034
Mina	21	2,595	3,314	3,894	3,470	4,011	4,093	4,157	7,051	32,585
Qalamoun	15	307	386	444	449	573	514	524	949	4146
Qada'a of Tripoli		14,278	18,236	21,267	18,990	22,398	22,853	23,329	38,414	179,765
North Lebanon Mohafaza - Qada'a of Batroun										
Batroun	15	452	550	646	586	689	763	661	1,222	5569
Jdabra	9	19	24	29	23	30	30	29	58	242
Eddé	9	33	46	54	47	54	53	55	108	450
Asia	9	52	69	77	68	79	81	81	129	636

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Bshaaleh	12	84	111	126	107	120	122	124	197	991
Bqesmayya	9	46	59	68	59	69	69	72	114	556
Jran	9	27	36	43	38	44	39	41	107	375
Tannourin	18	593	786	911	709	823	822	857	1,398	6899
Hamat	12	144	179	199	170	190	190	191	327	1590
Hardine, Beit Kassab	12	84	112	129	113	134	132	138	223	1065
Douma	15	171	224	257	230	265	260	270	455	2132
Ras Nahach	12	76	101	170	106	126	128	134	231	1072
Zan	9	39	51	58	50	59	60	61	112	490
Selaata	9	80	61	59	47	80	88	59	77	551
Chekka	15	424	735	949	737	598	951	647	875	5916
Abrine	12	96	125	144	128	148	147	149	280	1217
Kouba	9	50	65	70	61	72	74	75	132	599
Kfarhelda	9	56	74	85	74	85	86	89	167	716
KfarAbida	9	76	105	128	114	134	123	108	220	1008
Kfour el-Arabi	12	82	110	126	110	128	127	133	217	1033
Heri	9	110	88	119	98	102	130	109	135	891
Kfarhay	9	35	45	50	44	52	52	53	96	427
Shebtine	9	53	70	80	69	80	82	84	150	668
Kour	9	52	69	78	68	80	81	82	135	645
Deir Bella	9			60	54	63	63	66	105	411
Chatin	12			9	95	111	110	117	185	627
Thoum	9					33	33	34	55	155
Bayt Chlala	9						50	53	84	187
Mahmerch	9						48	51	81	180
Qada'a of Batroun		2934	3895	4724	4005	4448	4994	4623	7675	37298

North Lebanon Mohafaza - Qada'a of Bsharri

Bsharri	18	726	980	1,142	1,015	1,187	1,202	1,259	2,030	9541
Barhalyoun	9	71	95	105	91	108	111	116	182	879
Baz'oun	12	136	180	214	189	218	218	230	363	1748
Beqa'a Kafra	15	161	215	245	221	309	258	272	433	2114
Bqarqasha	15	135	179	210	189	220	219	237	368	1757
Hadath el-Jebbeh	12	122	162	191	169	196	198	206	343	1587
Hadshit	15	249	328	396	352	412	410	432	709	3288
Hasroun	15	216	383	331	291	337	338	359	580	2835
Tourza	12	100	132	155	139	161	159	168	276	1290
Qnat	12	81	106	123	108	127	129	137	214	1025
Abdine	9	48	62	71	65	77	79	82	153	637
Ban	12			111	104	123	123	130	204	795
Qada'a of Bsharri		2045	2822	3294	2933	3475	3444	3628	5855	27496

North Lebanon Mohafaza - Qada'a of Zgharta

Zgharta, Ehdn	21	1,170	1,529	1,684	1,478	1,752	1,775	1,817	3,178	14,383
Ardeh	15	192	249	289	254	294	300	325	568	2,471
Aitou	9	51	67	76	68	79	80	84	136	641
Iaal	9	47	63	70	63	74	73	78	139	607
Bouhaira	9	42	56	66	58	67	67	70	113	539
Baslouqit	9	32	43	51	45	53	53	57	87	421
Bnashi'i	9	19	25	28	25	30	30	32	49	238
Toula, Aslout	9	63	84	99	87	98	97	108	162	798
Daraya, Bechnine	9	65	86	102	90	104	103	110	174	834

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Raskifa	9	29	39	53	46	53	53	55	102	430
Rachaaïne	15	178	238	283	253	292	290	314	532	2,380
Sebeel	15	114	193	228	203	238	231	247	410	1,864
Sereel	9	63	83	99	87	108	101	107	207	855
Aarbet Qozhaya	9	38	50	58	51	59	61	61	103	481
Aarjes	9	34	46	54	48	58	56	62	114	472
Ashash	9	63	84	95	83	100	99	103	165	792
Alma	12	122	162	184	169	200	204	219	346	1,606
Aintourin	9	46	61	75	66	77	76	82	147	630
Korah Bach	9	36	49	56	50	60	60	63	117	491
Karm Saddeh	9	59	79	90	81	95	94	100	179	777
Kfarhata	9	42	56	65	62	245	76	77	434	1,057
Kfar Dlaqous	9	60	83	96	86	115	118	119	222	899
Kfarzeina	9	45	58	75	65	74	75	76	178	646
Kfarsghab, Ain el-Marah	15	146	200	234	207	240	252	278	389	1,946
Kfarfou	9	28	36	43	38	44	45	47	81	362
Kfaryashit, Bseb'ol	9	33	43	51	46	62	67	59	123	484
Mejdlaya	9	72	103	111	98	124	136	160	314	1,118
Meryata, Qadiriya	15	219	289	334	298	354	352	383	608	2,837
Mazraat Al-Touffah	9	61	81	98	87	102	101	71	184	785
Miziara, Harf, Sakhra	15	253	328	377	329	384	391	417	680	3,159
Haret el-Fouwar	12	114	147	168	150	176	176	185	295	1,411
Qada'a of Zgharta		3,536	4,710	5,392	4,771	5,811	5,692	5,966	10,536	46,414

North Lebanon Mohafaza - Qada'a of Akkar

Halba	18	436	574	639	570	665	676	731	1,266	5557
Bebline, El-Abdeh	21	831	1,090	1,267	1,116	1,300	1,338	1,426	2,231	10599
El-Bourj	12	82	108	128	114	133	132	141	236	1074
Bourj el-Arab	9	58	76	82	72	86	90	93	151	708
Berqayel	18	446	592	683	608	722	721	767	1,241	5780
Bazzal	12	102	135	158	161	186	165	195	285	1387
Bezbina	12	133	176	213	183	215	219	232	362	1733
Bqarzla	15	161	213	236	209	248	223	237	439	1966
Bayt Mellat	12	139	180	179	158	228	217	228	381	1710
El-Bireh	15	287	382	433	388	453	456	496	787	3682
Beino, Qboula	15	202	265	293	261	310	305	320	531	2487
Tikrit	15	274	364	431	382	445	456	483	763	3598
Tal Bireh	12	96	127	153	136	163	160	172	279	1286
Tal abbas el-Gharbi	12	134	179	212	186	211	213	227	354	1716
Talmeeyan	15	140	186	214	189	221	238	254	373	1815
Tliil	9	62	78	67	59	96	101	107	180	750
Jebraïel	12	103	136	154	131	151	155	166	264	1260
Jdeidet el-Joumeïh	12	122	162	181	160	202	202	216	402	1647
Jdeidet el-Qaitaa	15	141	188	217	192	226	226	241	397	1828
Hakour	12	85	112	114	106	123	123	132	217	1012
Houmeïra	9	35	47	53	47	56	57	67	101	463
Hissah	15	139	185	213	194	230	236	252	421	1870
Khraïbet el-Jundi	12	90	118	160	146	168	177	192	294	1345
Deïr Janine	9	40	54	63	55	63	64	68	106	513
Deïr Dloum & Zouk el-Moqachrine	9	47	58	67	58	66	68	81	119	564
Zouq el-Hosniyeh	15	123	164	210	190	224	224	240	387	1762

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Rahbe	15	337	447	509	448	528	541	571	938	4319
Zwarib	9	43	57	71	63	75	76	78	126	589
Zouk Hdara	9	50	66	74	65	76	76	82	128	617
Safinet el-Dreib	9	23	30	34	31	34	34	35	56	277
Swaysi	12	99	132	151	135	160	166	179	273	1295
Saysouq	9	30	39	46	42	49	49	51	85	391
Shan	12	85	113	127	118	139	137	146	232	1097
Chadra	15	184	243	283	248	291	295	306	501	2351
Sharbila	9	42	56	64	57	67	67	73	122	548
Sheikh Taba	12	99	131	151	134	158	155	165	295	1288
Sheikh Mohammad	12	92	120	175	156	183	189	194	329	1438
Aabboudiyeh	12	105	140	119	149	178	180	193	320	1384
Akkar El-Atiqa	18	537	705	815	710	825	855	930	1,445	6822
Andaqet	15	225	289	336	299	326	330	361	560	2726
Aaiyat	15	149	197	227	201	235	241	256	402	1908
Aidamoun, Shikhlar	12	130	172	197	177	209	214	232	363	1694
Fsiqine, Ain Echma & Ain Tanta	9	31	40	47	44	52	51	56	85	406
Fanideq	18	756	1,000	1,146	1,021	1,203	1,224	1,306	2,048	9704
Qebbet Shamra, Semmaqleh	9	40	54	61	52	61	65	70	103	506
Qbayyat	18	544	696	786	678	768	780	829	1,359	6440
Qrayyat	9	47	62	69	60	71	71	76	122	578
Karam Asfour, Beit Ghattas, Mazraat Nahriyeh	9	56	74	86	76	91	89	94	159	725
Kousha	9	58	79	96	83	97	101	109	179	802
Mar Touma	9	43	56	64	57	67	67	72	117	543
Majdala	12	94	124	134	118	139	142	151	238	1140
Mazraat Baldeh	12	73	97	156	114	128	130	141	219	1058
Mashta Hassan	15	140	185	225	197	234	236	251	401	1869
Mashha	15	194	257	270	238	88	499	313	52	1911
Meshmush	18	550	735	886	778	914	930	1,032	1,545	7370
Mqaybleh	15	110	192	222	203	250	258	277	431	1943
Miniara	15	255	335	384	340	402	393	414	745	3268
Nafiseh	9	33	43	51	45	53	53	56	96	430
Nahrieh and Boustan el-Horsh	9	11	14	17	15	18	18	19	29	141
Kuwaikhat	9	33	42	49	45	52	53	56	96	426
Ouweinat	9	46	60	75	66	78	78	84	136	623
Bayt el-Haj	9	30	40	48	43	52	52	55	87	407
Ain el-Thahab	15	381	506	566	509	615	614	655	1,024	4870
Mashta Hammoud	15	182	242	293	270	317	318	338	557	2517
Kherbet Shar	9	40	52	60	54	64	65	69	121	525
Ain el-Zayt	12	63	83	99	90	108	110	118	188	859
Wadi el-Jamous	15	265	350	394	350	413	414	439	693	3318
Doueir Aadouiye	9	28	38	45	41	49	49	54	87	391
Ain Yaacoub	12	82	105	118	132	125	120	129	208	1019
Doussa and Baghdadi	9	52	69	83	74	88	89	95	156	706
Kherbet Daoud and Kfar Al-Ftouh	9	44	58	68	62	75	77	84	129	597
Hrar	15	163	212	246	216	254	258	275	441	2065
Qabeet	15	155	207	254	226	266	268	305	452	2133
Houeish	12	114	152	174	154	184	185	195	310	1468
Kouachra	12	78	100	65	108	126	130	201	220	1028

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Mimneaa	9	51	68	81	72	86	86	89	141	674
Dabbabiyeh	9	39	52	61	56	66	66	72	117	529
Qerqouf	12	116	153	179	158	187	189	200	317	1499
Mhammara	12	108	148	176	145	176	188	197	318	1456
Ouyoun el-Ghezlan	9	24	32	36	32	38	38	41	71	312
Daoura	12	126	167	197	174	206	212	228	351	1661
Tachea	12	77	105	117	98	119	145	155	197	1013
Safinat el-Qayte'e	12	88	118	140	123	148	149	170	251	1187
Qantara	9	44	58	70	57	67	67	73	119	555
Eilat	9	65	86	97	87	106	104	111	182	838
Dahr el-Laysineh	9	32	42	47	42	48	49	53	83	396
Talleh and Shattaha	9	35	46	52	48	59	56	58	102	456
Tal Abbas Sharqi	9	33	44	53	48	54	56	61	91	440
Haizouq	12	73	96	109	98	116	119	126	207	944
Rayhaniyeh	9	43	56	57	50	68	68	77	124	543
Sindyanit Raydan	12	86	114	120	110	141	142	151	245	1109
Al-Ouyoun	9	61	79	92	81	89	98	103	153	756
Qoulayaat	15	144	192	226	199	234	252	269	407	1923
Masoudiyeh	12	66	89	101	89	109	112	119	187	872
Mqayteh, Qaabrin, Kfarmelkeh & Rmoul	12	106	142	132	115	134	138	147	227	1141
Kfartoun	15	125	164	195	172	204	217	239	353	1669
Mounseh	9	37	50	53	51	60	61	65	100	477
Qanyeh	9	59	79	88	86	99	105	115	169	800
Akroum	12	108	144	157	139	163	169	180	281	1341
Arqa	9	14	19	22	19	29	27	34	62	226
Bayt Youness	12	66	89	115	103	123	123	131	208	958
Amarat el-Baykat	9	44	58	56	50	65	67	71	139	550
Kroum Arab	9			39	36	44	44	47	74	284
Bani Sakhr	9			30	27	32	32	39	54	214
Daghleh	9			32	29	34	34	32	57	218
Majdal	9			65	59	70	70	79	120	463
Wadi Khaled	18			626	568	674	673	762	1,123	4426
Shaqdouf	9			15	13	16	16	17	27	104
Amayer and Rajm Issa	9			77	70	83	84	96	139	549
El-Qorneh	15			220	194	228	228	286	387	1543
Jermanaya and Rameh	12			12	104	125	127	140	211	719
Dahr el-Qonbor	9			9	24	28	28	30	50	169
Al-Fard	9			9	27	32	33	35	54	190
Ghzayleh	9			9	39	46	47	51	77	269
Barbara	9			9	23	28	28	31	47	166
Menjez	9			9	72	84	84	89	143	481
Edbel	9			9	86	103	104	113	200	615
Al-Hisheh	12				112	136	136	154	226	764
Khat el-Petrol	9				26	31	31	35	52	175
Rmah	9				57	67	67	73	112	376
Sahleh	9					101	96	103	169	469
Ouadeh	9					32	32	36	54	154
Haytla	9							83		83
Qada'a of Akkar		13399	17735	21535	19731	23214	23931	25700	40153	185398

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
North Lebanon Mohafaza - Qada'a of Koura										
Amioun	15	373	489	556	486	578	562	624	1,061	4729
Ajd Abrin	9	42	56	65	57	68	69	76	121	554
Anfeh	15	257	360	426	370	427	410	466	829	3545
Batroumine	9	71	89	99	86	103	100	109	231	888
Btouratij	9	56	71	81	70	89	84	100	154	705
Bednayel	9	22	29	34	31	40	38	41	66	301
Barsa	9	86	110	119	103	125	119	152	223	1037
Bziza	9	61	79	91	81	96	94	102	187	791
Bechmezzine	12	113	139	159	138	169	163	181	317	1379
Bsarma	9	69	90	103	90	108	105	113	197	875
Btorram	12	102	131	151	135	157	152	161	320	1309
Bkaftin	9	21	28	33	28	33	33	36	61	273
Dar Beeshtar	12	118	158	186	164	186	183	200	335	1530
Dar Chmezzine	9	20	26	30	26	33	32	33	58	258
Deddeh	15	216	283	333	292	343	341	378	642	2828
Ras Masqa	9	166	204	225	180	186	156	198	628	1943
Rechdibbine	9	52	65	74	64	76	74	81	144	630
Aafsdq	9	49	58	69	61	71	70	78	131	587
Ain Akrin	9	57	76	88	77	92	92	98	152	732
Fih	12	90	117	131	115	137	133	145	241	1109
Qalhat	9	73	92	113	96	101	89	123	211	898
Kaftoun	9	21	29	35	31	34	33	35	60	278
Kfarhata	9	57	74	83	72	85	81	88	180	720
Kfar Hazir	12	127	193	247	209	244	213	363	364	1960
Kfar Saroun	9	49	60	67	58	71	66	81	188	640
Kfra Hatta	15	192	257	299	262	303	296	318	573	2500
Kfarqahel	9	38	53	64	56	66	61	67	94	499
Kefrayya	9	134	151	165	139	159	141	179	263	1331
Kousba	15	258	335	383	334	396	379	406	770	3261
Majdel, Zakzouk, Wata Fares	9	39	50	57	49	58	55	63	96	467
Metrit	9	45	60	69	60	70	67	72	110	553
Btaaboura	9	34	45	51	45	53	53	58	94	433
Bdebba	9	50	65	73	65	76	75	80	125	609
Nakhleh	9	46	60	73	64	105	99	118	164	729
Aaba	9							69		69
Qada'a of Koura		3204	4182	4832	4194	4938	4718	5492	9390	40950
North Lebanon Mohafaza - Qada'a of Mennieh Dennieh										
Mennieh	21	1,198	1,587	1,862	1,663	1,954	1,959	2,095	3,512	15,830
Sir	15	320	425	498	445	522	526	558	925	4,219
Bhanine, Rihaniyeh, Mazraat Artousa	15	276	363	426	383	461	474	512	803	3,698
Bakhaoun	18	428	566	642	573	666	675	735	1,174	5,459
Beddawi	18	462	601	718	638	760	777	791	1,406	6,153
Bourj Yahoudiyeh	9	37	49	62	57	68	70	76	114	533
Bqa'a Safrin	15	196	263	317	279	331	336	357	547	2,626
Bqarsouna	15	172	229	268	244	288	291	308	477	2,277
Beit El-Faqs	12	106	141	163	147	174	176	189	295	1,391
Deir Amar	15	318	425	506	448	533	543	600	953	4,326
Deir Nbouh	9	56	74	88	78	91	99	104	153	743

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Sfireh	15	335	446	527	463	542	554	601	912	4,380
Tarane	12	117	153	180	161	192	196	210	321	1,530
Aassoun	15	139	181	211	189	223	219	239	372	1,773
Ain Tineh	9	41	55	63	57	63	65	72	111	527
Karm El-Mahr	12	65	86	112	103	121	120	128	207	942
Kfarhabou	15	143	188	209	256	234	240	239	402	1,911
Kfar Chillane	9	47	69	70	56	65	69	72	120	568
Mrah Sraj	9	62	83	95	81	102	105	114	183	825
Nemrine and Bkouza	12	110	147	172	153	181	183	195	302	1,443
Azqey	12	109	144	173	164	190	191	208	323	1,502
Harf Siyad	9	30	39	57	33	47	49	53	78	386
Haql el-Aazimeh	9	68	91	110	93	110	110	110	184	876
Eimar	9	45	60	72	64	69	70	82	130	592
Btormaz	12	118	157	189	168	199	202	219	329	1,581
Izal	15	136	181	212	189	223	227	245	379	1,792
Kfar Bebnine	9	65	86	106	93	115	119	118	179	881
Mrah Safira	9	43	58	68	61	71	71	76	121	569
Markebta	9	59	79	91	82	97	99	112	160	779
Qarsita	15	177	236	284	254	295	301	320	493	2,360
Behwayta, afqa and Bechnata	9	22	29	35	31	39	40	40	68	304
Qottin	12	77	103	123	109	128	131	142	224	1,037
Hazmieh	9	16	22	27	25	30	29	32	50	231
Wadi Nahle	12						120	130	197	447
Qada'a of Mennieh Dennieh		5,593	7,416	8,736	7,840	9,184	9,436	10,082	16,204	74,491
Beqa'a Mohafza - Qada'a of Zahle										
Zahle- Maallaqa	21	3,793	5,019	5,931	5,255	5,999	5,868	6,643	10,915	49,423
Ablah	12	122	171	198	167	197	202	228	378	1,663
Bar Elias	18	516	685	810	717	841	879	932	1,581	6,961
Bwarej	12	106	140	167	142	167	171	181	275	1,349
Terboul	15	200	265	311	274	320	320	345	564	2,599
Teelbaya	15	314	413	461	441	517	532	557	1,010	4,245
Teenayel	15	62	87	96						245
Jdita	15	236	311	361	332	388	400	449	845	3,322
Hawsh Moussa	15	357	459	525	486	562	560	602	928	4,479
Hay el-Fikani	9	73	96	107	97	116	115	127	196	927
Deir el-Ghazal	12	53	65	74	66	76	76	82	131	623
Reit	15	88	111	126	114	133	134	143	249	1,098
Riyyaq- Hawsh Hala	15	390	514	598	527	620	636	694	1,155	5,134
Seednayel	15	335	435	510	490	571	540	664	1,013	4,558
Chtoura	9	65	92	107	69	79	96	105	162	775
Ali el-Nahri	15	382	505	594	540	625	628	697	1,189	5,160
Ferzoul	15	213	273	308	283	325	325	365	595	2,687
Qa'a el-Rim	12	108	137	158	143	164	171	176	315	1,372
Qebb Elias, Wadi el-Delm	18	621	796	942	831	949	971	1,071	1,691	7,872
Qousaya	9	41	55	63	54	64	68	67	108	520
Kfarzabid	15	204	272	317	279	331	338	355	578	2,674
Majdal Anjar	18	433	573	672	603	714	719	789	1,339	5,842
Mraijet	12	108	143	165	146	168	166	177	271	1,344
Maksi	9	72	97	111	94	111	123	128	182	918

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Nabi Ila	9	60	80	98	89	104	106	110	214	861
Niha	12	80	107	125	111	128	128	139	229	1,047
Massa	9	31	41	46	41	54	53	53	83	402
Ain Kfarzabad	15	161	215	253	223	263	264	284	453	2,116
Hzerta	12	174	233	282	264	312	334	330	509	2,438
Nasiriyeh	9				62	73	75	79	122	411
Qada'a of Zahle		9,398	12,390	14,516	12,940	14,971	14,998	16,572	27,280	123,065

Beqa'a Mohafza - Qada'a of Baalbeck

Baalbeck	21	2,007	2,624	3,119	2,438	2,955	2,993	3,335	5,193	24,664
Eiat	15	231	305	343	308	361	366	418	642	2,974
Btedi'i	9	32	39	44	39	47	46	48	78	373
Bednayel	15	339	443	509	430	536	525	541	944	4,267
Barqa	9	42	56	64	57	67	66	69	116	537
Brital	18	797	1,062	952	832	989	993	1,078	1,674	8,377
Bashwat	9	39	52	59	51	59	59	62	106	487
Boday & El-Ellaq	15	351	468	542	482	565	567	605	952	4,532
Tamnine Tahta	15	275	364	421	384	460	466	494	830	3,694
Tamnine Fawqa	15	132	175	213	185	264	222	247	468	1,906
Jabboula	9	45	59	69	61	72	73	79	123	581
Hadath Baalbeck	15	165	218	259	231	258	268	294	447	2,140
Hrabta	15	180	240	279	250	293	293	326	492	2,353
Hezzine	9	62	82	96	86	101	103	103	169	802
Hawsh Barda	9	32	42	50	45	53	53	67	89	431
Hawsh Tal Safiyeh	9	34	46	59	51	61	62	79	106	498
Khraibeh	15	128	173	207	185	216	231	247	367	1,754
Dawras	15	246	320	259	237	281	291	347	502	2,483
Deir el-Ahmar	15	358	475	549	487	569	568	599	965	4,570
Ras Baalbeck	15	263	347	398	355	417	415	448	727	3,370
Seri'ine Tahta	12	83	91	108	144	108	109	117	197	957
Seri'ine Fawqa	15	178	236	292	258	294	301	320	529	2,408
Saaideh	9	47	62	72	64	75	76	80	126	602
Shaat	15	349	466	486	443	521	530	607	886	4,288
Shlifa	12	120	159	183	161	187	187	196	326	1,519
Shmostar, Gharbi Baalbeck	21	1,067	1,419	1,656	1,447	1,695	1,740	1,875	2,882	13,781
Taraya	15	340	453	577	522	614	618	643	1,031	4,798
Talba	9	58	76	78	69	81	80	98	174	714
Tibeh		53	71	84	60	69	69	54	112	572
Ersal	21	1,083	1,440	1,712	1,571	1,847	1,857	1,974	3,118	14,602
El-Ain	15	363	484	562	501	591	594	636	993	4,724
Einata	9	72	89	98	87	101	101	109	175	832
Fekha, Jdeideh	18	408	535	673	547	639	638	704	1,132	5,276
Flawi	9	60	79	92	82	97	97	103	160	770
El-Qa'a	15	314	414	475	426	503	502	542	860	4,036
Qasarnaba	15	155	202	232	204	235	255	278	418	1,979
El-Labwi	15	291	388	569	462	544	545	579	941	4,319
Majdaloun	9	61	80	87	77	92	94	113	157	761
Maqne	15	230	306	412	417	488	493	519	816	3,681
Nabi Shit	18	417	549	645	586	682	683	733	1,167	5,462

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Nabi Othman	15	152	201	241	220	258	261	296	434	2,063
Nahle	15	246	328	340	299	356	364	435	588	2,956
Wadi Fa'ara	9	52	69	83	74	87	88	102	144	699
Yammouneh	12	102	136	157	240	164	164	174	276	1,413
Younine	18	509	678	898	782	922	974	979	1,551	7,293
Hawsh Rafa'a	15	139	181	225	142	224	234	249	394	1,788
Ram & Jebbanieh	12	82	109	121	108	128	129	143	213	1,033
Zboud	9	55	73	86	79	93	95	109	161	751
El-Khodr	15	142	186	219	199	235	236	250	386	1,853
Hawsh Sneid	9	16	22	48	29	29	29	31	49	253
Qarha	9	28	37	44	39	46	47	50	77	368
Hlabta	12	79	105	122	108	129	130	150	213	1,036
Janta	9	50	66	79	71	85	85	91	139	666
Jebaa	9	20	27	32	28	33	31	31	53	255
Qold el-Sabe'e	9	126	168	213	180	214	91	96	150	1,238
Hawsh Nabi	9	49	66	63	61	72	73	85	120	589
Maaraboun	12	85	113	122	109	130	130	148	216	1,053
Ramasa	9	81	109	129	106	36	35	38	60	594
Tawfiqiya	12	99	132	160	149	179	180	210	348	1,457
Nabha el-Damdoum	15	168	224	259	230	270	271	289	450	2,161
Mabha el-Mehfara	15	38	51	59	52	61	61	64	102	488
Nabha el-Qoddam		70	94	109	96	113	112	119	188	901
Qlaili & Harfoush	9	30	40	46	41	49	50	62	81	399
Zrazir	9	51	68	78	68	80	81	85	134	645
Meqraq	9			61	54	64	65	90	107	441
Mazraat al Swaidan	9				32	37	38	39	62	208
El-Ansar	9					60	60	58	100	278
Masna'a El-Zahra	9					53	52	49	88	242
Mazraat el-Tout	9					49	49	52	81	231
Kneisseh	15						234	249	390	873
Beit Mshayk	12						121	132	206	459
Hawr Taala	15									0
Qada'a of Baalbeck		13,976	18,472	21,578	18,918	22,343	22,799	24,721	38,751	181,558

Mohafaza of Beqa'a - Qada'a of Western Beqa'a

Jeb Jennine	15	328	426	485	433	506	505	542	984	4209
Bab Mareh	9	25	34	40	35	41	41	43	70	329
Baaloul	12	125	162	191	170	197	197	203	342	1587
Hawsh el-Harime	15	151	200	257	226	265	263	281	457	2100
Khorbet Qanafar	15	164	217	252	223	260	257	274	466	2113
Khiara	9	56	77	88	76	91	95	103	162	748
Sohmor	15	204	271	321	288	342	343	371	596	2736
Sultan Yaacoub	15	162	208	244	219	254	251	265	460	2063
Saghbine	15	184	242	278	248	291	289	302	508	2342
Souairi	15	224	296	352	321	399	400	404	642	3038
A'ana	9	64	83	93	82	98	99	98	164	781
Ammiq	9	51	67	90	80	94	94	98	159	733
Aitit	12	82	107	125	110	128	128	136	220	1036
Ain Zabdeh	9	62	82	96	84	97	97	104	174	796

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
GhazzeH	15	282	358	368	333	388	382	414	685	3210
Qaraoun	15	324	427	516	457	537	540	571	994	4366
Kamed Lawz	15	290	383	449	399	475	474	515	867	3852
Kefraya	9	58	74	91	80	90	97	103	168	761
Lala	15	206	271	318	281	328	327	348	610	2689
Libbaya	15	178	236	277	245	288	292	312	498	2326
El-Marj	15	378	485	617	540	582	590	620	1,035	4847
Mashghara	18	577	768	897	789	925	927	978	1,617	7478
El-Manara	12	134	173	203	188	220	215	228	378	1739
El-Mansoura	12	83	111	142	126	145	145	152	253	1157
Yohmour	12	100	134	158	137	159	161	175	273	1297
Maidoun & Loucia	9	28	37	60	53	64	74	79	117	512
Ain Tineh	12	81	107	126	113	133	135	145	228	1068
Qelya	12	70	94	113	102	123	125	127	210	964
Rawdah	12	103	138	162	147	173	173	185	288	1369
Tal Znoub	9	30	41	44	39	46	46	49	77	372
Zellaya	9			33	29	34	34	36	57	223
Qada'a of Western Beqa'a		4804	6309	7486	6653	7773	7796	8261	13759	62841

Mohafaza of Beqa'a- Qada'a of Rashaya

Rashaya	15	335	444	520	469	542	542	577	975	4404
Bakka	9	48	65	76	68	79	80	85	138	639
Bekfayya	9	50	67	78	69	81	81	93	146	665
Beit Lahya	9	58	82	89	79	92	92	98	174	764
Al-Bireh	15	154	206	245	215	252	256	269	445	2042
Tannoura	9	35	46	56	50	59	59	63	99	467
Heloue	9	28	36	43	39	45	46	48	76	361
Hawsh el-Qinnaabeh	9	45	60	73	64	75	75	80	123	595
Kherbet Rouha	15	173	230	269	253	282	285	305	473	2270
Deir el-Ashayer	9	26	33	40	36	42	42	46	70	335
Al-Rafid	15	149	198	232	200	239	241	261	411	1931
Dahr el-Ahmar	9	93	108	101	95	112	117	122	166	914
El-Aqbeh	12	97	129	151	138	160	159	176	283	1293
Aita el-Foukhar	12	129	170	195	172	205	208	219	342	1640
Aiha	15	145	193	233	195	227	229	265	394	1881
Ain Hursha	9	56	75	86	76	90	90	95	155	723
Ain Arab	9	47	62	71	62	74	75	78	124	593
Ain Aata	12	96	126	148	131	153	153	163	268	1238
Kfardines	9	64	86	102	94	110	107	115	188	866
Kfar Qouq	12	114	151	175	155	187	197	220	302	1501
«Kfar Machki, Mazraat Selsata»	12	86	112	133	125	143	136	139	236	1110
Kawkaba	9	34	44	51	46	54	55	60	100	444
Majdel Balhis	12	106	141	161	147	172	174	184	295	1380
Mhaidseh	9	62	88	101	84	98	101	107	181	822
Mdoukha	12	85	112	131	117	139	141	150	237	1112
Yanta	12	118	157	187	164	184	191	206	299	1506

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Mohafaza of Beqa'a - Qada'a of Hermel										
Hermel	21	1,106	1,469	1,723	1,617	1,906	1,902	2,036	3,291	15,050
Fisan	9	44	58	67	66	77	77	83	135	607
El-Qasr	18	517	689	806	644	758	759	810	1,275	6,258
Jwar el-Hashish	12	71	94	109	98	114	114	122	190	912
Al-Kwakh	12	110	147	169	161	188	187	200	313	1,475
Shawaghir el-Fawqa/ el-Tahta	15	148	198	230	213	249	249	267	415	1,969
Al-Sharbin	12				179	210	210	224	350	1,173
Mazraat Sajid	9					41	41	43	68	193
Qada'a of Hermel		1,996	2,655	3,104	2,978	3,543	3,539	3,785	6,037	27,637
South Mohafaza - Qada'a of Saida										
Saida	21	3,640	4,777	5,486	4,819	5,471	5,631	6,123	9,715	45,662
Arzi	12	115	153	177	157	184	181	211	304	1,482
Babliyah	15	196	256	310	272	316	316	340	536	2,542
Bramiyeh	9	70	89	107	93	103	96	116	181	855
Barti	9	54	72	84	75	87	86	89	148	695
Bqosta	9	49	69	88	78	116	172	136	84	792
Teffahta	12	187	249	286	252	293	292	376	496	2,431
Haret saida	15	251	301	336	319	357	373	374	796	3,107
Kharayeb	15	256	332	400	351	409	408	457	733	3,346
Darb Es-Sim	12	118	156	106	165	193	203	206	362	1,509
Zrariyah	15	315	420	502	439	510	506	580	883	4,155
Saksakieh	15	296	391	449	394	459	458	506	780	3,733
Salihiyah	9	48	64	74	69	82	82	81	140	640
Sarafand	18	435	577	665	595	687	689	754	1,257	5,659
Abra	12	151	169	191	174	184	186	189	470	1,714
Adloun	15	323	428	501	441	512	511	542	913	4,171
Adoussieh	9	37	49	58	52	60	60	63	112	491
Anqoun	15	172	227	274	239	282	284	297	529	2,304
Ain Delb	12	85	111	129	114	133	134	142	270	1,118
Ghaziyeh	15	460	580	731	627	712	739	814	1,407	6,070
Ghassaniyah	12	102	135	160	141	167	166	185	291	1,347
Kfar Hatta	15	156	206	242	213	248	249	269	454	2,037
Kfar Melki	15	169	224	275	243	283	282	306	485	2,267
Graiye	12	90	120	143	132	152	153	160	268	1,218
Majdelyoun	9	69	85	87	74	91	96	93	160	755
Merwaniyah	15	192	259	313	272	318	322	345	555	2,576
Maamariyah	9	63	82	94	84	98	97	104	200	822
Maghdousheh	15	212	278	305	277	318	317	334	614	2,655
Miyeh w Miyeh	15	173	215	247	217	250	260	265	598	2,225
Hlalieh	9	117	170	190	136	121	113	141	479	1,467
Insariyah	15	141	186	217	190	223	226	256	395	1,834
Qaaqaiyet Es Snawbar	9	63	85	97	86	99	98	113	170	811
Loubieh	9	52	70	83	72	84	83	91	154	689
Bnaafoul	12	72	94	112	99	114	112	122	196	921
Bissariyah	15	170	225	203	220	252	254	291	466	2,081
Tanbourit	9	43	57	63	57	66	66	73	122	547
Najjariyah	12	90	117	134	131	151	143	163	250	1,179

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Qinnarit	12	96	130	153	136	162	165	175	278	1,295
Erkay	12	77	103	117	105	121	120	134	222	999
Kawthariyet al-Siyad	12	127	170	199	172	199	199	221	341	1,628
Khortoum	15	69	92	110	97	113	114	122	192	909
Zeita	9	33	43	54	47	54	54	52	98	435
Aqtanit	9	46	62	75	69	81	84	92	129	638
Kafarbit	9	24	32	38	35	40	39	43	67	318
Mazraat Tabaya	9	37	49	61	54	63	63	74	103	504
Hajje	9	45	60	66	61	71	75	72	118	568
Kfar Shalal	9			32	33	39	39	42	67	252
Qada'a of Saida		9,786	12,819	14,824	13,178	15,128	15,396	16,734	27,588	125,453

South Mohafaza - Qada'a of Jezzine

Jezzine, Ain Majdlin	18	526	680	782	688	800	805	845	1,415	6541
Bteddine el-Liqch	9	37	48	56	49	58	59	63	98	468
Bkassine	15	156	209	243	211	247	246	332	426	2070
Benwati	9	37	48	57	51	60	59	61	107	480
Jernaya	12	65	78	100	89	104	109	116	176	837
Homsiyeh	9	15	21	25	21	26	26	28	43	205
Haitoura	9	41	54	63	55	64	64	68	109	518
Roum	12	97	127	146	130	151	151	160	281	1243
Rihan	15	173	233	266	232	271	275	290	447	2187
Zhilta	9	24	32	37	33	39	39	42	66	312
Sejoud	9	49	65	76	68	80	81	87	135	641
Snaiya	9	20	27	32	29	34	34	36	57	269
Sabbah	9	24	31	36	33	39	38	41	66	308
Sfaray	9	54	71	83	74	86	86	92	143	689
Saidoun	9	26	35	41	36	43	43	45	76	345
Aaray	9	44	58	67	59	68	68	72	108	544
Aazour	9	42	55	64	56	66	66	70	115	534
Aaramta	15	144	191	221	195	231	233	254	387	1856
Aaychiyeh	12	113	151	174	157	191	188	191	302	1467
Qaytouli	15	146	196	231	201	236	237	247	403	1897
Karkha	9	24	32	36	321	38	38	39	63	591
Kfar Houneh	15	206	274	317	282	329	326	345	550	2629
Kfar Falous	9	22	30	34	30	36	36	39	62	289
Labaa	9	58	77	89	78	90	90	94	163	739
Loueizi	9	59	79	91	81	95	95	101	162	763
Machmoucheh	9	21	27	31	27	33	33	34	56	262
Maknouniyeh	9	35	46	54	47	55	56	59	92	444
Mlikh	12	97	130	157	136	158	158	168	264	1268
Wadi Jezzine	9	44	59	67	59	69	69	73	112	552
Jarmaq	9	45	60	70	62	73	74	79	121	584
Kfar Jarra	9	26	31	36	33	41	47	46	126	386
Qattine & Hidab	9	19	25	29	26	30	30	32	51	242
Rimat & Chqedif	9	12	16	19	17	20	20	21	33	158
Midan	9	54	72	83	73	85	85	90	144	686
Mjaidel	9	37	49	58	52	61	65	65	105	492
Anan	9			31	28	33	34	37	55	218
Qada'a of Jezzine		2592	3417	4002	3819	4140	4163	4462	7119	33714

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
South Mohafaza - Qada'a of Tyre										
Tyre	21	1,933	2,562	2,922	2,546	2,902	2,976	3,139	5,089	24,069
Batoulay	12	89	115	140	123	142	144	150	228	1,131
Bazouriyeh	15	274	360	412	372	435	447	469	757	3,526
Bourj Shmali	15	317	409	489	445	505	515	535	893	4,108
Jwayya	18	616	819	950	846	984	985	1,072	1,683	7,955
Deir Qanoun Nahr	15	187	247	298	271	322	331	353	562	2,571
Chehour	15	250	330	394	351	411	408	438	680	3,262
Chehabiyeh	15	290	387	467	416	492	504	545	845	3,946
Srifa	15	262	349	407	365	426	429	456	714	3,408
Tayr Felsay	15	147	193	227	206	239	239	258	413	1,922
Abbasiyeh	15	337	433	520	463	523	532	554	950	4,312
Alma Shaab	12	99	146	166	148	172	173	188	294	1,386
Aaytit	15	144	187	219	195	232	233	244	408	1,862
Ain Baal	15	180	294	336	288	320	342	359	555	2,674
Qana	18	422	556	633	570	660	669	719	1,105	5,334
Qlaileh	15	188	241	288	252	295	294	315	497	2,370
Maarakeh	15	363	488	583	504	584	596	637	999	4,754
Maaroub	15	152	197	232	209	242	243	254	411	1,940
Naqoura	15	141	188	217	189	220	221	237	371	1,784
Yarine	12	127	170	202	183	214	215	226	356	1,693
Chaaytieh & Malkiyet Es-Sahel	15	133	177	207	185	216	227	250	367	1,762
Debaal	12	92	122	147	133	155	163	171	259	1,242
Hanaway	12	122	161	190	164	191	201	216	317	1,562
Rmadiyah	12	87	113	133	117	140	142	152	230	1,114
Majdel Zoun	15	157	208	240	214	250	251	270	415	2,005
Toura	15	159	213	252	219	262	273	290	459	2,127
Tayr Harfa	12	102	136	165	158	188	181	193	309	1,432
Berghlieh	15	141	186	221	195	233	238	263	382	1,859
Jebbain	12	82	109	128	112	137	136	144	228	1,076
Tayr Debba	15	197	257	298	265	316	325	349	539	2,546
Boustan	12	75	101	118	104	126	126	133	210	993
Burj Rahhal & Ain Abou Abdallah	15	164	217	255	227	262	269	290	449	2,133
Mansouri	12	134	173	207	181	208	212	232	358	1,705
Halloussiyeh	12	109	145	169	151	179	182	196	301	1,432
Deir Qanoun & Ras El-Ain	12	141	184	216	191	217	217	236	370	1,772
Merwahine	12	72	96	164	102	119	121	127	198	999
Baflay	12	102	135	160	144	170	171	183	285	1,350
Rechknay	9	51	68	77	72	84	84	88	136	660
Bedias	9	62	83	93	82	98	100	108	173	799
Mazraat Mechref	9	58	77	90	79	91	92	98	158	743
Deir Aames	12	99	129	149	133	156	159	170	264	1,259
Chihine	9	60	80	94	84	101	103	107	172	801
Yanouh	9	56	75	91	80	96	96	103	176	773
Biyad	9	45	59	68	60	70	72	77	113	564
Hmairi	9	33	45	54	49	58	58	65	96	458
Mahrouna	9	66	86	98	87	103	104	115	175	834
Derdghaya	9	42	57	66	59	69	70	75	122	560

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Barich	15	139	186	220	197	233	233	250	383	1,841
Chame'e	9	58	77	94	83	98	99	105	163	777
Deir Kifa	12	116	155	180	163	193	198	212	329	1,546
Sela'a	12	97	130	152	137	162	164	177	275	1,294
Mjadel	15	150	199	232	209	242	247	266	416	1,961
Saddiqine	15	169	214	251	223	265	266	282	440	2,110
Henniyeh	9	34	44	53	46	53	54	59	86	429
Zebqine	12	78	103	122	107	132	135	143	215	1,035
Arzoun	9	26	34	40	36	44	47	51	72	350
Jbal el-Botm	12	78	101	122	108	129	131	139	215	1,023
Kneisseh	9	21	28	33	28	35	36	38	60	279
Dhaira	9	44	59	68	62	72	74	85	119	583
Jannata	9	27	36	42	39	48	49	51	74	366
Nfakhiyeh	9					21	21	22	35	99
Zaloutiyeh	9									0
Qada'a of Tyre		10,196	13,529	15,861	14,027	16,342	16,623	17,729	27,953	132,260

Mohafaza of Nabatieh - Qada'a of Nabatieh

Nabatieh Tahta	21	1,344	1,785	1,847	1,659	1,983	2,019	2,094	3,504	16,235
Nabatieh Fawqa	15	276	365	444	398	445	459	489	788	3,664
Ansar	15	351	456	518	473	554	556	580	964	4,452
Brayqeh	12	106	143	136	125	136	136	143	241	1,166
Jba'a & Ain Bou Souwar	15	269	361	415	375	437	431	457	692	3,437
Jabchite	15	368	482	563	507	595	594	626	1,007	4,742
Jarjough	12	134	177	204	179	207	207	218	357	1,683
Harouf	15	310	412	479	432	480	476	499	834	3,922
Habbouch	15	329	431	486	437	511	497	522	1,004	4,217
Houmin Tahta	15	145	195	224	195	229	230	240	387	1,845
Houmin Fawqa	15	146	192	221	197	229	228	242	403	1,858
Douair	15	313	409	513	426	500	507	528	875	4,071
Deir Zahrani	15	191	252	287	261	315	321	335	525	2,487
Roumine	12	82	108	124	111	131	131	137	224	1,048
Zebdine	12	103	128	161	150	186	188	195	358	1,469
Zefta	12	126	158	178	156	179	182	191	351	1,521
Zawtar Sharqiyeh	12	119	151	187	165	190	197	205	328	1,542
Zawtar el-Gharbiyeh	12	58	90	114	151	124	124	131	208	1,000
Sharqiyeh	12	120	171	204	177	201	199	21	353	1,446
Sarba	9	92	121	139	122	143	145	150	233	1,145
Sir el-Gharbiyeh	15	145	191	241	215	256	254	267	441	2,010
Arab Salim	15	238	315	366	326	384	387	409	658	3,083
Ain Qana	15	176	235	272	240	282	283	299	471	2,258
Qaaqaiyet el-Jisr	15	182	242	287	255	296	295	312	529	2,398
Qsaibeh	15	162	218	281	237	277	277	292	479	2,223
Kfar Tibnit	15	246	325	378	330	402	398	414	694	3,187
Kfar Remman	15	292	381	463	416	508	519	585	924	4,088
Kfarsir	15	226	299	338	297	351	354	365	583	2,813
Kfarfila	12	80	106	125	109	128	128	134	218	1,028
Kfour	12	122	160	200	184	217	228	235	366	1,712
Maifadoun	15	149	198	251	222	261	267	278	450	2,076

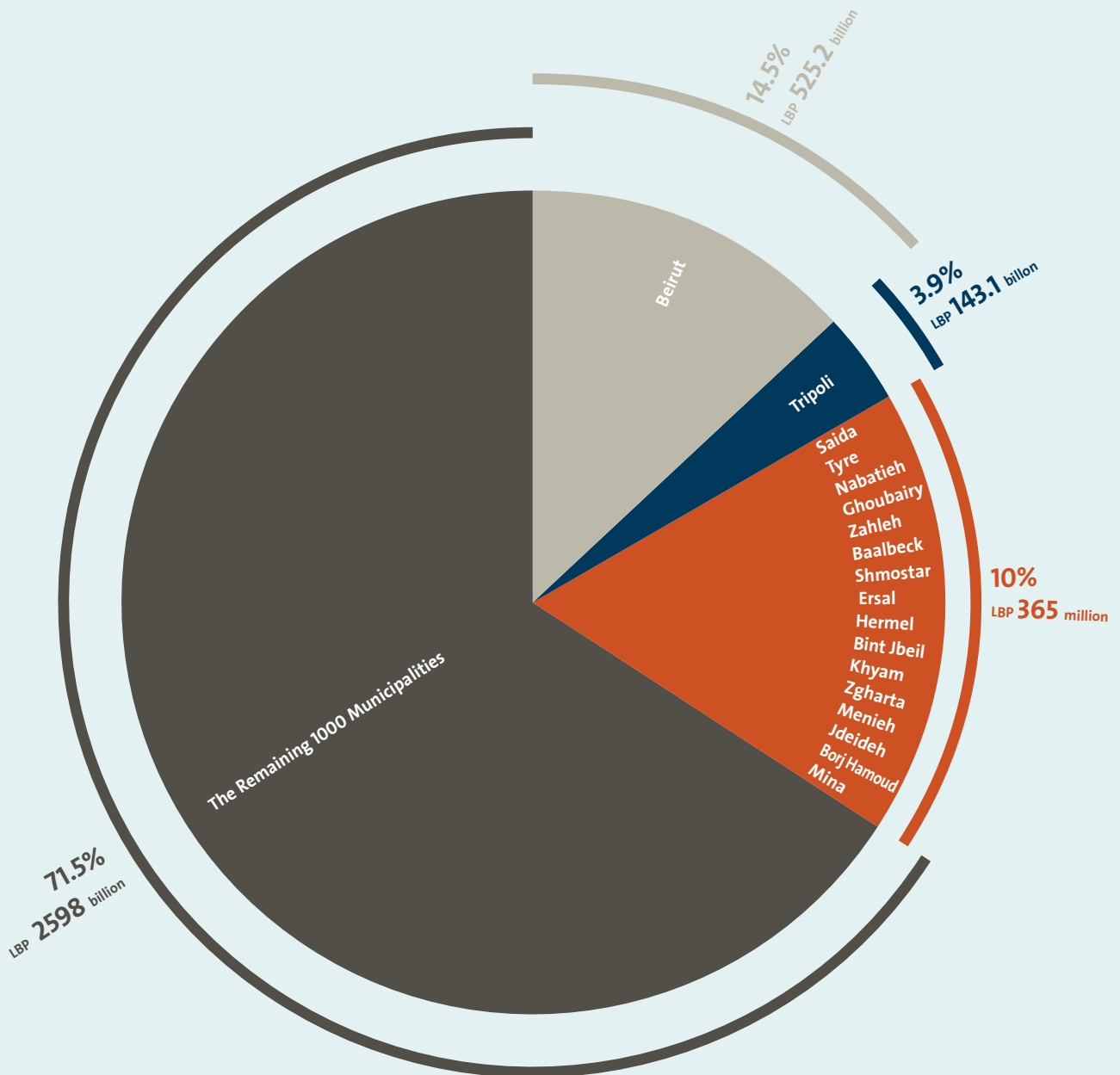
Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Nmairiyeh	15	181	238	276	243	288	288	307	489	2,310
Abbe	15	235	312	364	311	370	369	389	650	3,000
Yohmour	12	114	152	192	171	183	184	196	315	1,507
Arnoun	12	103	136	161	140	162	162	171	273	1,308
Adshit	11	163	218	277	229	270	268	281	458	2,164
Sinay	9	42	56	80	70	77	77	80	126	608
Choukine	9	55	71	85	76	90	90	95	150	712
Aazza	9	56	74	86	76	88	89	94	148	711
Qada'a of Nabatieh		7,949	10,514	12,167	10,843	12,665	12,744	13,206	22,058	102,146

Mohafaza of Nabatieh - Qada'a of Bint Jbeil

Bint Jbeil	21	1,144	1,496	1,748	1,533	1,770	1,769	1,927	3,097	14,484
Baraachit	15	310	413	462	412	487	483	511	823	3,901
Beit Lif	15	236	314	363	276	326	330	351	543	2,739
Tebnine	15	333	448	512	460	543	548	588	958	4,390
Haris	15	317	412	480	429	512	509	536	861	4,056
Haddatha	15	212	280	323	294	354	355	385	579	2,782
Kherbet Selm	15	265	352	408	366	433	437	461	736	3,458
Debl	15	145	194	231	205	244	250	264	398	1,931
Deir Ntar	15	167	226	268	239	280	283	304	470	2,237
Rmaich	15	297	399	455	396	464	470	502	821	3,804
Soultaniyeh	12	92	121	143	128	153	155	166	260	1,218
Chaqra & Doubay	15	387	515	610	546	649	647	687	1,095	5,136
Safad el-Battikh	9	61	81	88	82	98	100	108	160	778
Tiri	15	145	194	226	198	236	243	255	393	1,890
Aita Shaab	15	287	384	451	406	476	486	523	812	3,825
Aitroun	18	550	726	843	730	858	786	929	1,417	6,839
Ain Ebl	15	229	302	347	303	355	355	373	620	2,884
Ainata	15	315	420	489	432	510	515	543	832	4,056
Kafra	15	237	314	373	334	391	391	417	642	3,099
Kfar Dounine	15	159	212	244	217	255	257	271	438	2,053
Yaroun	15	237	315	365	328	384	391	413	657	3,090
Yater	15	241	322	381	346	407	408	437	679	3,221
Kounine	15	239	317	374	331	388	401	429	645	3,124
Maroun el-Ras	15	256	341	391	349	411	417	441	685	3,291
Qawzah	9	38	50	58	52	60	62	63	101	484
Froun	9	51	67	82	75	90	90	97	149	701
Burj Qalawiyeh	9	52	70	83	75	89	90	98	149	706
Qalawiyeh	12	79	103	120	109	130	130	139	223	1,033
Aita Jabal	15	131	174	207	187	219	220	234	370	1,742
Hanine	12	92	123	144	131	155	158	168	261	1,232
Ramiyeh	12	109	145	168	148	175	178	190	291	1,404
Rachaf	12	126	167	198	178	209	211	227	348	1,664
Beit Yahoun	12	105	138	160	140	162	163	175	272	1,315
Srobbine	9	56	75	91	82	98	99	107	163	771
Jmajmeh	12	69	93	100	90	106	107	117	192	874
Ghandourieh	9	37	50	53	47	56	57	61	92	453
Qada'a of Bint Jbeil		7,806	10,353	12,039	10,654	12,533	12,551	13,497	21,232	100,665

Municipality	# of Members	2008	2009	2010	2011	2012	2013	2014	Mobile phone revenues	Total
Mohafaza of Nabatieh - Qada'a of Hasbaya										
Hasbaya	15	404	535	617	556	647	649	684	1,132	5224
Rashaya el-Fokhar	12	100	132	155	141	163	166	177	268	1302
Sheba'a	18	681	903	1,056	901	1,058	1,065	1,140	1,778	8582
Chwayya	12	87	115	134	121	144	144	153	241	1139
Ain Qenya	12	88	117	138	129	151	151	159	259	1192
Fraides	9	30	41	48	40	46	46	51	87	389
Kfarhamam	12	75	98	116	106	123	124	131	208	981
Kfar Shouba	15	260	347	408	367	433	436	466	724	3441
Kfeir	12	132	171	196	172	201	217	243	342	1674
Kawkaba	12	77	99	114	97	115	117	121	187	927
Mari & Majidieh	9	52	69	66	71	83	83	89	146	659
Marj el-Zhour	9	56	74	86	80	94	96	99	163	748
Mimes	12	89	118	134	124	149	153	162	248	1177
Hbarieh	15	162	214	249	197	231	232	247	396	1928
Khalwat	12	68	91	107	95	110	112	120	199	902
Al-Dlafeh	9			32	28	33	33	35	55	216
Qada'a of Hasbaya		2361	3124	3656	3225	3781	3824	4077	6433	30481
Mohafaza of Nabatieh- Qada'a of Marjeyoun										
Jdeidet Marjeyoun	15	327	433	502	446	539	539	590	963	4339
Ebl el-Saki	15	136	180	213	186	222	221	244	389	1791
Borj el-Moulouk	9	66	78	89	78	92	92	99	161	755
Hawla	15	305	407	520	462	546	549	603	918	4310
Khyam	21	952	1,264	1,346	1,209	1,427	1,435	1,568	2,437	11638
Debbin	12	118	156	217	154	181	182	214	316	1538
Deir Mimes	12	137	180	212	178	213	212	233	372	1737
El-Taybeh	18	449	591	664	625	747	702	774	1,257	5809
Oudeissy	15	246	243	382	338	408	410	445	648	3120
Qabrikha	15	166	219	250	223	263	271	321	441	2154
Qoulaya'a	15	194	254	293	256	308	317	353	544	2519
Kfarkela	15	363	475	517	468	556	563	623	966	4531
Majdal Selm	15	286	376	429	383	460	473	529	777	3713
Mays el-Jabal	18	690	922	1,017	923	1,092	1,071	1,153	1,815	8683
Wezzani	9	15	20	52	47	55	51	56	91	387
Markaba	15	368	494	543	478	567	578	641	944	4613
Blida	15	244	321	665	422	508	494	537	854	4045
Toulin	12	99	130	153	138	174	166	177	295	1332
Roub Tlatin	12	117	156	174	158	197	204	229	325	1560
Bani Hayyan	12	82	109	125	117	152	135	156	254	1130
Blat	12	133	177	233	168	190	185	214	363	1663
Deir Seryan	12	76	101	122	111	130	130	148	213	1031
Tallousah	12	102	136	158	141	171	174	196	281	1359
Qantara	12	119	158	180	160	196	194	222	321	1550
Souwwaneh	12	63	82	289	136	168	165	175	284	1362
Adshit	9	40	53	64	57	72	70	75	118	549
Qada'a of Marjeyoun		5893	7715	9409	8062	9634	9583	10575	16347	77218

The share of the below **18 municipalities** has accounted for **28.5%** (**LBP 1033 billion**) of the total IMF transfers while the remaining 1000 municipalities have received all together an amount worth **LBP 2598 billion** or **71.5%**.



If no municipal and *ikhtiyariah* elections are held,

will municipalities and *Makhateer* cease or continue to function?

Although the government allocated on its last session in early February LBP 31 billion to cover the expenses of municipal elections, suspicions still exist as to whether the elections will truly take place. Another possibility suggests that if no elections were to be held, Parliament might not issue a decree validating the extension of the current municipal mandates because the legislature is inactive under the contrived pretense that no legislation could be passed amidst vacuum in the presidential seat.

If we were to reach that point, i.e. the failure to hold the elections or to legalize the extension of the existing councils' mandate, what will the legal status of the municipal and *ikhtiyariah* councils be? Will they cease functioning and plunge into paralysis or will they remain active?

Work continuity

In keeping with the theory of continuity and non-disruption of the public facility, the municipal and *ikhtiyariah* councils continue to operate even if no elections are held. Conventionally, the outgoing councils hand over power to the newly elected ones, but when no elections occur, power cannot be handed over to vacuum even if the departing council's mandate has come to an end.

Extension law with retroactive effect

Looking into legal precedents in extending the terms of municipal and *ikhtiyariah* councils, we found that the extension has been happening with a retroactive effect.

Municipal and *ikhtiyariah* elections were held in 1963. The term of the councils expired in 1967 (the term lasted four years at the time, not six as today) and since no new elections were held, despite the stable political and security situation, Law no. 31/67 dated May 16, 1967 was issued prolonging the lifespan of municipal and *ikhtiyariah* councils by two years until June 30, 1969. However, no elections were held after the extension and no new laws were issued to stipulate another extension. Yet, the councils remained in office and continued to carry out their functions.

Later, Decree-Law no. 1458 dated July 7, 1971 was issued stipulating the extension of the councils' mandate until no

later than December 31, 1971, i.e. by six months, provided that the law entered into force from June 30, 1969, the date of expiry of the first extension.

The same scenario played out in later extension laws which entered into force retroactively. One of the extension laws prescribed the expiry of the municipal terms on 31/12/1974, yet the new extension law was issued on 6/2/1975 (i.e. forty-six days after term expiry) retroactively prolonging the term from 1/1/1975 until 20/5/1975.

It may thus be concluded that the municipal and *ikhtiyariah* councils could remain active even if no elections were held or no term extension law was issued. In fact, the municipal and *ikhtiyariah* elections were never a priority for previous or current politicians. Although parliamentary elections took place in 1964, 1968 and 1972 and despite the relative stability that marked the pre-war period (prior to 1975), no municipal elections were organized during that period. Even after the restoration of order in 1992, the municipal elections were delayed until May 1998. On the other hand, elections to Parliament were held twice in 1992 and 1996.

These precedents enhance the prospects of postponing municipal and *ikhtiyariah* elections for a period ranging between six months and two years.



HIGHEST-PAID STATE EMPLOYEES

THE GOVERNOR OF THE CENTRAL BANK AND MEMBERS OF THE LEBANESE PETROLEUM ADMINISTRATION

LBP 675,000 is the official minimum wage in Lebanon. Most civil servants are paid a little more, double or quadruple than that threshold, depending on their post and years of service. Although those state employees earning huge amounts of money remain but a few, their pay is often grotesquely inflated compared to the modest average in the public sector.

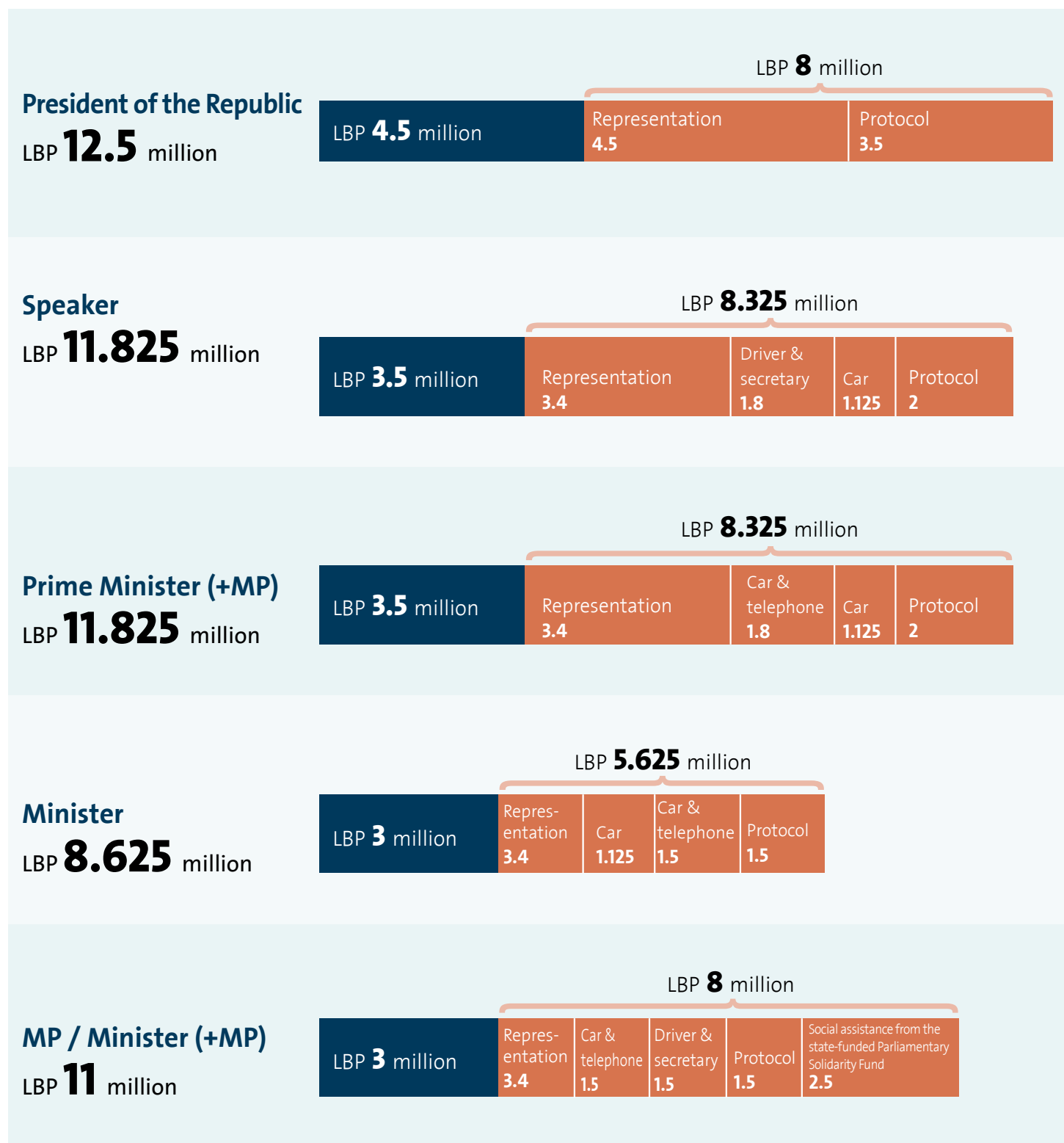
The person who holds the highest-ranking position in the Lebanese state, the President of the Republic of Lebanon is not, however, the highest-paid employee. In fact, the lion's share goes to the governor of the Central Bank, and ministers and MPs are entitled to far less than some other public employees, such as those under the Petroleum Administration.

Allocations and indemnities of public authorities

Allocations and indemnities of public authorities mean the salaries and benefits of the President of the Republic, the Speaker of the House, the Prime Minister and the ministers and MPs.

■ Allocations

■ Indemnities



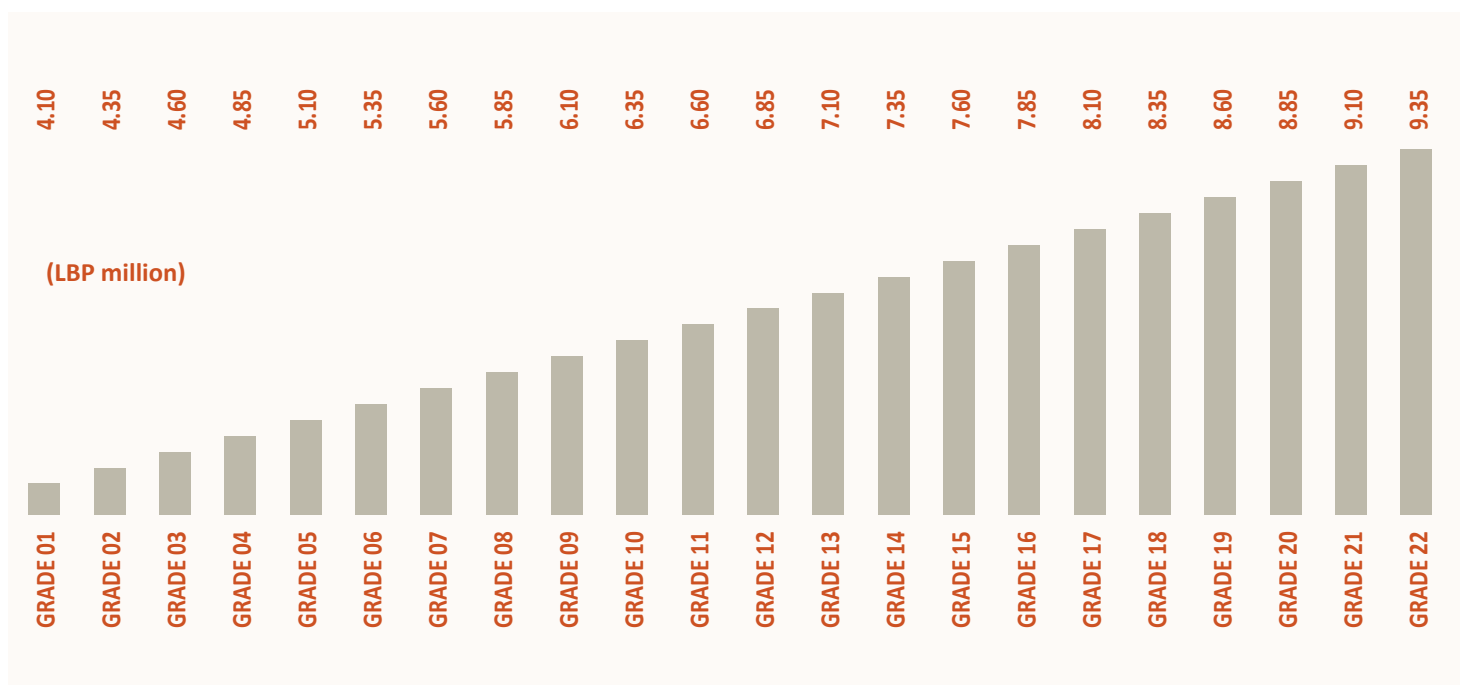
Source: Table 18 annexed to Law no. 717/1998

Judges

The salaries of judges were increased considerably pursuant to Law no. 173 of 2011. The increase varied between 75% and 95% depending on the grade of the judge, in addition to the worth of each grade that also increased from LBP 150,000 to 250,000. Each judge was awarded two exceptional grades. The starting monthly salary of a Grade 1 Lebanese judge has thus become LBP 4.1 million, an amount that climbs up to LBP 9.350 million for the judge bearing the highest Grade 22, as illustrated below.



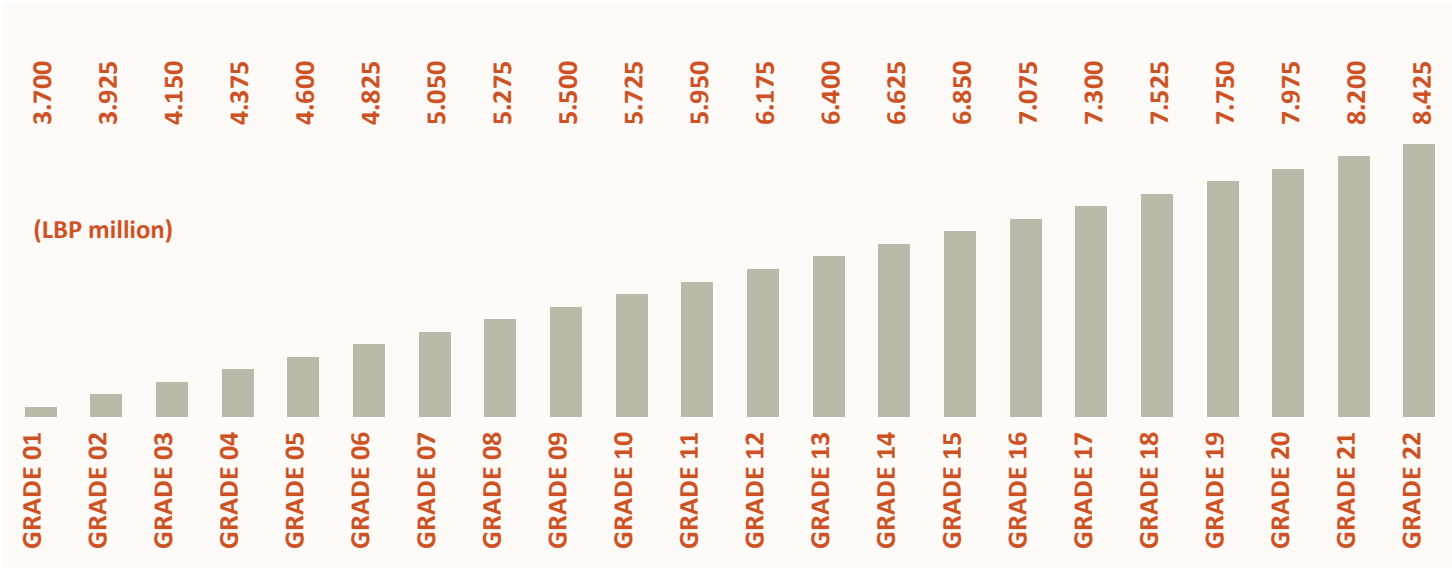
NB: These salaries apply to all the judges within the State Shura Council, the Audit Court and the Sunni, Shia'a and Druze religious courts. As for the apprentice judge (the judge who has been admitted to the Institute for Judicial Studies to pursue a three-year program of study before becoming a full-fledged judge), he/she is paid LBP 1.7 million during his/her first year, 1.850 million during his/her second year and LBP 2 million during the third. In addition to their salaries, judges benefit from a bimonthly assistance from the Judges' Solidarity Fund equivalent to judge's monthly pay, meaning that a judge is paid his salary 18 rather than 12 times a year.



Source: Law no. 206

Lebanese University Professors

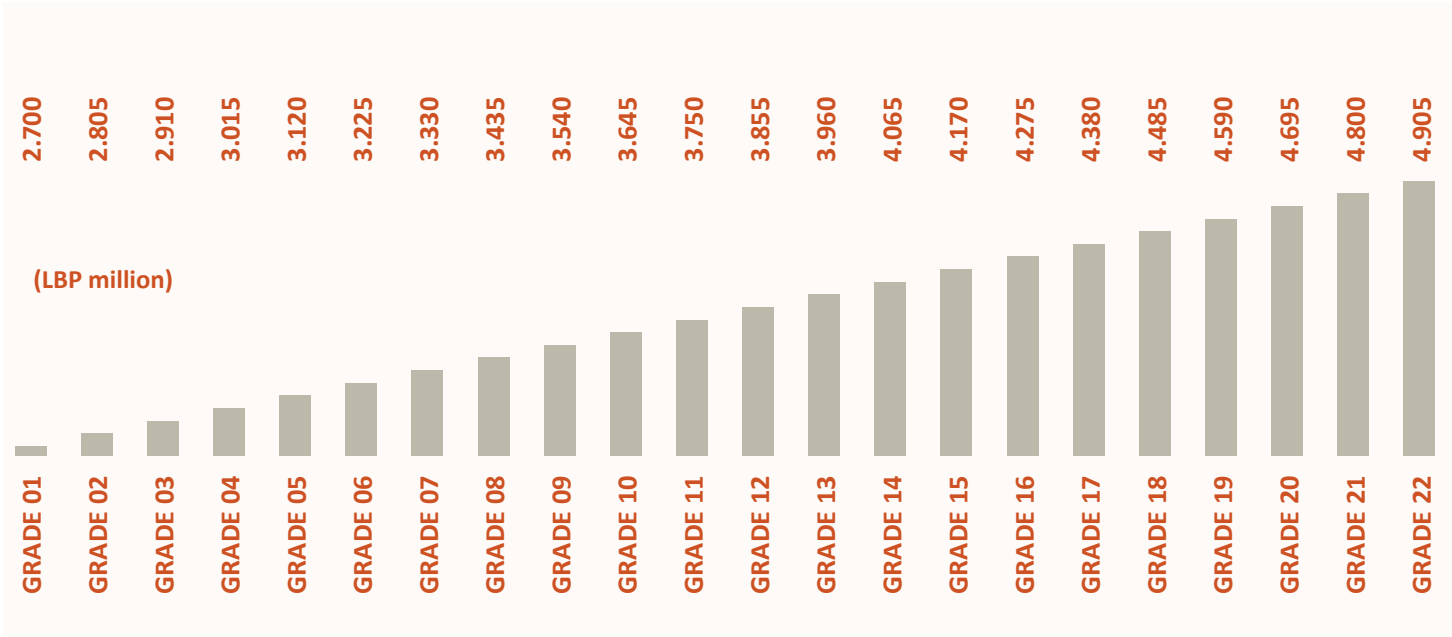
It has been conventionally agreed to consider the university professor tantamount to the judge in terms of status and salary. Following the approval of the judges’ salary scale, the Lebanese University professors also claimed salary amendment and their demand was met pursuant to Law no. 206 of 2012. The LU professors’ salaries were hiked between 66% for the last grade professors and 78% for the first grade ones. They were also awarded two exceptional grades and the worth of the grade increased from LBP 142,000 to LBP 225,000 as illustrated in below. The pay of an LU professor thus varies between LBP 3.7 million as a starting amount up to LBP 8.425 million.



Source: Law no. 206

Directors General

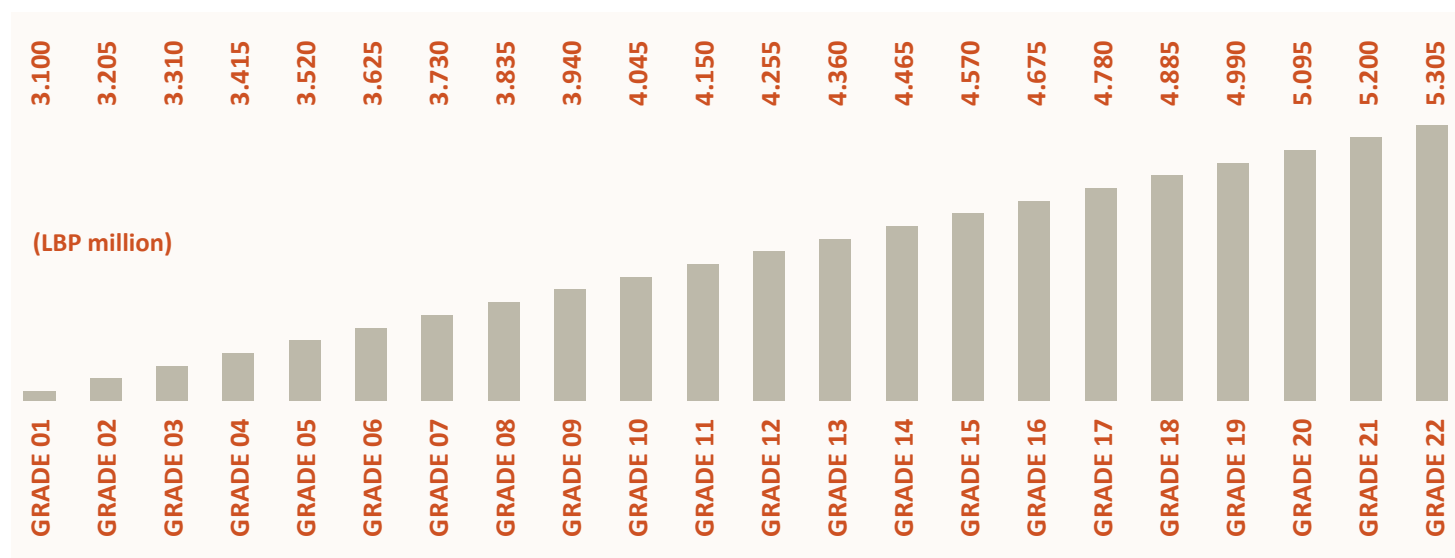
The salary of a director general varies between LBP 2.7 million in Step 1 and LBP 4.905 million in the highest Step 22 as illustrated below. The step value equals LBP 105,000. These salaries are somewhat low given the size of responsibilities assigned to the director general.



Source: Law no. 63/2008

Grade-one employees in supervisory bodies

Grade-one employees in supervisory bodies (Civil Service Council, Central Inspection Body, Higher Disciplinary Committee) earn salaries that are 8% to 15% higher than those of their counterparts in other public administrations and institutions. A grade-one employee in these bodies receives LBP 3.1 million while in step 1 and his pay climbs up to LBP 5.305 million in step 22 as illustrated below.

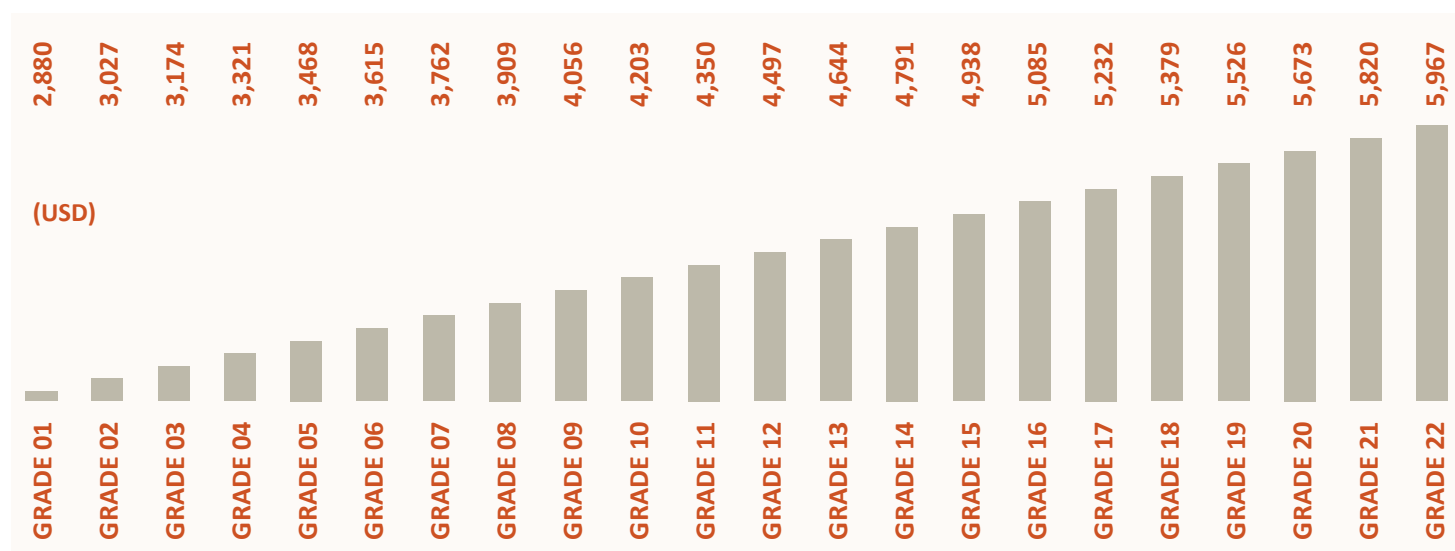


Source: Law no. 63/2008

Grade-One employees in diplomatic service

The salary of a grade-one employee in diplomatic service (ambassador) has been set at USD 2,880 if he is classified at Step 1 and increases to USD 5,967 at Step 22. This salary is supplemented by the expatriation allowance which is determined depending on the country in which the ambassador is posted and varies between 175% and 230% of his/her basic salary.

For instance, Lebanon's ambassador to France, if at step 20, would get a monthly pay of USD 5673 * 230% (expatriation allowance in France) = USD 13,048. The government also offers him/her free accommodation, a driver, a chef and a car allowance.



Source: Law no. 63/2008

Salaries and indemnities of senior officers

High-ranking officers such as Generals, Major-Generals and Brigadier-Generals are not paid considerable amounts but the indemnities to which they are entitled help to increase their pay.

General

The salary of a step-1 General starts at LBP 4.1 million and reaches LBP 4.520 million at the highest step.

In addition, the General benefits from monthly indemnities worth LBP 1.6 million.

Major-General

The salary of a step-1 Major-General starts at LBP 3.268 million and reaches LBP 3.838 million at the highest step.

In addition, the Major-General benefits from monthly indemnities worth LBP 1.5 million.

Brigadier-General

The salary of a step-1 Brigadier-General starts at LBP 2.340 million and reaches LBP 3.268 million at the highest step.

In addition, the Brigadier-General benefits from monthly indemnities worth LBP 1.5 million.

Highest-paid state employees

Indemnities of the Lebanese Petroleum Administration's Board of Directors: LBP 28.6 million per month

The LPA was formed in 2012 to manage the petroleum sector. The salary of an LPA member has been set at LBP 28.6 million:

LBP 22 million	Basic salary
LBP 3 million	Accommodation allowance
LBP 3.6 million	Compensation for the restrictive covenant banning employees from working in the petroleum sector for a certain period of time at the end of their term
LBP 6 million	Education allowance (per child in school and LBP 10 million per child in university)

After the end of his six-year term, the member also benefits from a compensation amounting to LBP 264 million, in connection with his post-employment restrictive covenant. The compensation is worth one third his basic salary and is calculated over 72 months, meaning $(\text{LBP } 22 \text{ million} \div 3) * 72 = \text{LBP } 528 \text{ million}$. Half this amount is disbursed to the member on a monthly basis during his term at work (LBP 3.6 million per month) while he receives the other half (LBP 264 million) upon the expiry of his term.

Highest-paid state employees

Salaries of the Governor and Vice-Governors of the Central Bank

No official documents (decisions, decrees, laws) are available regarding the salaries of the Governor of the Central Bank and his deputies. In fact, the determination of these salaries is beyond the jurisdiction of the government and Parliament, and is instead based on a decision issued by the Central Bank's Governor.



LBP 40 million
Governor's Salary



LBP 35 million
Vice-Governor's Salary

The salaries are disbursed over 16 rather than 12 months a year and each governor is paid at the end of his term a compensation worth his total salaries over two years.

The **director at the Central Bank** is paid close to **LBP 18 million a month**, 16 months a year.

As for the members of the **Banking Control Commission**, each of them is paid a monthly salary of roughly **LBP 27 million**.

CDR Employees

The Council for Development and Reconstruction was established in 1977. The salaries of CDR employees were clearly distinguished from their counterparts given the competencies that these employees enjoyed. Productivity and overtime remunerations are added to the salaries, which raises them to somewhere between LBP 6 million and LBP 14 million every month, depending on classification of employees by grade and position within the CDR.

HOUSING LOANS

USD 5 BILLION

The housing crisis is affecting citizens all over the globe, including the Lebanese. The crisis assumes several forms:

1. Lack of accommodation amidst high demand and limited supply
2. Lack of houses for rental or expensive rentals
3. Unaffordable prices of the houses that are for sale



In order to mitigate the third burden, governmental institutions were set up with the aim of providing housing loans. Banks devised loans for the same purpose and each such bank or institution laid forth its special conditions of borrowing.

Housing entities

In Lebanon, housing loans are provided by three main parties:

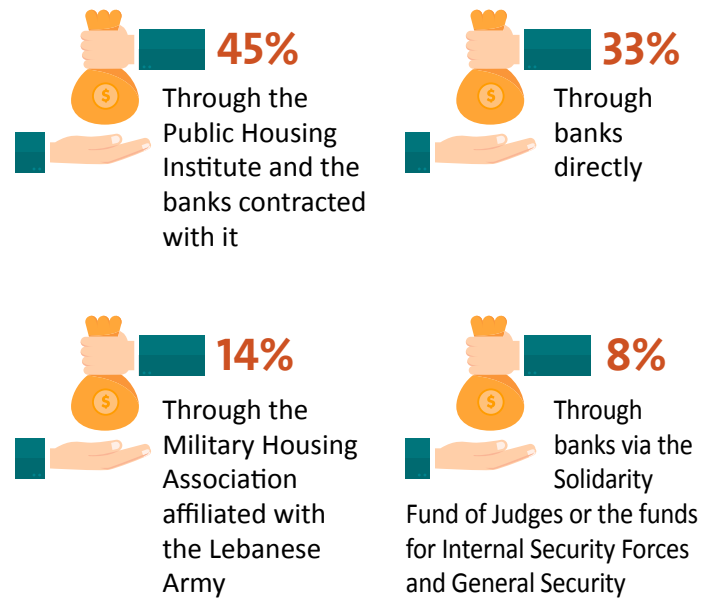
- **Public Housing Institute:** a governmental institution operating under the custody of the Ministry of Social Affairs. It provides, through Lebanese banks, housing loans not exceeding USD 120,000 at subsidized interest rates that it pays back to the lenders. After settling the loan, the borrower repays the Institute the interest payments it had settled on his behalf to banks.
- **Banque de L'Habitat:** a bank that is co-funded by a number of banks and grants housing loans at subsidized interest rates.
- The banks operating in Lebanon which provide housing loan programs at subsidized interest rates.
- In general, interest rates vary between 5% and 7% with a payback period that may stretch up to twenty years, depending on the age of the borrower, as loans must be repaid before the age of 64.

Volume of housing loans

These housing loans have facilitated the purchasing of apartments or the construction of houses and have helped find partial solutions for the housing crisis. Nevertheless, they remain somewhat scanty.

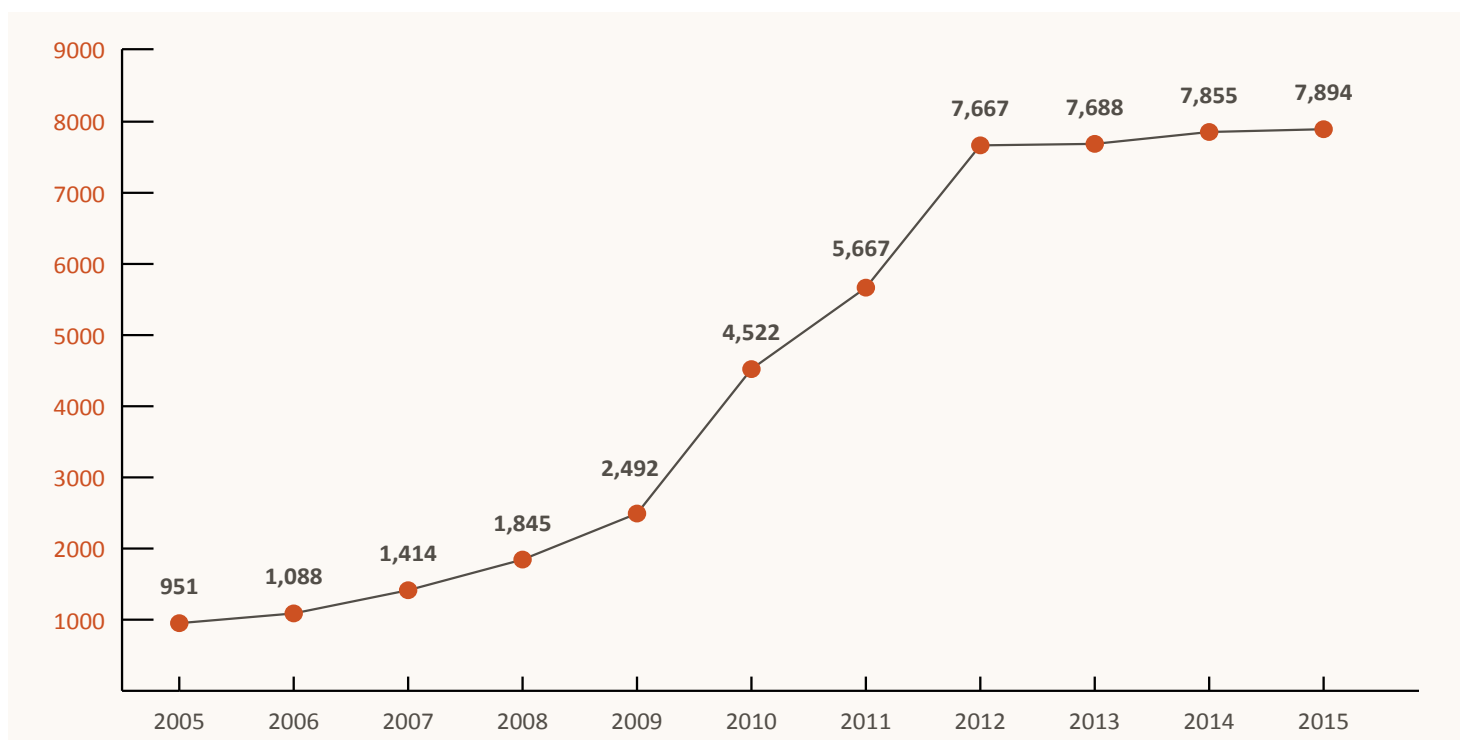
According to the graph below, the volume of these loans does not exceed USD 5 billion, despite the notable growth recorded between 2005 and 2015 when the value of loans increased by 730%. A striking increase of 35% was registered in a one year span, between 2011 and 2012.

Loans are distributed as follows:



Growth of housing loans between 2005 and 2015 (LBP billion)

Source: reports issued by the central Bank in the respective years



A 28% INCREASE IN DIVORCE RATES IN LEBANON

Is the institution of marriage crumbling in Lebanon? This question has been gaining much attention amidst the decline in the number of registered marriages against a considerable rise in divorce rates reaching as high as 28%.



35,796 marriages were registered in 2007, a figure that grew to 41,758 in 2010 and then dropped to 40,649 five years later in 2015. Marriages would thus have increased by 13.6% (4853 marriages) between 2007 and 2015.

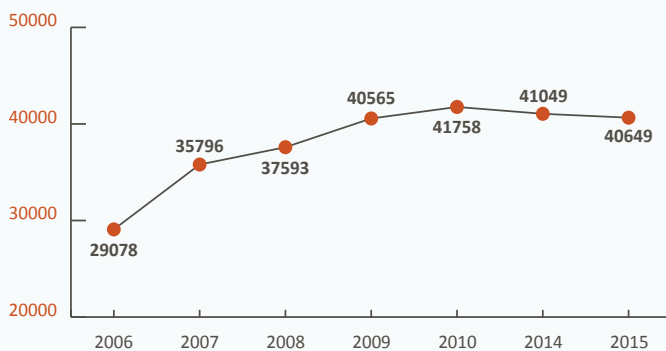
On the other hand, divorce records have increased from 5859 in 2007 to 7503 in 2015, that is up by 1644 divorces or 28%.

The evolution and distribution of marriages between 2007 and 2015.

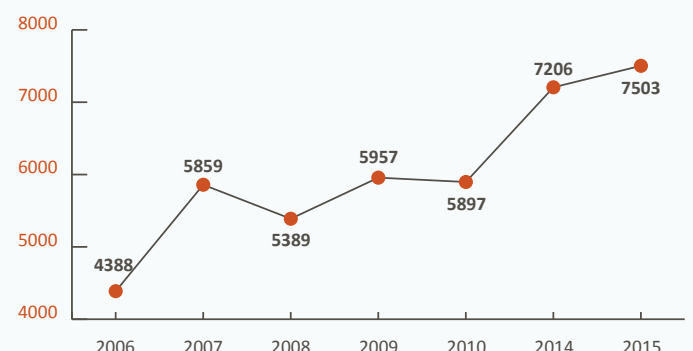
Source: Central Administration of Statistics



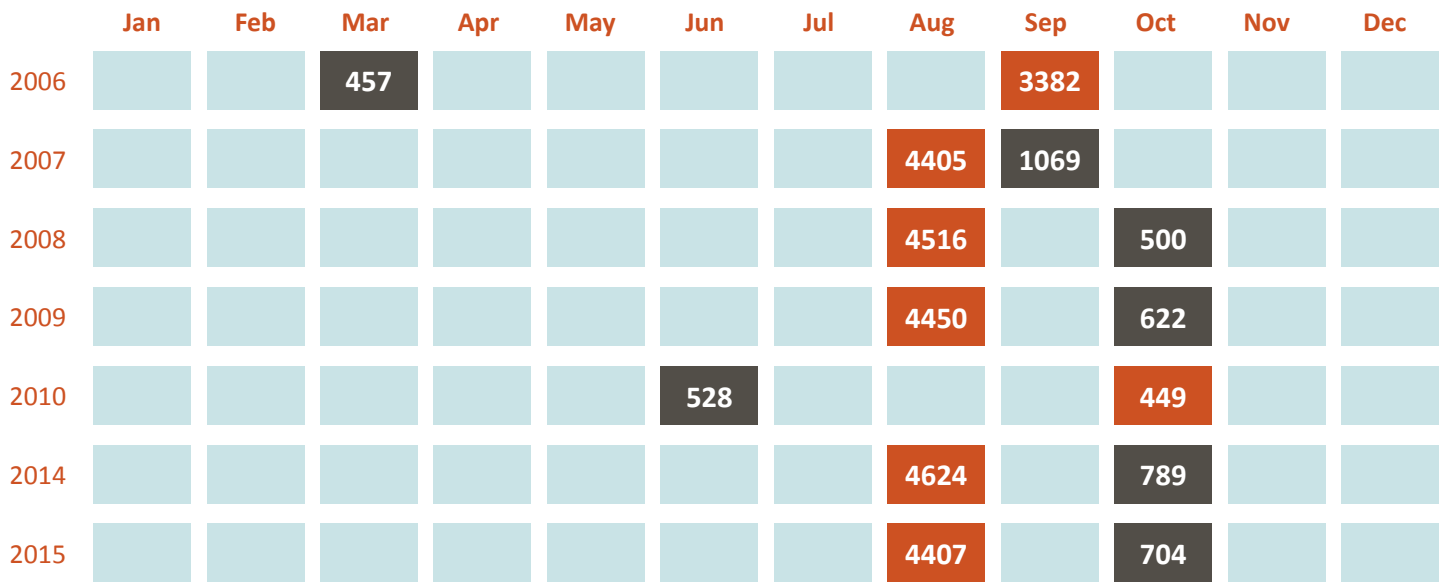
Marriage certificates



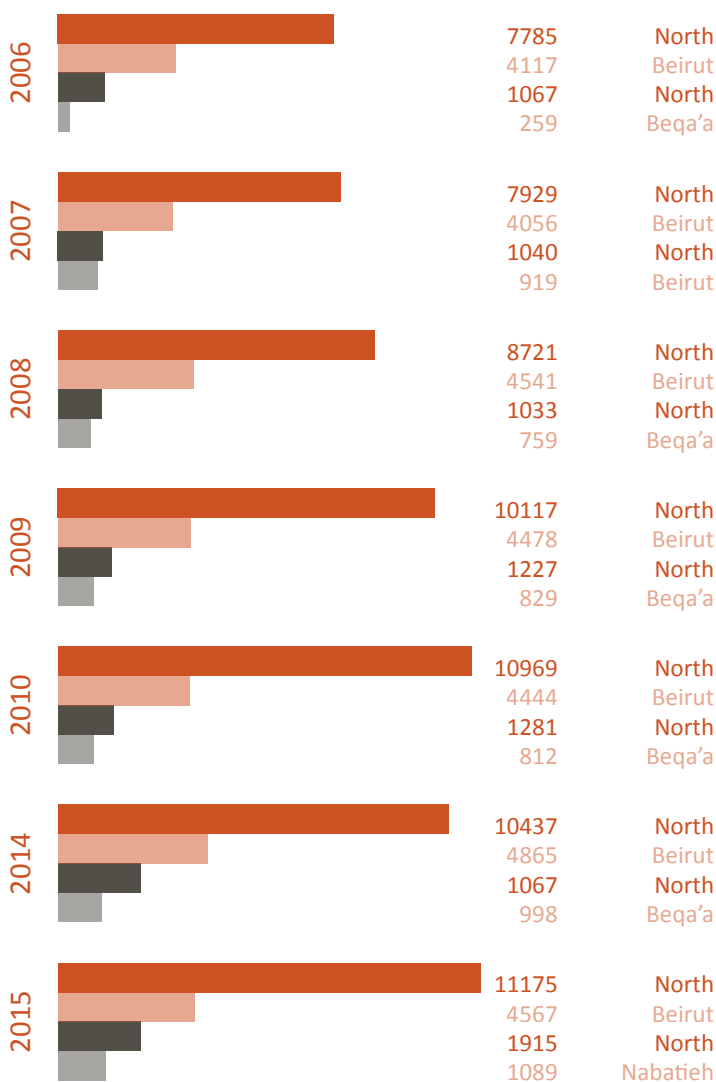
Divorce certificates



Months during which most marriages and divorces occurred



Mohafaza during which most marriages and divorces occurred



- Highest number of marriages
- Lowest number of marriages
- Highest number of divorces
- Lowest number of divorces

The highest number of marriages was generally recorded in the North Lebanon Mohafaza, which has unquestionably seen the highest number of divorces as well. The fewest marriages were recorded in Beirut and the lowest divorce rates in Beirut and Beqa'a.

August was the most popular month for marriages and October the most popular for divorces, which has given rise to the assumption that some of the marriages held in summer have dissolved in a matter of months.

NATIONAL COMMISSION FOR LEBANESE WOMEN:

LBP 900 MILLION YET MODEST ACHIEVEMENTS

Preparing a national strategy and developing action plans related to the Lebanese women's affairs are some of many functions undertaken by the National Commission for Lebanese Women. What is this commission and has it fulfilled its desired objectives through the public funds it has received?



Establishment

Unlike the associations that emerge pursuant to a notification of establishment issued by the Minister of Interior and Municipalities, this commission was founded pursuant to Law no. 720 dated November 5, 1998, which gave it an official status and made it part of the State institutions.

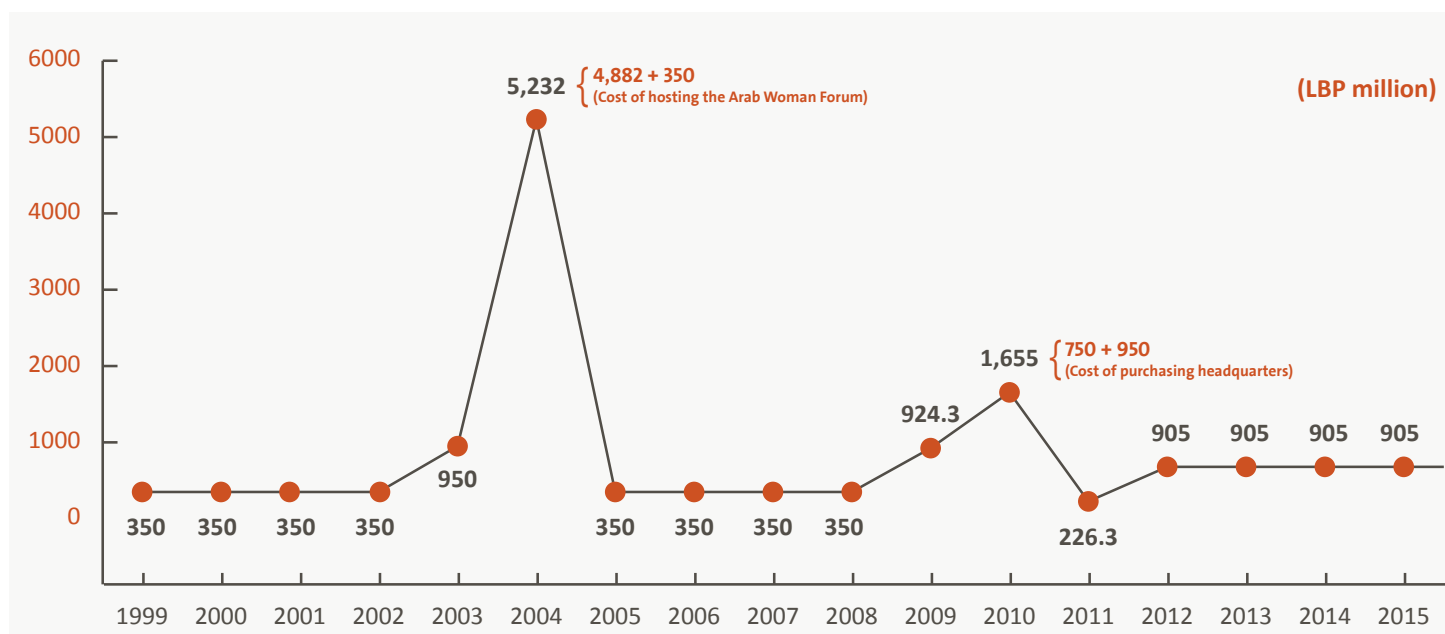
Members

The NCLW consists of a General Assembly of at least 18 and at most 24 members nominated by a decree for a renewable period of three years. The members are selected from among those recognized for their women-oriented activities. Women MPs and ministers are considered ex-officio members of the Commission during the entirety of their term.

The NCLW is headed by the person mandated by the President of the Republic, who is most often his wife. The wives of the Speaker of the House and the Prime Minister serve as first and second vice presidents if they so wish. The assembly also consists of the wives of some ministers and MPs and most members are somehow connected to the men in power, with due consideration to sectarian balance.

State's contribution to NCLW expenditures

Source: Draft budget laws + Official Gazette



The Lebanese have seen little if any tangible NCLW accomplishments in the domain of empowering women and promoting their role and these accomplishments were mostly incommensurate with the amounts spent by the Commission. This entails further discussion on whether the commission should carry on with its current tasks or find new ones.

NCLW Objectives

NCLW's has several tasks in its scope of activities:

Consultative

NCLW is a consultant to the government and to all public administrations and institutions on all issues related to the conditions of women and gender-equality.

Coordinative

NCLW aims to promote the status of women in civil society and Arab and international organizations.

Executive

Developing new national strategies and plans pertaining to women's affairs and improving the ones that are already in place. Conducting women-related studies and research and organizing exhibitions, workshops, and conferences tackling women's issues.

NCLW Financing

An annual financial contribution is earmarked for the NCLW in the budget of the Prime Minister's office. Furthermore, the commission retains the right to obtain grants and donations from local and foreign NGOs as well as international agencies. The NCLW has been assigned roughly LBP 11 billion between 1999 and 2015 as illustrated below.



ZALOUTIYEH

At the end of 2015, the Minister of the Interior and Municipalities issued Decision no. 2726 dated December 22, 2015, prescribing the establishment of a municipality in the town of Zaloutiyeh in the Qada'a of Tyre. Subsequently, the town was granted a nine-member municipal council that is supposed to be elected in the municipal elections scheduled for May 2016.

Etymology

Two possibilities are available for the origin of the town's name:

It derives from a Phoenician word meaning the place where *al-zalat* (Arabic for the gravel that can be found next to rivers or on the beach) is abundant. The town is thought to have been rich in *al-zalat*, hence the name Zaloutiyeh.

It derives from the root *zolt*, meaning nudity. Chances are nude statues were found during the past excavations conducted in the town.

Location

Zaloutiyeh is located in the Qada'a of Tyre. It is 35 kilometers from Tyre and 110 kilometers from Beirut. It stretches across a small area of no more than 200 hectares and rests at 440 meters above the sea level. Zaloutiyeh is bordered by the towns of Marwahin, al-Boustan and Yarin and may be reached from Beirut via Tyre to Naqoura and then to Alma Shaab, al-Boustan and finally Zaloutiyeh.

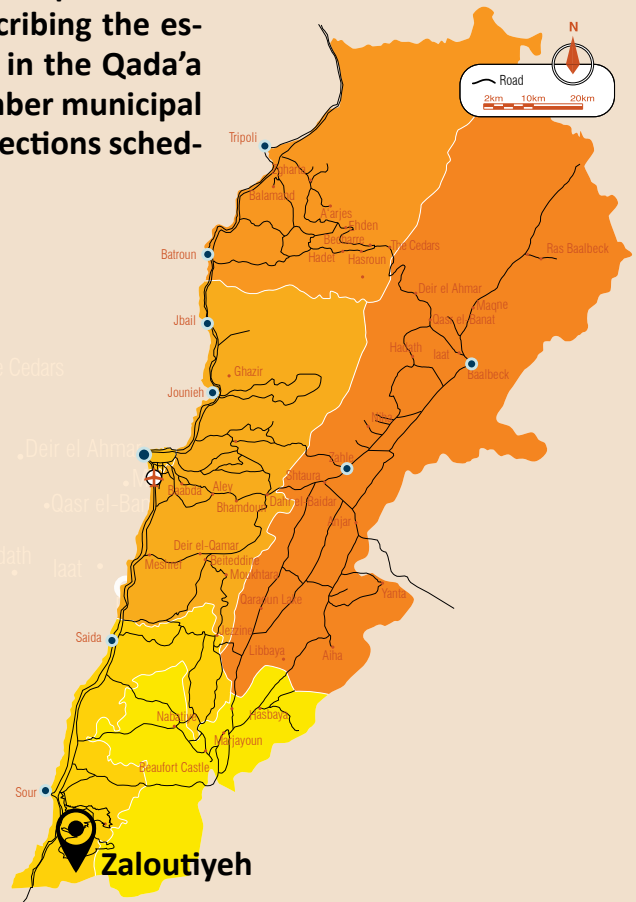
Population and Houses

The registered population in the town is estimated at 240, all belonging to the Shia'a community. The town has roughly 30 houses and most of the population resides outside the town.

Voters

In the 2000 elections, Zaloutiyeh and Yarin were considered a single town. In 2005, Zaloutiyeh separated from Yarin and included 108 voters of which 67 headed to polling stations. The number of voters increased to 121 in 2009 of which 77 exercised their voting right. In 2015, voters totaled 140 and belonged to the following families:

- Abou Dalah: 54
- Assaad: 31
- Ismail: 30
- Diab: 25



Local authorities

Local authority in Zaloutiyeh had been restricted to a mukhtar and an ikhtiyariah committee before the establishment of the municipal council at the end of 2015. Educational institutions

There is no educational institution in the town and students attend the schools of neighboring towns such as Yarine.

Economic life

Agriculture and keeping cattle provide the primary source of income for the residents of the town in addition to state employment in education and the military.

NGOs

The Association of the Development of Zaloutiyeh was founded in 2005 in order to enhance the social, cultural and development profile of the town as well as to help the poor and improve the status of farmers.

WARDA FAMILIES

Divided equally between Sunni and Catholics

Warda, Arabic for rose, is a soothing term that brings to mind beautiful colors and fragrant scents. In Lebanon, there are families bearing the name Warda in several Lebanese regions.

Much like many other Lebanese families, no accurate reason is available as to why the family has assumed its name. It is likely that the Wardas used to grow roses or their daughters were as beautiful as roses.

830

Wardeh / Wardy / Warda

Wardeh 650 members	Wardy 135 members	Warda 57 members
Greek Catholic: 286 members	Greek Catholic: 22 members	Greek Catholic: 48 members
Hosh Zaraaneh, Mallaqah, Barbara (Zahle): 115 Saifi (Beirut): 6 Bashoura (Beirut): 8 Ashrafieh: 17 Baalbeck: 135 Delhamiyeh (Zahle): 5	Ashrafieh: 10 Hosh al-Oumara: 12	Baalbeck: 29 Zahle's Delhamiyeh: 5 Beirut's Saifi: 14
Maronite: 5 members	Syrian Orthodox: 15 members	Sunni: 9 members
Saida's Miyeh Wmiyeh	Msaytbeh	Hasbaya: 5 Fnaideq: 4
Sunni: 296 members	Sunni: 71 members	
Nouri (Tripoli): 20 Rijal Al-Arbain (Saida): 36 Fnaideq (Akkar): 25 Bqaa Safrin (Mennieh- Dennieh): 63 Izal (Mennieh- Dennieh): 17 Dawra (Akkar): 135	Fnaideq: 26 Saida: 45	
Shia'a: 24 members	Shia'a: 25 members	
Joun (15) and Alman (9) in Shouf	Alman	
Greek Orthodox: 17 members		
Ras Beirut		
Syrian Catholic : 20 members		
Hadath (12) and Zouk Mosbeh (8)		

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**THE EYE OF CONTENT
THE JOYS OF LIGHT
ALL DAYS ARE HOLIDAYS**



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