

Non-peer-reviewed keynote article

The motive behind the Lebanese Maronite Order Housing Project launched in 1995: The Vulnerable Christians Situation

Charbel ABBOUD ^{1,*}, Houwayda MATTA ¹ and Maroun KHATER ¹

1 Lebanese School of Social Work, Saint Joseph University of Beirut, Beirut, Lebanon, PO BOX 11-5076 – Riad el Solh

2 Lebanese School of Social Work, Saint Joseph University of Beirut, Beirut, Lebanon, PO BOX 11-5076 – Riad el Solh

3 Faculty of Business Administration and Management, Saint Joseph University of Beirut, Beirut, Lebanon, PO BOX 11-5076 – Riad el Solh

* Correspondence: a.charbel.abboud@gmail.com
houwayda.bouramia@usj.edu.lb maroun.khater@usj.edu.lb

Abstract: It is well established globally in literature that getting married and its timing may crucially depend firstly on housing. In Asia, purchasing a house is a sign of the commitment of young people to marriage. This is the case in Lebanon where the phenomenon of marriage crisis is increasingly prominent due to the housing crisis in 1990s. Accordingly, the Lebanese Maronite Order (LMO) implemented affordable housing projects. The aim of this paper is to discuss the motive behind the implementation of the LMO projects which was the subject of an evaluative research conducted in 2019 to evaluate the effectiveness of LMO's constructions. This evaluative research applied the evaluation of the implementation and the evaluation of the results. It involved the beneficiary owners by a questionnaire and those responsible for the housing projects by semi-structured interview. This study confirms that the LMO housing program was a relevant response to the historical context and to the needs of the target population; needs that are still relevant today. As a result, this study affirms the success of these projects which must be multiplied. Nevertheless, it is essential to take into consideration the results and the findings and the recommendations of this research.

Keywords: Affordable Housing – Housing Project - Homeownership - Evaluation – Housing crisis – Emigration – Results and impacts – Marriage - Implementation analysis – Land speculation – Real estate speculation.

1. Introduction

Since its inception back in the year of 1695, the Lebanese Maronite Order (LMO) has been a fixture in the social network of the citizens, and it has remained steadfast to this commitment despite all the conflicts that faced the nation. It has been the unwavering belief that all endeavors should be carried out with discretion and altruism as befitting of the evangelical discourse. These efforts included anything timely or ongoing projects that the LMO is involved in aid to all citizens in all areas of life. The inspiration of this mission comes from the Gospel and the guidelines of the Church that calls for social justice and security for all.

In 1995, the Order launched many non-profit housing projects during the commemoration of its 300th anniversary. Such projects were a part of the church's social policy to succor the presence of Christians in Lebanon. The abovementioned projects aimed at improving the living situation of young adults who wanted to get married or those who were newlyweds since, at that time, finding accommodation, especially owning an apartment was not an easy feat. Such projects enabled the youth to put down roots in their own lands and purged the danger of immigration among this group who would have otherwise remained incapable of providing a roof for themselves and thus were forced to seek their fortunes overseas.

Such an initiative was not the first; the Order launched many past initiatives, such as providing the farmers in the agriculture sector and the inhabitants residing in the vicinity of monasteries with properties. These previous initiatives contributed to the creation of modern villages and new communities, among which are "Dahr Mar Samaan" in Jbeil, "The New Annaya Village" in Annaya, "The Dawar Village" in Mar Musa, and "the Nabatiyeh agglomeration" near the monastery. The Order also offered to assist the Ministry of Housing in terms of real estate in the 1960s in order to establish non-profit housing projects, but such initiative did not succeed (Excerpt from lecture by Abbot Charbel Assis, 1981).

Above and beyond, the Order founded the association of « Solidarité Chrétienne », in 1985, which established a non-profit housing project in Jbeil entitled "Saint Simon Center" for the displaced.

This article illustrates the historical context which galvanized the LMO to implement the housing projects in 1995. The following years of the Civil War between 1989 and 1995 were very challenging for Christians due to the housing crisis, the economic crisis, the immigration, and the dire political situation which marginalized and persecuted Christians and removed their political leaders. Consequently, the Church, through her institutions, such as LMO, became the spokesman for Christians and their only plank of salvation.

2. Housing Crisis

To start with, one of the underlying reasons that led to the initiative of OLM in 1995 was the housing crisis.

Generally speaking, any country is vulnerable to such a crisis whether it is developed or undeveloped. Indeed, it can occur when the demand on housing units far exceeds the supply with apartments available for purchase and for which the adjustment by the prices does not allow a rapid rebalancing, namely owing to a rigidity of the offer or prices. Several factors can clarify the main cause behind such a crisis:

- External: such as wars and natural disasters.
- Economic: linked to the price of land, the deterioration of the economic situation, the increase in the price of buildings and financing.
- Social: namely the exodus, work-related displacements, or others.

Specifically speaking, Lebanon's crisis reached a peak after the end of the war and has since remained a constant worry. At large, the root of the main problem was that the nature of the offer did not match the demand, and it has escalated to the point where the entire population has been affected. These days, provided that the middle class finds the supply higher, the fact remains the same, especially financing which is difficult to attain. Besides, suppose a poor class tries to find housing, it becomes almost impossible because of the supply which is almost non-existent. Conversely, the needs are very numerous, and the funding is very limited.

The following part will focus on the causes and consequences of the housing crisis in Lebanon overtime before 1995 that prompted LMO to undertake effective initiatives to provide non- profit new housing projects for young people and newlyweds.

1.1. Causes of the housing crisis

It is true that the housing projects began in 1995 due to the housing crisis, noting that such a crisis was prevalent before the Civil War which in turn aggravated it. To that end, our study based on all the factors (social, political, economic, and legal) that contributed to the housing crisis over time, especially throughout the war (1975 – 1989) and in the aftermath until the launch of the projects in 1995.

1.1.1. Social causes

Lebanon has been witnessing an internal migration from villages to cities to improve the quality of life namely since the 1960s; such migration was mainly due to the flourishing sectors of the industrial, commercial, and tourism aspects at the

time in the cities especially in Beirut which became the Suisse of the Middle East. Moreover, the inhabitants of the Lebanese rural areas dissatisfied with their living conditions, especially their low income in agriculture, were obliged to leave their villages and migrate to cities in the hope of improving their situation. As a result, the number of inhabitants in the villages has been reduced to a population of older people, the young workforce having gone to the cities in search of better opportunities.

Lebanon, similar to virtually every nation on earth, has been witnessing an increase of urbanization that naturally causes a steep decline in the rural population. According to the studies of the ministry of agriculture in 2010, the rural population in Lebanon decreased from 58.5% of the total population in 1960 to 39% in 1970 and only 20% in 2010. These alarming figures clearly indicate that the rural exodus has spiked to the point that it has become a risk to the demographic equilibrium. This flow is dense, composed of a large number of people and many are those who cannot find furnished housing. Alongside this rural exodus, population growth has become an additional factor to this phenomenon.

Such an internal migration created two fundamental social impacts: the predictable rural exodus emptying the villages of its inhabitants and the increase in urban demographics which congested the cities and made the demand for housing rise (Younes, 1987).

1.1.2. Political causes

Besides the social causes, and, since the year 1975, the Lebanese Civil War was the direct political cause of the internal and external relocation waves with a fluctuating proportion from 1 to 6 respectively between Christians and Muslims. As a result, of either the war, or the Israeli occupation of the South of Lebanon (1979-2000) waves of immigration happened, namely from the North and the South towards Beirut and Mount Lebanon. Additionally, the war forced many to flee one region and seek refuge in non-conflicted areas. These refugees soon found themselves having a real estate dilemma while the other areas became almost completely deserted. This shift resulted in a sudden spike in housing demands in very limited offers in a small geographic space which naturally resulted in a steep increase in rental and purchase prices (Younes, 1987).

Some might claim that the housing epidemic was not created by the war, and that is true to some extent. What cannot be debated is that the war managed to aggravate the issue especially when it resulted in displaced individuals who were denied their home because of the war; an estimation of 800 000 people, which means more than the third of the Lebanese population at that time, were obliged to flee and lose their properties, their housings, their enterprises, and their jobs too. According to the Synod of Bishops in 1995, the majority of the displaced

people were Christians and a few of them were capable of returning to their villages in 1995 (Special Assembly for Lebanon, 1995).

When the war slowed down and citizens started moving back to villages and areas previously deserted, other serious problems emerged because those areas were no longer habitable in many cases. There was a dire need for funds for the reconstruction and redevelopment of living spaces, and the costs of doing so were proving beyond the means of the poor class whose resources had already been ravaged by the war.

The enormity of the destruction was catastrophic because the war destroyed and burned thousands of homes. The World Bank estimated in a report issued in 1991 that it would be necessary for Lebanon to provide 160 000 new housing units and repair 100 000 partially or completely destroyed units (Antoun, 1999).

According to the Council for Development and Reconstruction, to fulfill the demand for housing, it was necessary to renovate old housing, rebuild slums and rebuild new housing. It was estimated in 1987 that 400 000 homes were needed in Lebanon until the Year 2000 (Younes, 1987). Furthermore, this displaced population needed housing loans to afford to buy their own space.

1.1.3. Economic causes

Besides the social and political causes, the economic situation aggravated the issue. Indeed, the average Lebanese purchasing power has been drastically reduced since 1987 due to the depreciation of the Lebanese currency as well as land and real estate speculations. The increase in land cost and construction caused the prices of apartments to become even more inflated.

The depreciation of the Lebanese currency

Starting from 1984, inflation and the dollar exchange rate, specifically had tripled between 1987 and 1992 (in 1987, \$ 1 = 500 LBP, in 1990, \$ 1 = 1000 LBP and in 1992, \$ 1 = 1500 LBP), which led to a detrimental effect on the real estate and building sectors in addition to the economic and political upheavals. For such reasons, the Lebanese' purchasing power was declined, and, consequently, they were unable to meet the market offer in spite of their desperate need for housing (Azzi, 1988).

Land and real estate speculation

At the time, Lebanon was struggling with land and real estate speculation which played a prime role in the housing crisis. The causes behind such a speculation were the forced displacement of inhabitants, the availability of easy loans from commercial financial institutes, the inflation, the contribution of investors and

entrepreneurs who sold the dwellings instead of renting them to avoid the phenomenon of the stranglehold used by some displaced families (Azzi, 1988).

Land prices

Due to the persistently high demand for investment in suitable land, which is very limited in the Lebanese urban areas, there was a sharp increase in its prices. Such a high demand is due to several reasons including the following:

- Land is considered a precious asset because it represents a safe investment in a difficult financial situation.
- Immigrants have consistently sent money for the purpose of purchasing land and financing the rehabilitation of lands and houses already in their possession.
- Arab tourists have always enjoyed Lebanon, and started acquiring properties and driving up the prices by their higher purchasing power because they were willing to spend large sums of money for real estate.

Contrary to what might be widely perceived, the consequences of war did not include curbing the inordinate demands, but it rather inflated the number of operations that soared from 20 000 in the 1970s to 30 000 during the 1980s. This gives further credence to the claim that land has been a safe haven for those who were in possession of it (Antoun, 1999).

Moreover, in 1995, Beirut witnessed a sharp increase in the cost of land per square meter to the extent that a financial assistant was a must for purchasing apartments, hence the urge for housing loans (Antoun, 1999).

The Construction cost

A reputable study on the evolution of building materials and labor costs between the years 1991 and 1997 revealed an annual growth of prices. According to a study conducted by Antoun (1999), the cost of construction rose by 39% between 1991 and 1997. For example, the average cost of an average housing unit with an area of 110m² rose by \$13 654 in 1991 to reach \$17 447 by the year 1995.

As mentioned earlier, the value of the foreign exchange of the Lebanese Lira was multiplied many times compared to the foreign currency, increasing the price of building material and ultimately the price of apartments during and after the war bearing in mind the fact that such materials were imported and subject to fluctuations in foreign currency. Many excuses were given for this spike including: pretext of adjustment, readjustment, and adaptation to rising currencies to the point where there was no ceiling limit to this escalation.

The depreciation of the Lebanese currency which weakened the purchasing power was excessive to the extent that the majority of the Lebanese population could no longer afford to purchase houses. Such an occurrence urged the investors to call banks for housing loans, keeping in mind that without such loan investments, buying apartments cannot take place (Antoun, 1999).

1.1.4. Legal causes

The Old Rent Law was an additional reason for the housing crisis, especially discouraging investment in the housing rental sector.

In 1995, the Synod of Bishops for Lebanon mentioned that the Lebanese market is governed by the laws of supply and demand as befitting a capitalistic economy. The private sector is the main source of constructed houses whether they are to be sold as units or rented out. The renting option was not very viable because of the articles in the old rent laws that were not favorable for property owners, contrary to the rest of the world where renting accounts for 60% of the housing market. The extremely low percentage is troubling, since even the most advanced countries with some of the highest living standards have managed to resolve the housing crisis through providing house ownership (Special Assembly for Lebanon, 1995).

The rental law must be put in such a manner that organizes the relationship between tenants and owners taking into consideration the social interest of the first and the economic welfare of the second to avoid any possible social, economic, or demographic problems.

In Lebanon, namely in the period before July 23, 1992, prorogation and even recovery became a real problem to leasing because the compensation paid, posed a major problem for the owner who was then unable to recover the premises. It is true that between 1940 and 1970, the prorogation of leases, the recovery and the amendments of rents did not seriously affect the rent because the inflation was weak and the apartments for rent satisfied the demand. It should be noted that the measures provided by the law date back to 1941 and did not meet the objectives envisioned. The prices of old rents were virtually unchanged for almost 51 years (1941 - 1992) which ensured almost no income for owners and did not encourage others to rent. Even more, from 1975, the increases did not coincide with the high cost of living. (Younes, 1988).

This Old Rent Law exacerbated the housing crisis because it put off investment in the house rental sector by forcing old homeowners to sell instead of renting. The Lebanese government tried to rectify the situation through the law on articles 159 and 160 on July 23, 1992, and another recent article on May 8, 2014, as a final one on February 28, 2017.

Finally, after the causes of housing crisis were mentioned, the consequences of this crisis which has left socio-economic marks on the Lebanese population are going to be discussed.

1.2. The social consequences

By the end of the Lebanese Civil War in 1989, the housing crisis began one of the most serious social problems in this country. Its adverse effects have affected various aspects, among which are the social, demographic, and economic.

The effects can be summarized as follows:

- Increasing disparity among people with different incomes, which is evidenced by the fact that low-income families could not access suitable housing by renting or purchasing, while families from well-off backgrounds had no problem at this level (Younes, 1984).
- Financial difficulties that had reduced access to housing and thereby delayed or cancelled marriage projects (Special Assembly for Lebanon, 1995).
- Steep decline in marriages, and the consequent limited reproduction had led, on the one hand, to a decline in the birth rate especially among Christians, and on the other hand to an aging population and therefore to an increase in the category of non-productive people (Labaki, 2008). The decrease of the Christian population was attributed not just to the decline in the number of marriages and the limitation of birth rate but also to emigration which accounted for 65% of the population in 1932 but only 45% of them in 1990 (Labaki, 2008).
- Large numbers of young people, incapable of providing a roof for themselves, and, thus unable to establish a family, left the country for a better job and a better future. This state of affairs had distanced the skilled workforce that had been placed at the service of the host countries (Special Assembly for Lebanon, 1995).

This bitter reality and its consequences had been harmful to people's daily lives, both in the big cities (Beirut, Tripoli, Saida, Tyr, Zahle ...) and in rural areas, and had therefore pushed the Church to question her role in the future and stability of Christians in Lebanon. Many ecclesiastical institutions, such as the Lebanese Maronite Order (LMO), had been called to serve these Christian populations in need. They have started major non-profit housing projects in different Lebanese regions to serve Christian families. Moreover, the Lebanese government itself took some initiatives on this subject which have proved insufficient.

The Lebanese State has tried since the 1960s, to follow policies, through the

Council of Housing, Housing Cooperatives, Southern Council, Directorate General of Housing, Housing Bank, and Public Institution for Housing, to solve the housing crisis or at least reduce its severe consequences. Unfortunately, the Lebanese state has not been able to solve this housing crisis for lack of funding and planning and has opened the doors to the private sector.

To that end, the Church, the Patriarchate, the eparchies, and the religious orders such as LMO, felt alarmed by this problem that affected in large part the Christians displaced by the war especially that their demographic, geographical and political situation was disastrous and that their future depended on their ecclesiastical institutions.

3. The economic situation of Lebanon during and after the Civil War

Coupled with the housing crisis was the economic crisis which took its toll on the Lebanese, in general, and the Christians, in particular. This critical economic situation pushed the LMO to intervene through such projects.

3.1. The aftermath of the Civil War

After Independence in 1943, Lebanon experienced a flourishing period that has had a positive impact on all sectors, be they agricultural, banking, and financial or even touristic. The country then experienced an unprecedented development. Unfortunately, the war which broke out in 1975 came to stop the latter and complicate the reality. The multifaceted war lasted for 15 long years during which dead and wounded, destruction and material damage were recorded. All sectors were affected, without exception, with a negative impact on the country's economic scale (Chéhadé, 2013).

Along with the Civil War, an Israeli invasion of South Lebanon in 1982 led to very critical internal migration. The various invaded villages were more or less empty of their inhabitants. This migration has been added to that of people who left the country to other safer places. Moreover, the financial situation of the Lebanese was catastrophic. Their purchasing power was diminished because of the devaluation of the Lebanese pound, and a scarcity of bank deposits (Chéhadé, 2013).

In the aftermath of the Civil War, a significant number of families were decimated and sheltered. Along with few resources, families in the country were struggling to survive. More than 300 000 people died, where more were left physically and mentally handicapped. Thus, Lebanon was facing a radical change in society; the middle class was in decline and the impoverishment of all segments of the population was evident. The infrastructure was all damaged, especially in the

capital Beirut, and some major cities. The cultural heritage was stolen by the various invaders. The real estate heritage was 80% destroyed. Additionally, the emigration of a part of the bourgeoisie deprived the country of its an important human and financial resources. Therefore, everything remained to rebuild houses, road networks, electric power, water supply and the phone lines were damaged. These losses were considerable in the account (Chéhadé, 2013).

Consequently, everything had to be rebuilt, the stone as well as the human being. In this unsettled and uncertain climate, the economic situation could not be recovered. It was interpreted as very high inflation as well as the fall in private investment.

3.2. The deficient attempt of Horizon Plan

In an attempt to promote the country economically so that the situation returned to the flourishing period as it was before 1975, the Lebanese government launched a plan entitled “The Horizon Plan”, but unfortunately it was not efficient owing to some gaps in accordance with Corm (2004).

The first agenda was to develop the infrastructure of the national airport and the entire road network in order to ensure communications between the capital and the regions and considering the route of southern Lebanon. On the other hand, the other Lebanese regions did not have the same interest. Moreover, the budget was insufficient, everything remained to rebuild, both, the infrastructure of water and sewage, electric power, education, and the public transport.

At the same time, the problem of the displaced people was not solved; it was necessary to financially compensate those families through the creation of a special funds whose treasuries would go to the reconstruction of the houses destroyed during the war, pushing them to reintegrate their native villages. Yet, the results did not meet all expectations. Some families, having settled in the new reception areas, did not want to start from scratch. Others preferred to use the funds to build and / or resell the proposed apartments (Corm, 2004).

In addition to these two factors, and especially, since 1992, the Central Bank has embarked on the administration of the dollar, despite a rapid fall in inflation and influx of capital. The latter and the ministry of finance borrowed the money from the population at very high interest rates. These rates of interest fluctuated between 18% and 42% (1992 – 1998) and had catastrophic effects on the entire Lebanese economy. As Corm (2004) pointed out, the interest rates paid to depositors on their dollar holdings or billed for credit facilities to the private sector are also raised to very high levels relative to the interest rates. Prevailing interest in major international financial markets, the rate differential reaches 6 to 9% depending on the periods. As a result, the issuance of treasury bills and the

speculation on the interest differential between the rates paid on the Lebanese pound and the dollar had become a major instrument for enriching the wealthy segments of the population, while ensuring income supplement not insignificant to the middle classes or the holders of savings books of modest means. The cost of this source of enrichment had been allowed by the Treasury which had overpaid the financing of its debt and by the productive private sector indebted to banks, as we will see below. In addition, the government drastically lowered the level of the tax and interest on bank deposits noting that the interest on the debt in pounds were exempted from all taxes. Unlike anything done after a period of war, long or short, the state had had no strategic or forward-looking plan to deal with the disastrous consequences of the war in terms of reconstruction, of public infrastructure, of production capacity, of the private sector or even compensation for war victims. The Plan also did not provide any aid mechanism for the industrial, agricultural and touristic sectors, all of which were seriously damaged. In addition, no budget was mentioned in the social and/or family field.

According to Corm (2004), alternatively, "the Horizon Plan" had no mention of any mechanism that would allow the private sector to flourish and enhance its productive capacity which was seriously undermined by the destruction of the physical components of productivity for agriculture, industry, and tourism. The government also failed to allocate budget for war expenses such as rebuilding the infrastructure and offering aid to the victims of war including widows and orphans. When it came to such aspects, investments were concentrated in the private real estate sector while the public sector investment was focused on construction and the public works sector dominated by cheap foreign labor.

In line with Corm, it was not possible to cover living expenses by the wages given back then. As stated by the United Nations Development Program (UNDP), 35.2% of Lebanese in 1995 lived in conditions of poverty or extreme poverty. As said by the same source, the share of GDP, going back to the poorest fraction of the country (17% of the population), represented only 4% of the total. The growth rate of GDP did not increase enough in the following years at the end of the Civil War.

Thus, it can be inferred that all investments had been concentrated in the real state and public work sector, where the majority of workers were non-Lebanese and hence the problem of unemployment among Lebanese was not solved. The latter, at that time, varied between 15 and 25% according to estimates made because there were no official statistics. In addition, it remained high among active men (75%) and youth (22.6%). Moreover, unemployment was the main motive behind emigration.

In parallel, and according to the TAIF Agreement, a government policy had to ensure a balanced and harmonious development throughout the regions.

Unfortunately, the concentration of economic and banking activities in the capital and in the major coastal cities had only widened the gap between urban and rural areas.

3.3. The intervention of the Church

Faced with all this, the Church decided to intervene and provide financial and human assistance to needy families who were getting poorer every day. The Church solicited the Lebanese diaspora overseas - especially Christian - and encouraged them to help fellow citizens. In 1995 during the Synod of Bishops, the focus was on the consequences of inflation and on the financial situation of the Lebanese. The middle class was limited to a very small percentage of the population. Indeed, inflation had made needy families even poorer as one-third of the population lives below the poverty line, further widening the gap between affluent families and the poor.

Such a situation forced children from disadvantaged families to drop out of school and start working to help their parents financially (Special Assembly for Lebanon, 1995)

According to the Synod of Bishops of 1995, Lebanon was considered as a tax haven for foreign capital, but investors used it as a place to store their money rather than create new jobs in the market. Employees paid direct taxes and were still expected to deal with the burden of inflation and indirect taxes that were imposed without any discrimination. This was a blatant form of social injustice that affected the already disadvantaged classes and caused an economic blockage aimed especially at the most vulnerable ones. The responsibility of the government was to reduce these inequalities and to allow all social strata to become richer instead of making the rich even richer (Special Assembly for Lebanon, 1995).

Considering this, the problems of concern for the Synod of Bishops for Lebanon (1995) were those of housing, health, and immigration. They were dangerous for the future of Christians in Lebanon and the Middle East.

4. Emigration

In addition to the housing and economic crises, emigration created another dire cause to such a vulnerable Christian situation at the time.

The Church's intervention is focused on the problem of continued emigration, which took place after the Civil War in 1975, and its adverse impact on the future of the country and the Christian existence in Lebanon and the Middle East.

According to estimates made by Boutros Labaki based on the official sources on flows of departures and arrivals, the number of emigrants who left the country

from 1975 to 1995 is significantly high estimated at 900 000 people, noting that in 1995, the Lebanese population residing in Lebanon was estimated at 3 033 406 individuals. The Lebanese emigration rate was around 18%, but that figure does not include those who emigrated before the war or the offspring of those who were born in the countries they emigrated to. Should these aforementioned descendants be taken into consideration, the percentage jumps to 22% which coincides as the highest emigration rate in the region of the Middle East (Abi Samra, 2010).

In light of all of this, the intervention of the church and its institutions in providing a non- profit housing project was the result of the fear that the emigrants of the last wave would not return as what happened with the majority of the emigrants, who fled during the three previous periods of emigration. Their permanent settlement in the host countries has threatened the existence of the Christians in the Middle East in general and in Lebanon, in particular. To better frame the analysis of recent emigration since 1975, Abi Samra spoke of various waves of Lebanese emigration since the last quarter of the nineteenth century. To be more specific, Abi Samra spoke about the three previous emigration periods which took place as follows:

The first wave of emigration that took place in the early 1870s, with the first few emigrants from Mount Lebanon toward the United States and South America; it accelerated and became a massive population movement in the mid-eighties. Noting that such a wave is of paramount importance because of its impact on successive waves of migration and its consequences on the nature, origins, and destinations of subsequent waves. It is characterized by a departure of the mostly Christian population to the United States and South America and was reinforced by the First World War which pushes the Lebanese to flee towards the countries mentioned above as well towards Brazil, Argentina, Egypt, Canada, and Australia. The immigration was so strong that it represented a very high proportion of the resident population.

The second phase of the emigration movement took place between 1926, date of the promulgation of the Lebanese Constitution, and 1960, bearing in mind the fact that at the time emigration had a decline due to conditions imposed by the United States, Canada, Australia, Latin America and so on. Consequently, most emigrants departed to the countries of West Africa. Unlike the first one, this one mainly affected the Shiite population of the villages of South Lebanon.

The third wave of the emigration movement was between 1960, and 1974, the period of Golden Age in the Lebanese economy. It is the period of emigration to Arab oil countries that provided work for this labor force on the move. Added to this is a continuation of emigration to the countries of West Africa but also another

wave of emigration to Canada, the United States, and Australia (Abi Samra, 2010).

Such massive emigration led to detrimental consequences that greatly affected the Lebanese, in general, and the Christians in particular, according to many studies made at that time. In their search for economic and financial stability as well as security, the Lebanese were motivated to leave their country. They wanted the ability to offer themselves and their families a better future. They might have succeeded in doing so, but it has cost their country of origin a high fee in terms of a loss of labor and demographic changes. For example, marriage rates decreased substantially. Other consequences include daily hardships, psycho-emotional problems, and an epidemic of internal and external relocation (Faour, 1992).

Thus, the 1975 war and its socio-economic legacy sparked a wave of emigration as mentioned above, both among Christian and Muslim communities that produced profound demographic and political changes. In this context, some political parties, as well as international Maronite associations, sought alternatives to regain a demographic balance by integrating emigrants into the internal political life of Lebanon. In accordance with the provisions of the new electoral law, Lebanese living abroad were given the opportunity to vote in the last election that took place in the spring of 2018.

5. Political situation

Along with the housing, economic and emigration crises, the political situation created another alarming factor to such a susceptible Christian population at the time.

The main strengths of the Christians in Lebanon are threefold: the first strength is of political nature and is embodied by highly administrative positions in the state. At the beginning, it must be emphasized that the President of the Republic has always been a Christian, having various prerogatives, along with the vices of the Prime Minister and the House Speaker and the chief of the army, besides many other influential positions, not to forget the highly administrative ranks occupied by the Christian diaspora.

Moving on to the Christians' second strength which is the role of the middle class; it is ubiquitous in the banking, industrial and commercial sectors. One final strength is the ecclesiastical institutions which are affirmed by their educational institutions (schools and universities), hospitals, and social centers (children, old people, and orphanages), spread nationally and internationally and are in the hands of the Church, and religious orders.

After the end of the Civil War, Christians felt frustrated and marginalized for several reasons. The most provoking reason was the "Agreement of Taif" in 1989

which stripped the prerogatives of the President of the Republic, a position that is entrusted to Maronite community.

In addition, unconstitutional electoral laws undermined proper representation by the overwhelming majority of Christian deputies through the game of the division of constituencies. Christian political parties were strongly repressed, some destroyed, their leaders exiled, imprisoned, or murdered. Christians in Lebanon, the only political forces to oppose Syrian tutelage, suffered repression and discrimination that lasted from 1990 to 2005 due to their political stands (Labaki, 2008). This beheading of political parties and this marginalization of Christians reinforced the political role of the Church, which through the Synod of Bishops in 1995 defended the independence and sovereignty of the state, the respect of human rights, and the return of displaced people.

Besides such a critical political situation, the second strong point mentioned earlier, which is the middle class, was weakened mainly due to the prevailing economic situation. As a consequence, they added more weight to their third strong point which is their ecclesiastical institutions that constituted the cornerstone of the presence of Christians in the region. Hence, we noticed the intervention of the ecclesiastical institutions among which is the Lebanese Maronite Order to reinforce the presence of Christians through many economic projects such as the non-profit housing project in the 1990s.

6. Conclusion

This study showed the relevance of the housing projects implemented by LMO with regard to the historical context in the 1990s and the needs of the target population. When considering the housing crisis and the socio-economic legacy of the Civil War in Lebanon, the harmful consequences of immigration inside and outside the country and the marginalization and persecution of Christians after the agreement of TAIF (1990), it seemed that the future of Christians is dependent on the sustainability of their ecclesiastical institutions. To conclude, the Church aimed to protect all Christians, in general, and the youth, in particular, which, of all social categories, was undeniably the one that stood as the most weakened of the events of the last twenty years (1975 - 1995). The general feeling that the youth expressed was one of immense helplessness (Chammas, 1995). For this purpose, Catholic communities and religious congregations and orders, especially the Lebanese Maronite Order, felt called upon to undertake social projects, such as non-profit housing projects, in order to better strengthen and solidify the attachment and trust of the Christians especially young people to their land. Such projects were praised by Pope John Paul the second in his post-Synodal Apostolic Exhortation 'New Hope for Lebanon' in 1997.

Finally, this evaluative research affirms the success of these projects which must be multiplied as Pope John Paul II mentioned in his Apostolic Exhortation for Lebanon in 1997. Therefore, this study encourages the Lebanese government and all governments in collaboration with the private sector and not-for profit organisations to deliver more housing projects to facilitate access to home ownership for young people to marry.

This paper does not discuss the other findings emanating from this evaluative research such as the consistency of these projects with the mission of the LMO, the achievements of the project's objectives, confirming that owning an apartment encouraged young people to marry and establish a stable home, thus rooting the beneficiary owners in the country. These findings will be subject to future papers.

Author Contributions:

C.A. and H.M. conceived and designed the study. C.A. wrote the manuscript. H.M. supervised and edited the manuscript. C.A., H.M. and M.K. provide formal analysis and validate the study. C.A., H.M. and M.K. reviewed and approved the final version of the protocol. All authors have read and agreed to the published version of the manuscript.

Funding

This study is an excerpt of a PHD Research titled "*Evaluation of the Implementation and Results of Three Lebanese Maronite Order Housing Projects*". This research was prepared by Doctor Father Charbel Abboud (LMO) at the Lebanese School of Social Work, Faculty of Humanities, Saint Joseph University of Beirut, Lebanon, and under the supervision of Professor Houwayda Matta, the Principal Advisor of the Doctoral Thesis, and Associate Professor Maroun Khater, the Second Advisor of the Doctoral Thesis, and it was paid by the Lebanese Maronite Order. This research received no external funding.

Data Availability Statement:

Not applicable.

Acknowledgments:

Support for this study is provided by the Lebanese Maronite Order.

Disclosure statement:

Authors declare no conflicts of interest.

References

- ABI SAMRA, Marwan (2010). L'émigration libanaise et son impact sur l'économie et le développement. Genève : Bureau Internationale du Travail. 107 p.
- ANTOUN, Véra (1999). Le prêt habitat et la crise de logement : cas pratique : Banque Byblos. Kaslik, Liban : Université Saint-Esprit : Faculté de gestion et des sciences commerciales. 70 p.
- AZZI, Chakib (1988). La crise de l'habitat au Liban. Kaslik, Liban : Université Saint-Esprit : Faculté de gestion et des sciences commerciales. 96 p.
- CHAMMAS, Nicolas E (1995). L'avenir socio-économique en questions: éléments de réponse. Beyrouth : Harvard Business School Club of Lebanon. 622 p.
- CHÉHADÉ, Danielle (2013). La recension économique au Liban: une réalité inéluctable.
- CORM, Georges (Février 2004). La situation économique du Liban et ses perspectives de développement dans la région. Confluences Méditerranée, No 49, p. 149 – 159.
- FAOUR, Ali (1992). Les conséquences sociales de l'émigration au Liban. Cahiers de la Méditerranée, No 44, p. 225 – 243.
- JEAN PAUL II, pape (1997). Exhortation apostolique post-synodale : "Une espérance nouvelle pour le Liban". Translated by FREM Antoine (2012). Post-synodal Exhortation: « A New Hope for Lebanon ». Beyrouth, Lebanon: Kreim Printing Press. 163 p.
- LABAKI, Boutros (Mars 2008). Les chrétiens du Liban (1943 – 2008). Confluences en Méditerranée, Vol 66, No 66, p. 99 – 116.
- Message de l'assemblée Spéciale pour le Liban du Synode des évêques : Le Christ est notre espérance : renouvelés par son Esprit, Solidaires, nous témoignons de son amour (1995). S.I., Liban : Centre Catholique d'Information. 31 p.
- Younes, Suzanne (1984). La crise de l'habitat et ses incidences socio-économiques, Kaslik, Liban: Université Saint-Esprit: Département des Sciences sociales. 101 p.
- Younes, Suzanne (1987). La crise de l'habitat et ses incidences socio-économiques. Annales de philosophie et des sciences humaines, no 1, Kaslik, Liban : Université Saint- Esprit, p. 101 – 117.