Webex Room Orientation

Participants Panel

Chat Panel

Closed Captions

Listen Only
Moderators and Panelists

Laura Meissner
Senior Economic Recovery and Markets Advisor, USAID’s Bureau for Humanitarian Assistance

Keren Yohannes
Gender, Age, and Social Inclusion Advisor, USAID’s Bureau for Humanitarian Assistance

Eva Christensen
Senior Technical Advisor - Resilience, Corus International

Caroline Batarekh
Acting Programs Director, Lutheran World Relief/Corus International Lebanon
Social Inclusion in Economic Empowerment and Livelihoods Programs in Humanitarian Contexts
What is Inclusion and Why Does it Matter?

● Ensuring equitable access to assistance and protection

● Understanding barriers people face to accessing assistance and taking into account patterns of marginalization

● Rights-based and responsive to people's’ diverse needs

● Results in meaningful participation in humanitarian decision-making
BHA’s Approach to Inclusion

- Mandatory cross-cutting requirements:
  - Gender Analysis and Integration
  - Age and Disability Inclusion

- Twin Track Approach to mainstream inclusion and provide targeted assistance
Challenges & Opportunities

● Inclusion as a second-tier priority → **Prioritize inclusion at the start of a response**

● Targeting → **Think intersectionally and integrate safe programming standards**

● Identification of marginalized groups → **Work in partnership with communities**

● Exclusion of older adults → **Recognize the capacity and resources that older adults have to contribute to markets**

● Delivery mechanisms can reinforce barriers → **Analysis and identification of enablers are key**
THANK YOU!

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Women’s Economic Empowerment in Lebanon

Women’s Global Development and Prosperity Initiative (W-GDP): Expanding Women’s Labor Force in Lebanon (EWLFL), and Business Recovery Services and Fund (KIA) -- Concurrent projects

Funded by USAID
Lebanon Context:

Repeated and compounded crises since 2019—continuous economic collapse

- Government corruption accumulated post-war debt ~150% of GDP
- “Financial engineering” by Riad Salameh (Governor, Banque du Liban) created one of the worst economic depressions in history; charged with embezzlement, money laundering
- August 2020 explosion of Port of Beirut--extensive damage to community, trade
- Lebanese pound (LBP) rapidly devalued, lost ~ 90% of value; hyperinflation in 2020
- UN, World Bank estimate three-quarters of Lebanese have been plunged into poverty
- Minimum income under $40 USD
Lebanon Context:

Repeated and compounded crises since 2019—continuous economic collapse

Four Exchange rates!

- Bank Rate: 15,000 LBP to $1 (local)
- Black market: 62,000 LBP to $1
- Banque du Liban: 15,000 LBP to $1
- Sayrafa Rate: 38,000 LBP to $1 (int’l)
- Also separate rates for fuel, public sector salaries, telecom, and other things!

Women’s entrepreneurship can play a critical role in helping families survive, compensating for some of the severe economic losses.
**GOAL:** Lebanese women become effective catalysts of entrepreneurial development for their businesses and families in a time of economic crisis.

- Strengthened business development services for Lebanese women entrepreneurs
- Improved enabling environment for women’s entrepreneurship
- Improved resilience capacities of Lebanese women-led enterprises

$1.5 million -- 3 years
**Goal:** Foster greater social cohesion and women’s empowerment within communities and increase access to finance for women owned MSMEs

$450k leverage (KIA) and $50k cost share (LWR)
Social Cohesion Events

- SGBV detection and referral pathways
- Community Strength, Weaknesses, Opportunities and Threats analysis.
- Fair and safe work conditions awareness for the MSMEs and their employees
- Covid19 awareness
The Steering Committee

Members of the Steering Committee:
(in alphabetical order)
- Development for People and Nature Association
- Kerk in Actie
- Lutheran World Relief
- Makhzoumi Foundation
- NABAD Association
- Rene Mouawad Foundation
- Truvalu

The Investment Committee

Members of the Investment Committee:
(in alphabetical order)
- Ground Up Investing
- Kerk In Actie
- Lutheran World Relief
- Makhzoumi Foundation
- Truvalu
W-GDP: Martial Status and Age Demography

### Marital Status
- Single: 6, 9%
- Married: 46, 72%
- Separated / Divorced: 8, 13%
- Widow / Widower: 4, 6%

### Age Group
- 15 - 24 years old: 3, 5%
- 25 - 34 years old: 11, 17%
- 35 - 44 years old: 31, 48%
- 45 - 59 years old: 18, 28%
- 60+: 1, 2%
W-GDP: Education and ICT Knowledge

**Highest Educational Attainment**
- University or higher: 6 (9%)
- Secondary/High school: 19 (30%)
- Intermediate/Middle school: 15 (24%)
- Vocational / Technical: 11 (17%)
- Primary / Elementary: 13 (20%)

**ICT Tool Knowledge**
- Social Media Apps: 97% Yes, 3% No
- Email and Messaging apps: 50% Yes, 50% No
- MS Suite (or similar): 78% Yes, 22% No
W-GDP: Businesses by Sector

* Want to Start her Own Business

** A mixture of 2 or more industries
Deliberate Inclusion

Certification program designed specifically for barriers/challenges women face (and consider differing levels of education, literacy, economics, etc.)

Learning sessions online, enabling participation to be arranged around work and family commitments

Online lessons are produced in both audio and visual, with ability to pivot as need to solely audio or visual

Mentorship support is provided online

Peer to peer support groups also have online options
The Good, the Bad, and the Ugly—Lessons Learned

<table>
<thead>
<tr>
<th>the “Good”</th>
<th>the “Bad” (or less good)</th>
<th>the “Ugly”</th>
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</thead>
<tbody>
<tr>
<td>• Accredited, digitized certificate program created;</td>
<td>• Timing of mentorship affects outcomes;</td>
<td>• How best to deal with rapidly devaluing currency when trying to start or grow an enterprise?????</td>
</tr>
<tr>
<td>• Multiple 1:1 mentorship sessions for every participant;</td>
<td>• Included 6 mentorship sessions but participants want more;</td>
<td>BUT…this issue pushes us to evaluate and find innovative solutions for de-risking</td>
</tr>
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<td>• Content and delivery flexibility helped gain participation</td>
<td>• Financial absorption capacity—must set funding at appropriate levels for new and MSEs to be capable of spending;</td>
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<td></td>
<td>• Despite deliberate inclusion, no women with disabilities applied—targeting gap??</td>
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BUT...
THANK YOU FOR ATTENDING TODAY!

For more information, please contact bha.tpq.gasi@usaid.gov and info@marketlinks.org