

Georges Corm

Biography

Level: Senior

Sector: Fiscal policies, Public Enterprise Development and Restructuring Financial sector and fiscal reforms, Needs assessment and Monitoring Macro economy & sustainable development policies

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1. Surname: CORM

2. Name: Georges

3. Date and place of birth: June 15, 1940 – Alexandria (Egypt)

4. Nationality: French & Lebanese

5. Civil Status: Married, three children

6. Education:

Institution: Institut d'Etudes Politiques (IEP), Paris

Date:(from-to month/year) From 09/1958 to 06/1961

Degree: Graduated from the Institute; Major: Economic and Finance, Sub-Major: Public Economy.

Institution: Faculté de Droit et des Sciences Economiques (Panthéon), Paris

Date:(from-to month/year) • From Sept. 1958 to June 1962 (Licence en droit privé)

• From Sept. 1965 to Nov. 1966 (DES en droit public)

• From 1966 to 1969 (Doctorat d'Etat en droit public)

Degree: Licence in private and Commercial Law (1962)

Diplôme d'Etudes Supérieures in Constitutional Law (DES) (1966)

Doctorat d'Etat in Constitutional Law (Ph. D.) 1969

7. Language skills (Mark 1 to 5 for competence, where 5 is the highest):

<i>Language</i>	<i>Passive</i>	<i>Spoken</i>	<i>Written</i>
Arabic	5	5	5
French	5	5	5
English	5	4.5	4.5

8. Membership of professional bodies: Member of several Academic European and Middle Eastern Consultative or Scientific Councils, Member of the Board of Trustee of the *Arab Anti-corruption organization*.

9. Other skills: Computer literacy (Excel, Word, PowerPoint); knowledge of the history of the Middle East; author of various books published and translated in several languages.

10. Present Position: Independent Economic and Financial Consultant

1. Years of professional experience: 43 (including two years as Minister of Finance)

12. Key qualifications: Structural Adjustment programs, Development policies, Public Finance Reforms, including two years as Minister of Finance of the Republic of Lebanon (December 1988-October 2000), Banks and Public Enterprises rehabilitation and fiscal and monetary reforms. Several studies on private sector performance in the Arab countries. Research and writing experience with good publication record in several languages.

13. Specific experience in non industrialised countries:

Country	Date (from-to month/year)	Name and brief description of the project
Albania	1995-1996	Banking and Public Enterprises Restructuring and Privatization – Monitoring of progress achieved (<i>The World Bank</i>)
	1997	Team Leader: Preparation of the TOR for a EU Program to modernize Bank’s accounting and introduce a new Accounting Plan for Banks (<i>The European Union</i>)
Algeria	1987-1988	Restructuring of the Algerian Development Bank (<i>The World Bank</i>)
	1988-1989	Study on the Restructuring of the Algerian Foreign Debt (<i>The Central Bank of Algeria</i>) Pre-appraisal of a Structural Adjustment Loan for the Financial Sector (<i>The World Bank</i>)
	1989-1992	Advisory work on liberalizing Exchange Control Regulations and Regulations of the Banking Sector (including the preparation of new laws and Regulations); as well as advisory work on restructuring Bank’s balance sheets (<i>The Central Bank of Algeria</i>)
Arab & Mediterranean region	1996	Study on Sustainable Human Development and Macro-Economics in the Arab World (<i>UN Economic & Social Commission for Western Asia</i>)
	2001-2002	Study on Indebtedness of ESCWA countries and study on Mobilizing resources in the ESCWA Region (<i>UN Economic & Social Commission for Western Asia</i>)
	2002-2003	Study on Mobilization of financial resources and cooperation for sustainable development in the Mediterranean Region (<i>Plan Bleu d’action pour la Méditerranée</i>)
	2003	Study on Strategy for sustainable development in the Mediterranean Region (<i>UN Environment program – Mediterranean Action Plan</i>)
	2005	Study on the role of the private sector in development in the Arab region (<i>The Islamic Development Bank</i>)
		Study on improving foreign investment climate in Bahrain and Oman (<i>UN Economic & Social Commission for Western Asia</i>)
	Regional Report on Labor emigration and insourcing in	

		MENA countries (<i>The World Bank</i>)
Bahrain	1995 2001-2003	Study on the restructuring of Bahrain Development Bank (<i>The World Bank</i>) Quality control on consulting work done for the reorganisation of the Ministry of Work and Housing by TEAM International
Iran	1998	Pre-appraisal study of the Iranian Banking Sector (<i>The World Bank</i>)
Lebanon	1994-1995 1995 1997-1998 2002 2004 2005 1963-69 1998-2000	<i>The Central Bank of Lebanon</i> Study on the Real Estate Portfolio of the Central Bank and proposals for a Defeasance policy <i>Association of Banks in Lebanon:</i> Study on the Competitiveness of the Lebanese Banking System (3 volumes) <i>Association of Lebanese Engineers:</i> Study on Restructuring the Health Care Fund Study on Restructuring the Pension Fund Study on the reorganization and strengthening of Finance and Accounting Functions ; monitoring of implementation Up-date of the Study on the Restructuring of the Pension Fund <i>Fund for Economic and Social Development</i> Contribution to an overall study financed by the EU on defining a Social Strategy for Lebanon <i>Fransabank</i> Feasibility study for the opening of an affiliated bank in Algeria <i>Office of the Deputy Prime Minister</i> A study on “Analysis of public debt dynamics in Lebanon and proposals for a restructuring of parts of the debt together with monetary and fiscal reforms”. See below for experience as former Civil Servant and as former Minister of Finance
Morocco	1985-1988 1989 1989 1994 2005	For the World Bank Public Enterprises Rehabilitation Loan (PERL) Support Loan to Public Administration (PAAP) Reform of the Investment Budget (presentation and procedures) Study on incentive policy to export and investment (Morocco and Tunisia) <i>For the European Union</i> Team Leader, Evaluation of the Structural Adjustment

		Program for the Financial Sector
Oman	1995	Vision Study for the future of the Financial and Banking Sector (The World Bank)
Syria	1996-1997	For the European Union
	2001	Team Leader to conduct an Appraisal study of the modernization needs of the Syrian MOF (Budget, Taxes, Treasury, Customs, Public Debt, IT) and preparation of the TOR to implement a modernization program.
		For the World Bank
		Team Leader for Appraisal Study of the Agricultural Bank and proposals for restructuring Team leader, Appraisal study of the new banking legislation allowing private banks to operate in Syria (<i>For IFC</i>)
Tanzania	1992-1993	Study of Public Enterprises indebtedness in view of their privatisation (For the World Bank)
Tunisia	2006	For the European Union
		Team leader, Elaboration of a Budgetary support for a Program to enhance competitiveness of the Tunisian economy (e-government, Budget by objective, liberalisation of industrial sectors)
Turkey	2004	For European Union Team leader, Assistance to Tax reform (gap analysis, needs assessment, Project Fiche and elaboration of a five years Action Plan)
Yemen	1998	Appraisal of Specialized Yemeni Banks (For the World Bank)

1. Professional experience:

<i>Date (from-to month/year)</i>	Since January 2001
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Georges Corm Consulting Office</i>
<i>Position</i>	Head of the Office
<i>Job Description</i>	Economic & Financial Consulting activities
<i>Date (from-to month/year)</i>	December 4, 1998 to October 28, 2000
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Ministry of Finance</i>
<i>Position</i>	Minister

<i>Job Description</i>	During the tenure as Minister of Finance several actions to reform public finances were undertaken: (i) a Five years Fiscal Consolidation Plan to reduce overall indebtedness of the Treasury from 125% of GDP to 96% and the annual fiscal deficit from 14% of GDP to 5%. Tax modernization, including the introduction of VAT and of global income tax system, as well as privatization of the main public services were the two main tools to reach the objectives of the Plan ; (ii) through a special legislation submitted to Parliament and approved promptly, the Ministry of Finance was able to settle the huge arrears due by the State to private companies; (iii) a law on privatisation was prepared and approved by Parliament (iv) a law on VAT was prepared and sent to Parliament, all preparatory measures to implement VAT by January 1st 2001 were put in place at the Ministry of Finance including training (VAT was adopted by the next Government and introduced in February 2002) (v) a draft law to reorganise the capital market and secure the full independence of the Banking Control Commission (vi) various measures to stimulate the growth of the insurance industry. The EU supported the reforms introduced through a 50 million Euro grant to the MOF.
<i>Date (from-to month/year)</i>	From August 1985 to October 1998
<i>Location</i>	Paris
<i>Company/Organisation</i>	<i>Cabinet Georges CORM – Economic & Financial Studies</i>
<i>Position</i>	Head of the Office
<i>Job Description</i>	Consulting activities for a number of international, regional and national organisations, including FAO, UNDP, ESCWA, Agence Française de Développement, DATAR (France), Ministry of Foreign Affairs (France), the European Union, the World Bank, Central banks and private banks and firms (project financing, financial restructuring, feasibility for investment projects, investment fund structuring).
<i>Date (from-to month/year)</i>	From January 1980 to July 1985
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Central Bank of Lebanon (Banque du Liban)</i>
<i>Position</i>	Advisor to the Governor of the Bank
<i>Job Description</i>	Advising on the management of Foreign Exchange reserves, managing the Investment Dept. of Intra Investment C° (an affiliate of Bk of Lebanon) and later managing an affiliate of Intra Inv. in France ; managing the Société d'investissements financiers that was entrusted with the assets of a failed local commercial bank.
<i>Date (from-to month/year)</i>	From June 1973 to December 1979
<i>Location</i>	Beirut – Lebanon

<i>Company/Organisation</i>	<i>National Bank of Algeria Representative Office</i>
<i>Position</i>	General Representative for the Middle East
<i>Job Description</i>	Arranged more than one billion dollars of financing for the Algerian borrowers on all big financial markets; advised the Algerian Ministry of Finance on borrowing policies on international markets.
<i>Date (from-to month/year)</i>	From September 1970 to June 1973
<i>Location</i>	Paris
<i>Company/Organisation</i>	<i>Union de Banques Arabes et Françaises (UBAF)</i> – a consortium of French and Arab Banks
<i>Position</i>	Deputy Director, International Financial Affairs
<i>Job Description</i>	Arranging loans and issuing bonds for large clients of the bank and managing the bond portfolio of the bank
<i>Date (from-to month/year)</i>	From June 1969 to July 1970
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Credit Lyonnais Regional Representative Office</i>
<i>Position</i>	Deputy General Representative
<i>Job Description</i>	Developing all kind of banking business with ME markets
<i>Date (from-to month/year)</i>	From June 1964 to June 1969
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Ministry of Finance</i>
<i>Position</i>	Expert in charge of Monetary and Financial Affairs
<i>Job Description</i>	In charge of coordination with Central Bank, IMF and WB ; preparation of the Budget speech ; Studies on reforming the Lebanese Tax system in cooperation with Ford Foundation.
<i>Date (from-to month/year)</i>	From February 1963 to June 1964
<i>Location</i>	Beirut – Lebanon
<i>Company/Organisation</i>	<i>Planning Ministry</i>
<i>Position</i>	Economist
<i>Job Description</i>	Analysis of policies improving mobilization of financial resources.

1. Others: Teaching experience at several big Universities in Lebanon; presently Professor at Saint-Joseph University in Beirut (Course on International Economic Cooperation and MA course on Financial Management of the State).

15a. Publications

LIST OF Studies in Economics, Oil, Technology, Debt and Development problems:

1. "The French Devaluation of 1948 and its Repercussions on Monetary Policy", Thesis for end of studies at the Institute of Political studies, Paris, 1961 (229 p. in French).

- 2.** "The Mixed Economy in Italy, Methods of Management and Sources for Finance", Documentary Notes and Studies, La Documentation Française , Paris, 1962, in French.
- 3.** "Balance Sheet for the Lebanese Public Finances: 1945-1965", Le Commerce du Levant, yearly issue, Beirut 1963, in French.
- 4.** "Should the Ministry of Planning be Transformed into a Commissariat for Planning?", Le Commerce du Levant, monthly edition, Beirut, June, 1964, in French.
- 5.** "Organisation of the Relations between the State and the Central Bank in the Principal Countries of the World and in Lebanon", Le Commerce du Levant, monthly edition, Beirut, February, 1965, in French.
- 6.** "The Israeli Finances", Publications of the Institute of Palestinian Studies, Beirut, 1968.
- 7.** "Demography and the Lebanese Miracle", in Travaux et Jours, Beirut, October-December, 1969, in French.
- 8.** "Monetary and Financial Effects of the Readjustment of Petrol Prices for Arab Countries", in Proche-Orient, Etudes Economiques, N° 17, May-December, 1974, Publications of Saint Joseph's University, Beirut. In French.
- 9.** "The Oil Resources of the Oil-Exporting Countries", in Proche-Orient, Etudes Economiques, N° 17, May-December, 1974, Publications of Saint Joseph's University, Beirut. In French.
- 10.** "Monetary and Financial Implications of the Rise in Petroleum Prices for Exporting Countries, particularly for the Arab Countries", 2 vol. study as part of the preparatory work for the OPEC Summit held in Algiers in March, 1975. In French.
- 11.** "The Financial Resources of the Oil-producing Countries and the International Monetary System", published in the review Qadaya Arabia, July, 1975. In Arabic.
- 12.** Various studies on the creation of an Arab Unit of Accounts in the framework of the work for the constitution of the Arab Monetary Fund (1974-1976). In Arabic.
- 13.** "Financial Systems and International Economic Relations", groundwork document for the Congress of Third World Economists held in Algiers, February, 1975; published in Problèmes Economiques du Tiers-Monde, Algiers, 1976. In French.
- 14.** "Economic Possibilities and Distribution of Revenues in the Arab Countries -Effects on Education and Opportunities for Employment (Reflections on the Relations between Culture, Technology and the Economy)", Study for the Seminar of Experts of UNESCO on "Population, Education and Development in Arab Countries", Cairo, February 1976; published in Arabic in L'Education Nouvelle (New Education), review of UNESCO, N°8,

April, 1976, and in English in *Population, Education and Development in the Arab Countries*, UNEDBAS, UNESCO, Beirut, 1977.

15. "Industrialisation on the Algerian Model for Development", study carried out for INTERFUTURS-OCDE, Paris, July, 1977. In French.

16. "Finance and Technology Transfer", study carried out for the Seminar of the Economic Commission of the United Nations for Western Asia (ECWA) on "Technology Transfer and Change in the M.E.", Beirut, October, 1977; published in *Technology Transfer and Change in the Arab World*, A.B.Zahlan ed. Pergamon Press, 1978.

17. "Secularisation and Economic Development", conference held at the French Protestant Centre of the West; text appearing in Arabic in the review *Qadaya Arabia*, September, 1979.

18. "Science et Technology and Attitudes towards Progress in Arab Society", (in Arabic), conference held at the Arab Cultural Circle, Beirut, May, 1979; published in *Dirasat Arabia*, Beirut, June 1979, and in English under the title "The Arab World and Technology" in *Arab Report and Memo*, Beirut, Vol. 3, N° 25, June, 1979.

19. "Oil and the Palestinian Problem", (in Arabic), Publications of the Institute of Palestinian Studies, Beirut, 1979.

20. "The Arab Financial Markets, Birth and Evolution", (in Arabic), study presented to the 1st Congress on Arab Banking Cooperation, Abu Dhabi, March, 1976; published in *Al Naft Wal Ta'aoun Al Arabi*, Kuwait, Vol. 3, N° 1, 1977, and in English in *Sources and Problems of Arab Development*, OAPEC, Kuwait, 1980.

21. "The Economic Future of OPEC Countries: Constraints and Opportunities", communication to the Oxford Seminar on Energy, September 1979; published in *World Energy, Issues and Policies*, R. Mabro ed., Oxford University Press, 1980; published in Arabic in the review *Al Mustaqbal al Arabi*, Beirut, N° 14, April, 1980.

22. "The Utopia of Development, Keys in Hand", in the review *Esprit*, Paris, January, 1980. In French.

23. "Cooperation between Arab Countries with Different Systems", study for the Seminar organised by the Association of Banks in Lebanon on "The Role of Arab Capital in the Economic Development of the Arab East", Beirut, May 1980; published in English in *Arab Report and Memo*, Vol. 4, N°24, Beirut, June, 1980.

24. "The Political Economy of Science : an Interpretation of Contemporary Arab Technical Stagnation", study for a collective work on the History of Arab sciences; published in Arabic in *Dirasat Arabia*, Beirut, December, 1980.

- 25.** "The Debts of Third World Countries, Origin and Mechanism", study carried out for the International Development Centre, Paris, 1979; extracts published in French in *Dette et Développement*, Publisud Paris, 1982, and in English in *Debt and Development*, J.C.Sanchez Arnau ed., Praeger, New York, 1982.
- 26.** "Technology and Investment in Decision-making in National Financial Institutions", study for the Seminar of the United Nations Economic Commission for Western Asia (ECWA) on "Technology Policies in the Arab States", Paris, December, 1981; the collection of the proceedings of the Seminar, reviewed and introduced by G. CORM, has been published in Arabic by the Centre of Studies for Arab Unity, Beirut, 1986.
- 27.** "Economic Relations between Arab Countries and Industrialised Countries", conference held at the Centre of Arab Planning, Kuwait, February 1982; published in *Al Mostaqbal al Arabi*, Beirut, December, 1982. In Arabic.
- 28.** "Theories of Development: from Ideological Mystification to Historical Reality", study prepared for the Colloquium on "Theory of Development, Crisis and the Third World", Faculty of Juridical, Economic and Social Sciences, Rabbath, 1982; published in Morocco with the principal documents of the Congress. In French.
- 29.** "Financial Markets on the Edge of Rupture", *Le Monde Diplomatique*, July, 1982. In French.
- 30.** "Banks and the Third World: A Fruitful Renegotiation of Debts", *Le Monde Diplomatique*, September, 1983. In French.
- 31.** "Reflections on Synthesis", concluding chapter of the work *La Gestion des ressources naturelles d'origine agricole (Management of Natural Resources of Agricultural Origin)*, published in French with the concurrence of the CNRS by the Institute of International Relations of the University of Dijon, *Librairies Techniques*, Paris, 1983.
- 32.** "Crisis of Values and Creativity", study carried out for the Department of Information of UNESCO, Paris, 1983. In French.
- 33.** "Towards a World Banking Crash?", in *L'Etat du Monde Edition 1983- Annuaire Economique et Géopolitique Mondial (State of the World Edition 1983 – World Economic and Geopolitical Annual)*, *La Découverte*, Paris, 1983. In French.
- 34.** "International Economic and Financial Perspectives", dans *Noirot*, N° 278, September-October, 1983, and N° 279, November, 1983, Arras, France; text of a speech delivered in French at Arras in France.
- 35.** "Can North-South Relations be Changed?", study appearing in French in *Les Cahiers Français*, *La Documentation Française*, N° 213, Paris, October-December, 1983.

- 36.** "The Conceptions of the International Organs on Industrialisation in the Third World", in Arabic, study carried out in 1984 for the Organisation of Industrial Development in the Arab Countries (IDCAS); published in the review *Al Fikr*, Paris, March, 1985.
- 37.** "Oil Revenues and Financing of Development: Lesson for the New Producing Countries", study prepared for the 5th Seminar of Oil Economy for the higher African authorities, Geneva, September, 1985. In French.
- 38.** "Economic Aspects of the Programmes of Ecological Education in the Arab Countries", study carried out for a UNESCO Seminar held at Qatar on "Methods of Insertion of Ecological Education in University Programmes", December, 1985. In French.
- 39.** "Sciences and Techniques on the Horizon of 2.000 : Scenarios of the World Economic Evolution", study carried out in 1986 for the Arab League Organisation for Education and the Sciences (ALESCO) in the framework of a collective research *The Future of the Sciences and Techniques in the Arab World*; published in *Dirasat Arabia*, Beirut, October, 1986. In Arabic.
- 40.** "The Oil Stakes and Perspectives of the Euro-Arab dialogue", chapter VII of the work *Arab Renewal 1952-1982, Political Thinking and International Confrontations*, Armand Colin, Paris, 1987. In French.
- 41.** "Arab Banks Facing the Problem of International Debt", in Arabic, study for the Seminar of the Union of Arab Banks held in Paris in March 1987, on "The Future of Arab Banks Facing the Problems of Internal and External Debt"; published by the Union in the *Proceedings of the Seminar*, Beirut, 1987. In French.
- 42.** "Globalisation of the Markets and New Financial Tools", contribution to the Seminar "Prospective of the World Imbalances" organised by the GRET, the CPE, the CIRAD and the ORSTOM, Ministry of Research, Paris, January, 1989. In French.
- 43.** "The Arab Countries Facing the Petroleum Counter-Shock", *Politique Industrielle*, N° 14, winter, 1989. In French.
- 44.** "Saving and Mobilisation of Capital", contribution to the days organised on the initiative of the Mediterranean Mission of the Ministry of Foreign Affairs: 13 and 14 March, 1989, text appearing in *Financement du développement dans le Bassin Méditerranéen (Financing Development in the Mediterranean Basin)*, Editions Echanges Méditerranée, 1989. In French.
- 45.** "Deontologie of Debt. From the North-South Dialogue to the Debt Crisis and Structural Adjustments: the Place of Morality", contribution to the 1st International Symposium on Ethics, the Economy and Enterprise", Luxembourg Palace, 20 April, 1989. In French.

- 46.** "The Third World, in particular the Arab World, in the International Economic Order", 1st Scientific Congress of the Arab Association of Economic Studies, 15-16 May, 1989. In French.
- 47.** "Financial Flows and Institutions and Development of Technological Capabilities", Reunion of a group of experts on The Role of the Financial Institutions Specialised in the Development of the Endogenous Scientific and Technical Capabilities, United Nations Economic Commission for Western Asia, Cairo, 13-16 November, 1989. In English.
- 48.** " Cultural Perceptions of the Economy in the Mediterranean", contribution to the symposium La Méditerranée réinventée. Réalités et espoirs de la coopération (The Mediterranean Reinvented. Realities and Hopes for Cooperation), under the direction of P. BALTA, Editions La Découverte/Foundation René Seydoux, 1992. In French.
- 49.** "The Financial Plight of Arab Mediterranean Countries", Jime Review, N°15, Winter 1992, The Japanese Institute of Middle Eastern Economies, Cairo. In English.
- 50.** "The Informal Sector in Arab Countries", Jime Review, N°18, Autumn, 1992, The Japanese Institute of Middle Eastern Economies, Cairo. In English.
- 51.** "The Future of National Oil Companies", Oxford Energy Forum, May, 1992. In English.
- 52.** "The Political and Economic Development of Iraq and the Arabian Peninsula, 1919-1980", Historiens-Géographes, N° 336, May-June, 1992. In French.
- 53.** "The Means for Renewed Cooperation between Arab Banks in Arab Countries", study prepared for the Annual Seminar of the Union of Arab Banks, Marrakesh, November, 1992. In French.
- 54.** "The Reconstruction of Beirut: a Lost Opportunity", Beirut, December, 1992, symposium of ten Lebanese personalities (architects and economists) criticising the conception of the reconstruction of the historic and commercial centre of the city of Beirut and proposing other more flexible alternatives better adapted to the socio-economic problems of the country as a whole. In French.
- 55.** « "Reconstruction of Beirut Centre. The Alternative Solution: an Evolutive and Normalised Approach to the Operations of Reconstruction", Annales de Géographie, years 1991-1992 Volume 12-13, Faculty of Letters and Human Sciences, Saint Joseph's University, Beirut. In French.
- 56.** "The Algerian Economic Reform: a Reform Much Disliked?", Maghreb Machrek, N°139, January-March, 1993. In French.

57. "Evolution of the Democratic Principles and Management of the Systems of Power and Organisation", *Revue européenne des sciences sociales (European Review of Social Sciences)*, Tome XXXI, 1993, N° 97. In French.

58. "The Worsening of Imbalances and Economic Injustices in the Middle East", *Le Monde Diplomatique*, September 1993. In French.

59. "An Example of Spéculative Fever in the Middle East: the Reconstruction of Beirut", *Revue d'économie financière*, special number on The Crisis of the Real Estate Markets, December, 1993. In French.

60. "Policies of Development and Reconstruction in Lebanon since Independence, contribution to the Colloquium Reconstructing Lebanon: Hopes and Realities, Proceedings of the Colloquium held in the French Senate on 12 September, 1994; revised and enlarged text published in *Proche-Orient Etudes économiques (Middle East Economic Studies)*, Saint Joseph's University, N°43, November, 1994, Beirut, under the titles Ruptures and Continuities in the Thought and Policies of Reconstruction in Lebanon since Independence. In French.

61. "Issues in developing Arab economies: Taxation, Social Justice and Economic Efficiency", contribution to the Colloquium of Amman The Arab World Preparing for the 21st Century, organised by Arab American University Graduates, Amman, July, 1994. In English.

62. "The Reconstruction Policy of the Second Republic in Lebanon", in Arabic, Ab'ad, N°2, November, 1994, Beirut.

63. "Investing in Lebanon?", *Le Conseiller du Commerce Extérieur (Exterior Commercial Advisor)*, N° 425, March-April, 1994. In French.

64. "The Structural Adjustment of the Private Sector in the Arab World", contribution to the Colloquium of the CEDEJ The Middle East Economy in a Perspective of Peace, Strasbourg, June, 1994, extracts from the communication appearing in *Le Monde Diplomatique* under the title For When the Structural Adjustment of the Private Sector in the Arab World?, December 1994; integral text appearing in *L'Economie de la paix au Proche-Orient*, Vol. 2, Maisonneuve et Larose, 1995. In French.

65. "Morocco: Structural Adjustments, Privatisation and Emerging Markets", *Revue d'Economie Financière*, N° 29, summer, 1994. File on the emerging markets. In French.

66. "Emerging Markets, Privatisation and Structural Adjustment", *CFM Méditerranée Développement*, publication of the Club Financier Méditerranéen (Mediterranean Financial Club), N° 8 – March, 1995. In French.

67. "Reconstruction Issues in Lebanon", contribution to the Seminar Strategic Visions for the Middle East and North Africa, organised by the Economic Research Forum at Tunis in June, 1995. In English.

68. "Remoulding the Political Economy", introductory lecture at the Institute of University Development Studies, Geneva, October, 1995. In French.

69. "The Reconstruction Policy of the Second Republic", Le Liban à l'heure des négociations de paix au proche-Orient (Lebanon at the Hour of Middle East Peace Negotiations), proceedings of the Colloquium organised by the CAIL in association with the CERI, Paris, December, 1995. In French.

70. "Economic Development in the Mediterranean Region: a Historical and Problematic Approach", contribution to the Mediterranean Conference on Population, Migration and Development, organised by the Council of Europe at Palma in Majorca, 15-17 October, 1996. In French.

71. "The Mediterranean: an Emerging Market", Techniques financières et développement, N° 44-45, September-December, 1996 (Publications Epargne sans frontières - Saving without Frontiers), Paris. In French.

72. "The Mediterranean: A Vital Partner for Europe", Energies, N° 29, autumn, 1996. In English.

73. "Governance and Accountability inside the Public Sector and the Private Sector and in their New Partnership", contribution to a World Bank Seminar held in Paris at the Arab World Institute on Public Policy and Private Initiative: Towards a New Partnership, November, 1996. In English.

74. "Key Policy Issues in Lebanon's Fiscal and Monetary Situation", paper for an IMF closed seminar on economic problems of Lebanon and Jordan, February, 1997. In English.

75. Lebanon, From reconstruction efforts to economic reform and renewed regional role, Donors preparatory meeting for South Lebanon, 2000.

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76. ECONOMIC AND SOCIAL COMMISSION FOR WESTERN ASIA - Workshop on Iraq after the War – Issues of Economic and Social Reconstruction UN House, Beirut, 9-11 July 2003 - Identifying the main Economic and Reconstruction issues in Iraq.

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77. ECONOMIC AND SOCIAL COMMISSION FOR WESTERN ASIA - Workshop on Iraq after the War – Issues of Economic and Social Reconstruction UN House, Beirut, 9-11 July 2003 - Identifying the main Financial and Monetary issues in Iraq.

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78. Recent evolution of the main banking and monetary indicators - I. Monthly, Analysis Issue No 13, Jul 2003.

[Click here to read the article](#)

79. Reforming the monetary system of Lebanon: A prerequisite to getting out of the debt trap - I. Monthly, Analysis Issue No 16, Oct 2003.

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80. MENA Good Public Governance Initiative, Draft background paper On Governance and Investment for Growth prepared for OECD Secretariat (April, May 2004)

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Several reviews of books concerning Lebanon in Esprit and in Maghreb-Machrek.

LIST OF Social and Political studies on Lebanon and the Arab World

1. "The Lebanese Quagmire", Le Monde Diplomatique, July, 1976. In French.
2. "Production of Ideologies, Crises and Conflicts of Identity in Lebanese Society", L'Orient -Le Jour, Beirut, 4,6 and7 June, 1977. In French.
3. "Recent Trends in Arab Society and the Lebanese Civil War: Conflict between Change and Non-change", lecture delivered at the Middle Eastern Institute, University of Oxford, 27 October, 1977; in English and published in Arabic in Al Baheth, N° 2 , September, 1978.
4. "Islam on Edge", in the review Esprit, Paris, January, 1980, text of a lecture at the Colloquium of Toulouse on "Production and Affirmation of Identity", July, 1979, under the title "Colonial Discourse, Identity and Spécificity in the Countries of the Middle East". In French.
5. "The Crisis of the Arab World in the Light of the Lebanese Conflict: from Conflict between Change and No Change to the Conflict over Non-Change", in the review Al Baheth, Beirut, May-June, 1981. In Arabic.
6. "To Die in Lebanon", in the review Esprit, Paris, December, 1981, in French; published in German in the review PALAVER, June, 1982.
7. "Israeli Surgery in Lebanon", Le Monde Diplomatique, September, 1982. In French.
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