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# LIVELIHOODS AND INCLUSIVE FINANCE EXPANSION (LIFE)

## QUARTERLY PROGRESS REPORT

Quarter 1 Year 5  
October 1, 2020 to December 31, 2020

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**The Palladium Group**



**LIFE**  
Livelihoods & Inclusive  
Finance Expansion

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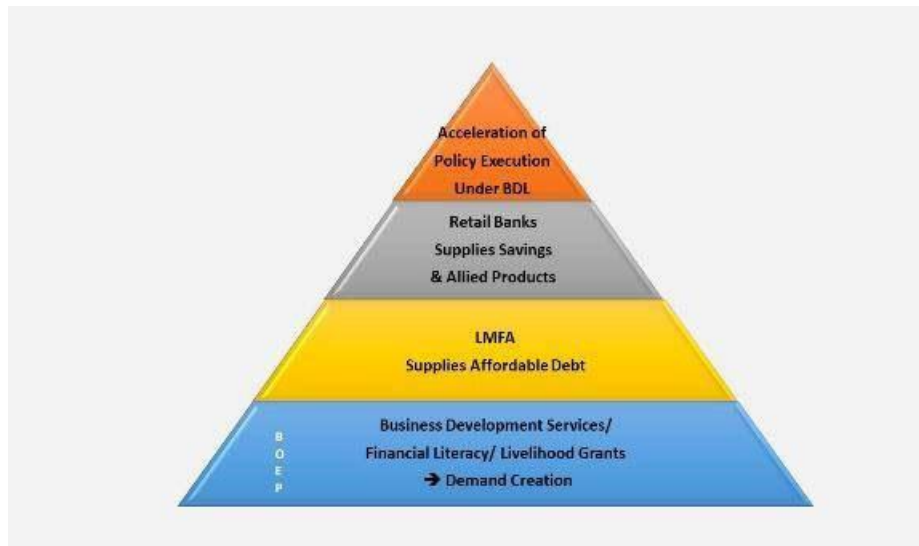
## ACRONYMS AND ABBREVIATIONS

<b>ADR</b>	Association for the Development of Rural Capacities
<b>AEP</b>	Professional Mutual Aid Association
<b>AMEP</b>	Activity Monitoring and Evaluation Plan
<b>BDL</b>	Banque Du Liban
<b>BDS</b>	Business development Services
<b>BIAT</b>	Business Incubation Association Tripoli
<b>BLF</b>	Banque Libano-Française
<b>BOEP</b>	Bottom of Economic Pyramid
<b>CCIAZ</b>	Chamber of Commerce, Industry and Agriculture of Zahle and the Beqaa
<b>CGAP</b>	The Consultative Group to Assist the Poor
<b>COP</b>	Chief of Party
<b>CRI</b>	Center of Research Institute
<b>DAR</b>	Dar Al Zahraa
<b>DPNA</b>	Development for People and Nature Association
<b>EDF</b>	Entrepreneurial Development Foundation
<b>ESA</b>	Ecole Supérieure des Affaires
<b>FMO</b>	Netherlands Development Finance Company
<b>GDP</b>	Gross Domestic Product
<b>GIZ</b>	Gesellschaft für Internationale Zusammenarbeit
<b>GUC</b>	Grants under Contract
<b>IFC</b>	International Finance Corporation
<b>INGO</b>	International Non-Governmental Organization
<b>IMF</b>	International Monetary Fund
<b>ISP</b>	Institutional Strengthening Plan
<b>ISWA</b>	Islamic Welfare Association
<b>LDC</b>	Lebanese Development Cooperative
<b>LIFE</b>	Livelihoods and Inclusive Finance Expansion
<b>LIM</b>	Lebanon Investment in Microfinance
<b>LITD</b>	Lebanese International Training and Development
<b>LMFA</b>	Lebanon Microfinance Association
<b>LO</b>	Loan Officer
<b>LOP</b>	Life of Project
<b>LUPD</b>	Lebanese Union for People with Disabilities
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MarCom</b>	Marketing & Communications Manager
<b>MDSF</b>	Michel Daher Social Foundation
<b>MF</b>	Microfinance
<b>MFI</b>	Microfinance Institution
<b>MoSA</b>	Ministry of Social Affairs
<b>MOU</b>	Memorandum of Understanding
<b>MSME</b>	Micro, Small & Medium Enterprises

<b>NCAT</b>	Network Capacity Assessment Tool
<b>NCVT</b>	National Center for Vocational Trainings
<b>NGO</b>	Non-Governmental Organization
<b>PIR</b>	Performance Indicator Review Sheets
<b>PSD</b>	Private Sector Development
<b>PSS</b>	Psycho-Social Support
<b>PWD</b>	People with Disabilities
<b>Q1Y4</b>	Quarter 1 Year 4
<b>Q2Y4</b>	Quarter 2 Year 4
<b>Q3Y4</b>	Quarter 3 Year 4
<b>Q4Y4</b>	Quarter 4 Year 4
<b>Q1Y5</b>	Quarter 1 Year 5
<b>Q2Y5</b>	Quarter 2 Year 5
<b>REV</b>	Reduced Economic Vulnerability
<b>RFA</b>	Request for Applications
<b>RMF</b>	Rene Mouawad Foundation
<b>SEEP</b>	Small Enterprise Evaluation Project
<b>SGBL</b>	Société Générale de Banque du Liban
<b>SHEILD</b>	Social Humanitarian Economical Intervention for Local Development
<b>SHIFT</b>	Social Innovation Hub
<b>STTA</b>	Short Term Technical Assistance
<b>TA</b>	Technical Assistance
<b>TOT</b>	Training of Trainer
<b>USAID</b>	United States Agency for International Development
<b>USG</b>	United State Government
<b>VG</b>	Vice Governor
<b>VP</b>	Vice President
<b>VSU</b>	Vetting Support Unit
<b>Y3</b>	Year 3
<b>Y4</b>	Year 4
<b>Y5</b>	Year 5

# I. PROJECT DESCRIPTION

The USAID-funded Livelihoods and Inclusive Finance Expansion (LIFE) Program (2016 – 2021) will link vulnerable businesses at the Bottom Of the Economic Pyramid (BOEP) with business training and financial services; improve livelihoods, create jobs, and reduce poverty while facilitating the growth of inclusivity in Lebanon. The project has three primary objectives: Financial Inclusion, Financial Services and Microcredit, and Livelihoods.



## Executive Summary

In December, LIFE received the final rendition of its USAID mid-term evaluation, done in March/2020 by: [Dr. Michael Ferguson](#), [Ziad Antonios](#), [Elias Samia](#), [Dr. Lara Macaron](#), [Dr. Tamara Nassereddine](#), and [Dr. Rana Taher](#). They summarized their report. "The evaluation team recommends that USAID pursue all options to allow the LIFE project to continue its work to the fullest extent possible. Our basis for this recommendation, first and foremost, is the project's highly competent team and exceptional leadership. We saw the quality of the team thanks to a multitude of conversations with stakeholders at all levels. The project, for example, drew high praise for its emphasis on local staffing and intensive face-to-face support—which we knew to be a conscious strategic decision, after speaking with LIFE's management. It distinguished the project from other donor-funded efforts and yielded key dividends in inspiring stakeholders to success. The range of activities that the project has supported certainly shows enough promise to merit USAID's continuing support. At the partner and beneficiary levels, it is clear that the bulk of these activities are both wanted and needed, especially in the current economic climate."

The above, of course was welcome news for LIFE. It comes at a critical juncture for the program which is now in its last year of implementation. Our disbursements are at 87% of available GUC funds, and our anticipated disbursement will be 92% by April 1st; 100% by July 31st, 2021. LIFE

continues to serve as one of the best platforms in the country for addressing the ubiquitous and increasing poverty. And, throughout the crisis LIFE has been able to generate economic stability at the bottom of the economic pyramid through both grants and affordable credit.

Summary of LIFE GUC Portfolio as of December 31, 2020 (end of QIY5)

<b>GUC Budget</b>	<b>USD Value</b>	<b>% of Total GUC Committed to Date</b>
<b>GUC Committed in Year 1</b>		<b>10%</b>
<b>GUC Committed in Year 2</b>		<b>15%</b>
<b>GUC Committed in Year 3</b>		<b>45%</b>
<b>GUC Committed in Year 4</b>		<b>28 %</b>
<b>GUC Committed in QIY5</b>		<b>2%</b>
<b>Total GUC Committed</b>		
<b>Total Disbursed</b>		<b>86.7%</b>
	<b>USD Value</b>	
<b>Grant Proposals Pending USAID Approval</b>		
<b>Grant Proposals in Pipeline - Year 5</b>		

	<b>USD Value</b>	<b>% of Total GUC Committed to Date</b>
<b>Total GUC Committed to Date as of January 21, 2021</b>	<b>\$ 8,265,898.53</b>	
<b>Grant Proposals Pending USAID Approval</b>	<b>\$ 102,650</b>	
<b>Total Disbursed to Date as of January 21, 2021</b>	<b>\$ 7,241,901.93</b>	<b>87.6%</b>

## 2. COMPONENT I: INCLUSIVE FINANCE

Component I of the LIFE-USAID program supports financial inclusion through partnerships with the Lebanese Microfinance Association (LMFA), Banque Du Liban (BDL), and other sector stakeholders to provide affordable credit to the bottom of the economic pyramid (146 thousand micro businesses).

LIFE-USAID's efforts to advocate for comprehensive, inclusive, affordable and modernized microfinance services for the poor and unbanked were interrupted by the multifaceted crisis which sparked the movement of thousands of Lebanese citizens to the streets on October 17<sup>th</sup>, 2019. In 2020, the financial and economic crisis worsened with hyperinflation (LBP was devalued by 500%), the COVID-19 Pandemic, and the Beirut port blast on August 4<sup>th</sup>, 2020.

During Q1Y5, our partners including the LMFA, BDL, Banks and Microfinance Institutions continued to weather the crisis. BDL shifted its focus from policies targeting inclusivity to subsidies for imports and exports as well as the restructuring of the banking sector. Banks, MFIs, and financial institutions focused on the sustainability of their operations, solvency, liquidity, and cost reduction. Furthermore, since 2019 the microfinance sector has seen negative growth for the first time in several years.

<b>Microfinance Sector Market Share</b>		
<b>Year</b>	<b>Outstanding Portfolio</b>	<b>Active Clients</b>
Dec 2016	156,000,000 USD	119,000
Dec 2017	186,000,000 USD	135,000
Dec 2018	220,000,000 USD	153,000
Dec 2019	182,924,579 USD (-17%)	146,792 (-4%)
Dec 2020 (estimation)	118,900,976 USD (-35%)	95,415 (-35%)

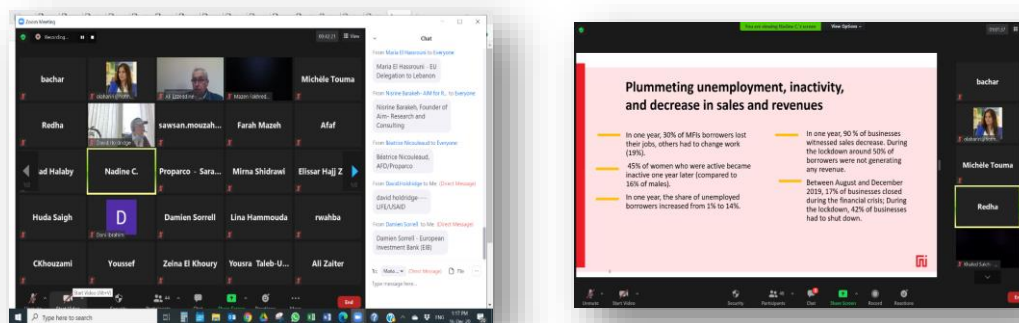
These figures include the portfolios and active clients of the LMFA's member institutions Al Majmoua, VITAS, EMKAN, IBDA, ADR, AEP, CLD and Makhzoumi Foundation over the last 5 years

### 2.1: LMFA Institutional Strengthening

The LIFE-USAID project continued its support of the LMFA with a new \$63,550 grant signed on October 6<sup>th</sup>, 2020. This new grant aims to build on the project's previous investments with the

LMFA focusing on advocacy for inclusive, modern, and affordable financial services to vulnerable communities and microbusinesses at the bottom of the pyramid. The LMFA will also attempt to build linkages with LIFE-USAID's hubs in the Bekaa, South and North Lebanon.

During QIY5, the LMFA organized a microfinance stakeholder virtual roundtable on the 16<sup>th</sup> of December 2020 via Zoom. This roundtable gathered more than 50 participants from local and international non-governmental organizations, donors, investors, regulators and fintech providers.



*Pictures from the stakeholder virtual roundtable.*

As part of the roundtable CGAP (The Consultative Group to Assist the Poor) and CRI (Center of Research Institute) presented their study on the impact of the multifaceted crisis on microfinance borrowers. The study emphasized the deteriorating economic of the MFI's clients as shown in the following findings.

- 1- Among a sample of 60,000 clients of Al Majmoua, 70% experienced a decline in income, 30% of whom had to close their businesses entirely.
- 2- 30% more MFIs borrowers lost their employment or businesses in Summer 2020 compared to Summer 2019.
- 3- 45% of female borrowers became unemployed.
- 4- 50% of microfinance borrowers were unable to generate any income during 2020 pandemic lockdowns.
- 5- 67% of the MFIs borrowers earned less than 1.5 Million LBP (\$200) per month in 2020 compared to 47% in 2019.

61% of the borrowers moved their children from private to public schools. 43% of the borrowers were forced to sell their assets in 2020, 61% of which was gold. Finally, the study highlighted the fact that 80% of borrowers rely on several sources of financial aid including remittances, donors, and friends.

Finally, during this quarter, the LMFA's program manager Ola Hariri met with LIFE-USAID's senior management for the north and south Hubs to optimize USAID investments and explore opportunities.



### 3. COMPONENT II: MICROCREDIT AND FINANCIAL SERVICES

During this quarter, LIFE maintained its focus on two targets. The first being the owners and managers of MSMEs who suffered directly from the financial crisis or Beirut port blast. Approximately two million USD were allocated to help sustain these enterprises through grants and affordable emergency loans. LIFE-USAID's grants to Saradar Bank and EMKAN Finance were completed during this quarter, with 7,667 individual beneficiaries. The grant with AEP is still ongoing.

The second is Fintech interventions equipping MFIs with technological enhancements, the Makhzoumi foundation and Al Majmoua projects were successfully completed while the ADR intervention is still on-going.

Additionally, LIFE-USAID's response to the Beirut Port explosion started to show results this quarter with IbdAA distributing in-kind grants to over forty micro enterprises in the affected area. Finally, BLF began to identify the MSMEs in the affected areas with the ability to reopen their businesses if given aid.

### 3.1: Pathway to Savings

#### Banque Libano-Française SAL (BLF)-BLF “All-Right”- 217700-LIFE-BLF-026

**Status:** Active

**Project duration:** 18 months (September 12, 2019 –March 11, 2021)

**Area of implementation:** Beirut

**Initial Targeted beneficiaries:** 2,000 unbanked clients in peri-urban and rural areas.

**Initial Objectives:** The original intervention consisted of three main activities (1) launch a new customized package with tailored features to meet targeted population needs, (2) set-up a mobile ATM to bring the unbanked into the formal financial services infrastructure, and (3) develop a customized mobile application that gives unbanked citizens access to previously inaccessible financial services.

**Revised Targeted beneficiaries (December 1<sup>st</sup>, 2020):** minimum of 112 beneficiaries (BLF and non-BLF clients).

**Revised Objectives (December 1<sup>st</sup>, 2020):** BLF aims to identify the MSMEs that were affected by the Beirut explosion and support them through the distribution of in-kind grants (up to \$4000 per MSME) used to repair shops and help businesses resume operations and employment.

**Grant budget:** [REDACTED]

#### **Progress of Activities during Q1Y5:**

Due to the financial crisis an adaptation to the original LIFE-USAID grant, approved in 2019, was required. BLF and LIFE agreed to modify the grant to respond to the August 4th Beirut explosion and the microbusinesses in the blast area.

The modified project, which was approved by USAID on December 1<sup>st</sup>, 2020, will support a minimum of 112 MSME's through in-kind grants (up to \$4,000 per beneficiary) to help resume economic activity quickly. Implementation of the modified activities began in December 2020; BLF started, with the help of RMF, to identify the MSMEs in the affected areas that require help to get their businesses functioning again.



*Grant Modification signing between BLF and LIFE on December 11, 2020*

## Saradar Bank SAL- Financial Inclusion Initiative- 217700-LIFE-SARADAR-028

**Status:** Closed out

**Project duration:** 16 months (October 16, 2019 – February 15, 2021)

**Area of implementation:** Nationwide

**Targeted beneficiaries:** 2,000 unbanked clients in peri-urban and rural areas.

**Objectives:** Increase financial inclusion and integration as well as increase cashless dealings through access to savings for the unbanked population.

**Revised Targeted beneficiaries (May 8, 2020):** More than 1,901 vulnerable VITAS clients are expected to receive financial assistance.

**Revised Objectives (May 8, 2020):** Lower the financial burden and monthly installments on the ultimate beneficiary and assist the most vulnerable of VITAS clients in settling their financial commitments.

**Grant budget:** ██████████

Main results achieved at the end of the project:

- Around 3,553 clients from Vitas benefited the LIFE-Saradar project; a total of 10,747 bills were paid.

Summary of Saradar’s partnership with USAID under the LIFE project:

Saradar Bank was awarded the grant on October 16th, 2019 but was immediately faced with a new reality with the October 17th uprising. Saradar Bank requested a modification to the original grant activities to focus on the crisis and assist the poorest of its clients to make ends meet.

The target was to provide assistance to a minimum of 1,901 vulnerable clients; however, Vitas succeeded in supporting 3,553 low-income individuals. The project addressed the needs of vulnerable segments of the Lebanese population, 41.5% of benefices were women, 45% were youth, and 62% reported incomes below \$1,000 per month. The grant also allowed 464 beneficiaries (13% of the total) to fully settle their loans. This allowed the most vulnerable clients were to repay a portion of their loans, lessening their financial burden and enabling them to sustain their business. In addition, Vitas has committed to canceling all penalties and fees on late payments.

During this quarter, Vitas completed all activities, before the expected end date February 2021, and below is a summary of main results achieved.

Number of Clients	Amount of Assistance	Number of Bills Paid	Principal Payments Amount	Sum of Cancelled penalties
3,553	\$ 484,171	10,747	\$ 1,796,101	\$ 817,356.50

## EMKAN Pathway to Saving - 217700-LIFE-Emkan-012

**Status:** Closed out

**Project duration:** 21 months (February 25, 2019 –November 24, 2020)

**Area of implementation:** Nationwide

**Targeted beneficiaries:** Minimum 2,000 individuals will have access to saving accounts; minimum 4,000 individuals will access micro-loans, around 13,000 beneficiaries will access the formal financial sector through SMART ATMs.

**Objectives:** Include financially excluded people in the financial sector by opening loan-savings accounts at Bank-Med and through a new mobile application.

**Revised Targeted beneficiaries (May 8, 2020):** A minimum of 1,800 individuals are expected to benefit.

**Revised Objectives (May 8, 2020):** Lower the financial burden and monthly installments on more than 1,800 beneficiaries and assist the most vulnerable in settling their financial commitments.

**Grant budget:** ██████████

### **Main results achieved at the end of the project:**

- 79 staff trained on the “Pathway to savings” new product and more than 1,400 individuals benefited from the financial literacy trainings delivered;
- 6,122 new loans with a totaling \$20 Million were disbursed from March 2019 till December 2019;
- Around 4,114 clients from Emkan Finance benefited from crisis assistance; around 7,968 bills were paid.

### **Summary of Emkan’s partnership with USAID under the LIFE project:**

In February 2019 EMKAN Finance SAL was awarded a grant for \$488,405.39 to undertake the “Pathway to Savings” program as part of LIFE’s financial inclusivity objectives.

Initially the program was designed to have the MFI act as the intermediary between its clients and a commercial bank, ultimately assisting them to set up savings accounts at BankMed.

After the October 17th uprising and the adverse consequences every bank Lebanon, the original inclusivity activities were put on hold. In order to be relevant to the current crisis, EMKAN proposed a shift in its activities to support the most vulnerable of its clients. The implementation of modified activities started on May 8<sup>th</sup>, 2020 and the financial support provided, helped many of EMKAN’s microbusinesses to cover their debt obligations. This support was bolstered by BDL Circulars 547 & Circular 552 which offered borrowers loans to cover their overdue bills in March, April, May and June 2020 in response to the Pandemic.

The grant was completed this quarter with EMKAN exceeding their target having reached a total of 4,114 clients (1,088 repeat beneficiaries). Additionally, EMKAN managed to stretch the

outreach on this program from the 3,000 average targeted payments (principal and interest) to a total of 7,968 qualifying payments (average 2 payments per client).

	Number of Clients Targeted	Number of clients (new/single)	Total Number of Beneficiaries	Number of Repeat Beneficiaries	Total Amount of Assistance
<b>Batch 1</b>	600	1,163	1,163	0	\$45,389
<b>Batch 2</b>	600	2,409	3,013	604	\$90,060
<b>Batch 3</b>	600	542	1,026	484	\$52,492
<b>Total</b>	1,800	4,114	5,202	1,088	\$187,941

## 3.2: Fintech Portfolio

### The Lebanese Association for development (Al Majmoua)- Online Digital Learning Management System (E-learning)- 217700-LIFE-AM-017

**Status:** Closed out

**Project duration:** 20 months (April 8, 2019 – November 30, 2020)

**Area of implementation:** Nationwide

**Targeted beneficiaries:** 454 individuals (including 394 loan officers and 267 women) as well as an estimated 80,000 of Al Majmoua clients

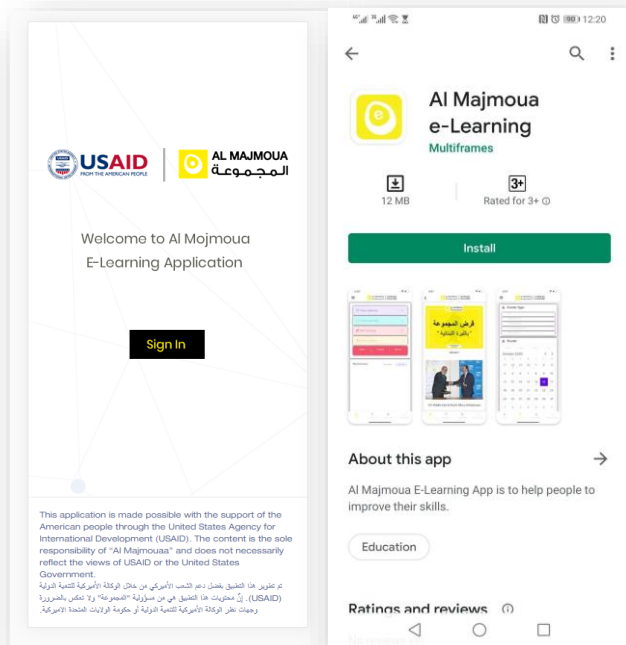
**Objectives: Develop** an e-learning platform with an integrated set of interactive online services that provide learners (whether staff or clients) with information, tools, and resources to support and enhance the services provided.

**Grant budget:** ██████████

#### **Main results achieved at the end of the project:**

- The e-Learning platform is fully developed and deployed;
- Two courses have been uploaded and are ready for use (Mastering Communications Skills and Microsoft Excel basic level);
- A total of 78 staff members have been trained and are currently using the new technology.

Summary of Al Majmoua’s partnership with USAID under the LIFE project:



*Screenshots of the e-learning platform*

After twenty months of implementation the project has been completed and the e-learning platform went live this quarter. It can be downloaded for desktop iOS and Android operating systems. All of the job-related information and tools are now available and are being delivered through diversified training methods, allowing each employee to save an average of 12-training days per year, by not having to physically attend them at the main office. The e-learning platform also increases service quality by reducing the delivery time of repetitive trainings, automatically tracks users' performance through the admin dashboard, and saves about 90 business days spent on surveys, tests,

evaluation and data entry in order to generate accurate monthly, quarterly and annual

reports. A total of 78 staff members from different departments have been trained and are using the new platform as per below table.

Training sessions Gender Distribution					Trainees Distribution across Majmoua Departments					
Training Sessions	Duration(min)	Number of Trainees	Female	Males	IT	Capacity building	HR	Non - financial Services	Operation	Product Development ( Marketing + customer service)
Admin Portal Training	76	12	6	6	4	3	2			3
Public Portal Training	60	12	6	6	4	3	2			3
Training on Platform	165	14	7	7	4	3	2			5
Mastering Communication Skills	60	30	19	11				19	11	
Excel Basic Level	20	61	42	19				15	46	

## Makhzoumi Foundation (MF)- Embracing Digital Technology - 217700-LIFE-MF-033

**Status:** Closed out

**Project duration:** 12 months (November 12, 2019 - October 12, 2020)

**Area of implementation:** Nationwide

**Targeted beneficiaries:** 11 full time employees including seven loan officers of MF MC program' staff will have access to an optimized tool that reduces their workload and increases their efficiency.

**Objectives:** The purpose of the grant is to develop a tablet-based solution that will support the data entry process. Loan Officers will be able to ensure more control over the data quality, easily communicate any changes or mistakes, and reduce delays.

**Grant budget:** [REDACTED]

### **Main results achieved at the end of the project:**

- A new Enterprise Resource Planning (ERP) system has been installed
- The repayment efforts have been reduced by 40%;
- The data entry process has been reduced by 10-30%;
- The loan disbursement processing has been reduced by 40%;

### **Summary of MF's partnership with USAID under the LIFE project:**

This digital solution has transformed the way the Makhzoumi Microcredit program operates by putting a modern ERP system (Microsoft Dynamics 365 Business Central composed of xPayroll, Customer Relationship Management (CRM) and Business Center) into place. The data entry process is now fully digitized which will improve the decision-making process and support Makhzoumi's updated credit scoring system.

The new digitized process decreased costs by \$7.44 per employee per day and improved the quality of payment and settlement services.

The impact of this intervention has been reduced by the overall condition of the Lebanese economy, Makhzoumi's portfolio has been reduced by 66% and monthly activity has fallen by 60%. Once normal operations resume, the team expects more efficiency and higher reduction in cost, estimated at 8-10% in total.

## Association for the Development of Rural Capacities (ADR)- Transitional Digitized Micro-Credit Program Operations-217700-LIFE-ADR-042

**Status:** Active

**Project duration:** 09 months (July 29, 2020 - April 28, 2021)

**Area of implementation:** Nationwide

**Targeted beneficiaries:** ADR Microcredit Program’s Staff (14 Loan Officers & Field Supervisors, Operations Manager, three Accountants and a Data Operator) who are going to be equipped and trained on how to apply the new digitized system to their daily work.

**Objectives:** Develop a digital loan application platform for ADR so that its LOs can easily fill in the application in the field while meeting with potential borrowers, and immediately transfer the data into the system to which the MC relevant staff will have immediate access.

**Grant budget:** [REDACTED]

**Progress of Activities during QIY5:**

After purchasing the necessary equipment to upgrade the organization’s IT infrastructure and support its digital transformation, ADR management has recruited a Technical Coordinator (TC) to oversee the project and coordinate with the software developer. Software development has begun, the developer has already set up the first phase of the online credit management system including application design and data structure and ADR’s micro credit operations have been integrated into the online application. Once the application is developed, ADR will appoint a technical expert to train the MC staff on how to use the new application.

**VITAS S.A.L- Customer Centric Digitization- 217700-LIFE-VITAS-023**

**Status:** Closed Out

**Project duration:** 12 months (July 8, 2019 - July 7, 2020)

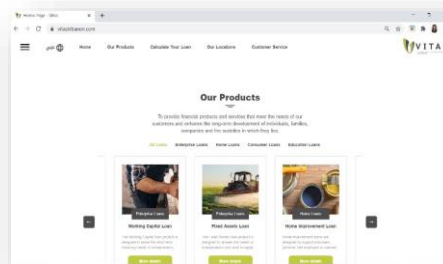
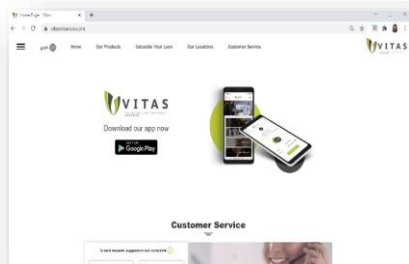
**Area of implementation:** Nationwide

**Targeted beneficiaries:** 27,335 of Vitas’ potential and existing clients, 160 loan officers and field staff

**Objectives:** providing the needed equipment (tablets and handheld printers) to help VITAS digitize their operations (lending cycle and developing a client application).

**Grant budget:** [REDACTED]

The LIFE team has followed up with VITAS over the past three months to ensure that the Fintech application has been successfully deployed, and the revamped website (www.vitaslebanon.com) is functioning properly.



*Screenshots of VITAS Website*

The digital field application is being used by VITAS staff across Lebanon and in light of the Covid-19 pandemic the application has proven critical in maintaining operations during the extended

shutdowns. The digital field application has 215 users in total, and VITAS has processed around 50 loans through the new application.

### 3.3: Crisis Response

#### The Professional Mutual-Aid Association (AEP)- 217700-LIFE-AEP-024

**Status:** Active

**Project duration:** 15 months (November 21, 2019 - February 22, 2021)

**Area of implementation:** Beqaa, Chouf, South Lebanon, North Lebanon.

**Grant budget:** USD 74,989.00

#### **Main Highlights:**

- 2 jobs created: two new loan officers were recruited to cover the organization's operations in newly reached areas (mainly in West Bekaa, Chouf and Saida).
- 20 new loans disbursed for \$43,231.
- 288 loans rescheduled.

#### **Progress of Activities during Q1Y5:**

To-date, the “Geo-Expansion Aid” project has served 288 beneficiaries from AEP portfolio in almost all the regions covered by the project, by rescheduling their loans at 0% interest rate and without incurring any additional costs. The selected borrowers are small entrepreneurs who are struggling with economic hardship, getting desperate over their dues and businesses in order to cover basic expenses. Rescheduling costs and delay interests were borne by AEP itself as a contribution of \$68,183 till date.

#### IBDAA Microfinance S.A.L - Immediate Response to Beirut Blast- 217700-LIFE-IBDAA-043

**Status:** Active

**Project duration:** 04 months (September 14, 2020 - March 14, 2021)

**Area of implementation:** Beirut

**Targeted beneficiaries:** A minimum of 50 small business owners.

**Objectives:** Secure sustainable livelihoods for affected clients of IBDAA whose businesses are in immediate need of repairs.

**Grant budget:** ██████████

#### **Progress of Activities during Q1Y5:**

On September 14<sup>th</sup>, 2020 IBDAA Microfinance S.A.L was awarded a grant totaling \$227,114.00 to help owners and managers of micro businesses affected by the Beirut port explosion who are in immediate need of repair to their damaged premises in the “Blast Zone”, defined as 3

kilometers from the crater. The project consisted of delivering a total of 50 in-kind grants (up to \$4,000 / beneficiary/ business) in a four-month period.

The “Immediate Response to Beirut Blast” project currently under way with 43 out of 50 in-kind grants distributed to dates. These businesses are mainly located in Beirut between Mar Mikhael, Bourj Hammoud, Medawar/ Karantina, Ashrafieh, Zekak Al Blat, Barbir and Ain El-Mreisseh.



*Fares receiving a coffee machine, an electric contact grill and an electric slicer.*

*Ricardo receiving a frisco machine, display fridge and upright fridge.*

The LIFE team submitted a no-cost extension request for two months to USAID on January 11<sup>th</sup>, 2021 to allow IBDA MF to serve at least 20 additional beneficiaries who are in immediate and urgent need of repairs for their damaged premises. The request was approved on January 13, 2021.

## 4. COMPONENT III: LIVELIHOODS

**LIVELIHOODS: Direct assistance to micro enterprises through financial literacy, business development and in-kind grants.**

During this Quarter LIFE and its partners were able to maintain the same level of productivity and pace of implementation despite the surge in the COVID- 19 cases and continuous lockdowns imposed by the Government,

Two grants were closed out on time “Enhancing the Socio-Economic Aspect in Old City of Saida and Grand Saida” implemented by DPNA ended on November 23<sup>rd</sup>, 2020 and the “Bekaa Hub – Darb El Najah” implemented by EDF, MDSF and CCIASZ ended on December 15<sup>th</sup>, 2020, both yielding positive results.

One new grant was developed and approved by USAID, “Reducing Economic Vulnerability in Akkar REV III” implemented by Al Hadatha which focuses on businesses in the north with the potential to sustain themselves in a modern economy and that harbor entrepreneurial creative ideas.

Phase two of the North Hub - Bab Rizk was approved during this quarter and LIFE’s partners have initiated work, by the end of the quarter they were able to conclude their outreach efforts. 60 MSMEs in Tripoli were identified, mainly in green energy, telecommunications, data management, plastic recycling, and manufacturing.

LUPD continued their robust distribution of in-kind grants for people with disabilities (PWD) under the emergency grant “Urgent support for Beirut Explosion PWDs” which supports one of the most vulnerable groups affected by the blast. The beneficiaries also received psychological support sessions to help overcome the recent trauma.

Finally, training on crisis management continued to be a centerpiece of the various training curricula for MSMEs, this will help vulnerable businesses weather the storm that has engulfed Lebanon since October 2019.

## Dareb El Najah - Revitalization Hub Initiative in Bekaa

**217700- LIFE-EDF- 029**

**Status:** Closed out

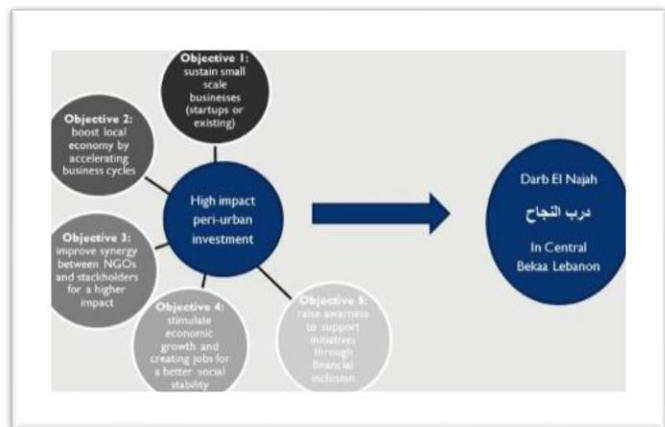
**Project duration:** October 16, 2019 - December 15, 2020

**Area of implementation:** Central Bekaa

**Number of beneficiaries:** 400 MSMEs from central Bekaa villages

**Activities:**

- Capacity Building and Management training: 16 EDF “Back on the Map” Alumni and 7 Staff members between EDF and MDSF.
- Business Development Skills training, Marketing and Social Media training, and Access to Finance: 400 MSMEs from central Bekaa villages.
- Basic Quality and Food Safety Training: 200 MSMEs from the 400 selected.
- In kind grant assistance: 120 MSMEs from the 400 selected (selection is based on needs and availability of funds).



**Grant budget:** [REDACTED]

**Main results achieved at the end of the project:**

- 391 MSMEs received Business Development Services.
- 196 MSMEs opened a new business page on Facebook and or Instagram.
- 132 MSMEs benefited from in-kind grant distribution in Central Beqaa.
- Supported the “Community Kitchen Initiative” managed by Société Saint Vincent de Paul through an in-kind grant, equipping their kitchen with equipment needed prepare large quantities of meals and distribute them to the most vulnerable families in the area. This initiative also benefited several local businesses supplied the ingredients and provided work experience to several volunteers which will lead to future job creation.

**Progress of Activities during Q1Y5:**

Following the completion of the training program during Y4, the EDF team initiated the procurement phase of the in-kind grant distribution, delivery was completed to 132 beneficiaries with a total value of USD 190,316.73. The target sectors included:

- Services (Makeup Artists, Beauty Salons, Plumbers, Electricians, Clothes Stores, Online Shops, and Delivery Services)
- Agri Business (Mouneh, Dairy Processing, and Food Suppliers)
- Agriculture (Beekeepers, Chicken Farms, Goat Farms)
- Tourism (Motels, Spas, Bungalows)
- Food & Beverage (Restaurants, Coffee Shops)



391 MSMEs, 63% women owned, received training on the following topics:

- Capacity Building & Access to Finance Training
- Photography and Social Media Training.
- Basic Quality and Food Safety Training



*Certificates distribution to participants*



During QIY5 the Darb El Najah Hub completed production of a new booklet titled “The Hidden Treasures of the Beqaa”. The booklet provides travel enthusiasts with a tool to explore central Lebanon and experience the best of the Beqaa while promoting a number of Dareb El Najah participant businesses and start-ups. The content includes a brief introduction to each village, its characteristics, its specialties and a list of available businesses.

Link to the booklet:

<https://drive.google.com/file/d/1ErvfLBp8nPW30dmV48wAfdbhqvKRrTZ/view?usp=sharing>

LIFE and its partners under the Revitalization Hub undertook a robust plan marketing plan for the booklet. It was disseminated among hotels, taxi companies, offices related to Ministry of Tourism, MEA Airlines, Lebanese websites, as well as Lebanese diaspora communities in the US, Canada, Australia and France. A Quick Response (QR) code was designed for it as well.



## DPNA - 217700-LIFE- DPNA-030

**Status:** Closed out

**Project duration:** September 24, 2019 till November 23, 2020

**Area of implementation:** South Lebanon

**Number of beneficiaries:** 150 MSMEs

**Activities:** basic business skills, access to finance and in-kind grant support as well as gender awareness sessions under the title “Together to Improve Socio-Economic Status”.

**Grant budget:** [REDACTED]

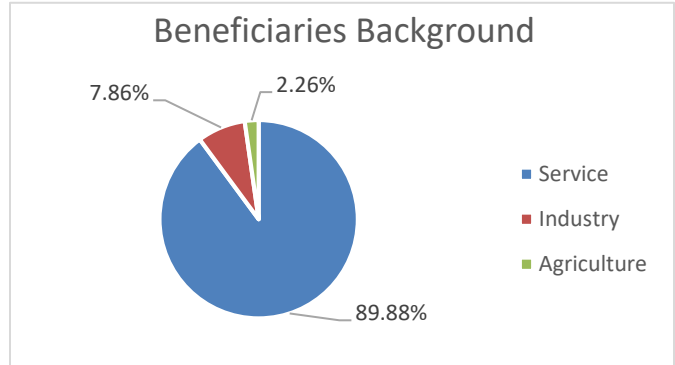
### **Main results achieved at the end of the project:**

- Assessment of 300 MSMEs in the Old City of Saida, Saida Souks, and Grand Saida.
- Selection of 150 MSMEs for program participation.
- Training for the selected MSMEs in Management, Marketing, and Finance.

- Implementing the “Together to Improve Socio-Economic Status” awareness session for community individuals in the targeted areas (56 participants).
- Distribution of in-kind grants for the selected MSMEs to 89 beneficiaries.

**Progress of Activities during Q1Y5:**

In Q1Y5, the DPNA grant was successfully closed out. DPNA completed the procurement and distribution of in-kind grants to 89 MSMEs valued at \$106,988. This distribution came at a very critical time when MSMEs in the south were struggling, many on the verge of shutting down. 89.88% of the beneficiaries were small businesses under the following sectors: Mechanics, Beauty Shops, Barber Shops, Electricians, Carpenters, Bakeries, Butcheries, Confectioneries, and Tailors.



**Entrepreneurial Development Foundation (EDF) – Phoenix**  
**217700- LIFE-EDF- 036**

**Status:** Active

**Project duration:** July 9, 2020-March 9, 2021

**Area of implementation:** North Bekaa

**Number of beneficiaries:** 150 Micro and Small businesses from North Bekaa area

**Activities:**

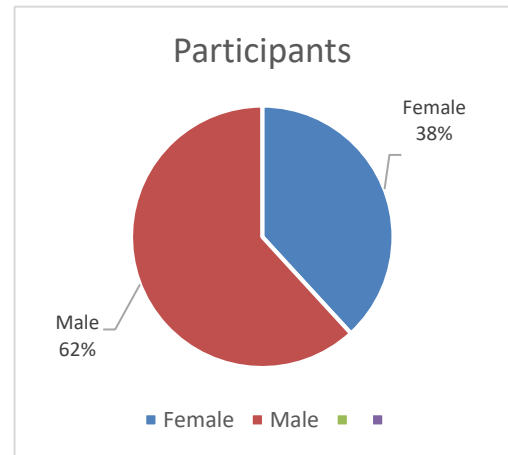
- Capacity Building training
- In-Kind Grant Assistance

**Budget:** [REDACTED]

### **Progress of Activities during Q1Y5:**

During Q15, EDF delivered the Basic Accounting, Crisis Management and Social Media trainings for the last three groups, starting on October 1<sup>st</sup> and ending on October 20<sup>th</sup>. The training topics discussed were consumer behavior in crisis, management of resources, day to day operation management, management of business cycles through volatile exchange rates, inventory control and management, budgeting, pricing, business planning, and access to finance.

In total 165 beneficiaries, 63 women and 102 men from North Beqaa benefited from the Phoenix project. Almost 80% from the trainees opened a Facebook page to promote their businesses.



During Q2Y5, EDF will initiate the procurement and delivery of in-kind grants for 54 beneficiaries who participated in the training sessions.

## **Tourism Ambassador”-Revitalization Hub Initiative in South Lebanon**

- Partnership with LITD and ISWA.
- Total amount of the initiative: USD 205,000
- Implementation period: December 16, 2019- March 31, 2021.
- Number of beneficiaries: 115 micro-businesses.



The South Hub initiative “Tourism Ambassador” meets the needs of the micro businesses in the Saida area, focused on improving and upscaling traditional businesses and ensuring the creation of new job opportunities. Two Livelihoods partners Islamic Welfare Association (ISWA) and Lebanese International Training and Development (LITD) are working side by side to create the most significant impact in Saida.

The project works with the most marginalized populations in the Old City of Saida, Grand Saida & Saida Souks, helping entrepreneurs create new businesses, increase productivity, and expand. LIFE's partners coordinate with the Municipality of Saida, the Chamber of Commerce & Industry, the Merchants Assembly and other key parties.

## Lebanese International Training and Development 217700-LIFE-LITD-037

**Activities:** Basic business skills, access to finance and in-kind grant support, Awareness Campaign, Access to Market, and cultural awareness sessions.

**Grant budget:** USD 100,000.00



### **Progress of Activities during Q1Y5:**

During Q1Y5, LITD completed the BDS training program and coaching sessions for the 105 beneficiaries. LITD also completed the technical training for 13 potential tour guides. The training program covered a wide range of topics including introduction to the tourism sector and involved parties, tour guide conduct, tour facts, tourism destination planning, national and international organizations, tourism law, geography, history, archaeology, and religious tourism in Sidon. The training culminated in a visit to archaeological, architectural and historical sites in and around Sidon.

In December 2020, the potential tour guides participated in a handcraft exhibition at Khan El Frenj. The exhibition, organized by the HERAF group "Fruit of the Hub" attracted social, economic and political actors from Saida. The exhibition facilitated access to market for many craftsmen, sales were estimated to be several hundred thousand Lebanese pounds per vendor, in addition to the various customized requests. The exhibition hosted many artistic activities and live musicians who volunteered to support the activity.



*Handcraft exhibition at Khan el Frenj- December 2020*



*Potential tour Guides receiving their certificates of completion*

The potential tour guides also took part in a discussion with the Ministry of Tourism, the Chief of the Lebanese University Arts & Archaeology Department, and a representative of the Tourist Guides Syndicate in Lebanon. The meeting focused on a potential follow-up initiative under the name of the "House of Tourist" in Saida, a place where tour guides, trip organizers, craftsmen and others could gather, share their knowledge, and promote their products to local and international tourists.

LITD initiated the development of 5 short videos which will feature interviews with entrepreneurs and MSMEs working in handcrafts and traditional production, in addition to influencers in the field of history, archeology and tourism. The aim of the videos is to convey the importance of craftsman and traditional production to the local economy.



Finally, LITD selected the final 7 tour guides to receive their-kind grants support.

LIFE submitted a grant modification for LITD which was approved in October 2020 allowing for a no-cost extension until March 31, 2021 and cancelling the final event due to COVID-19 risks. Unused funds were reallocated to additional in-kind grant support.

LITD will complete the awareness campaign, in-kind grant distribution and close out the grant in the next quarter.

### **Islamic Welfare Association- 217700-LIFE-ISWA-038**

**Activities:** Awareness sessions on social entrepreneurship particularly linked to the tourism sector and in-kind grant support.

**Grant budget:** [REDACTED]

#### **Progress of Activities during Q1Y5:**

During Q1Y5, USAID approved a modification for the ISWA grant which cancelled the final event due to the ongoing the health risks and moved the funds to additional in-kind grant support.to It

also the physical awareness sessions with an online awareness series consisting of 5 different videos to be posted on Facebook and Instagram to target local students. ISWA selected the 57 Microbusinesses that will benefit from the in-kind grants support and during the next Quarter, ISWA will finalize the distribution as well as the awareness campaign for students.

## Lebanese Union for People with Physical Disabilities- Urgent support for Beirut Explosion PWDs- 217700-LIFE-LUPD-032

**Status:** Active

**Project duration:** September 1, 2020 till February 1<sup>st</sup>, 2021

**Area of implementation:** Beirut

**Number of beneficiaries:** 40 PWDs whose businesses were lost or damages in the Beirut blast.

**Activities:** Psychological support, basic business skills training, and in-kind grant support.

**Grant budget:** ██████████

The project began with data compilation and the selection of beneficiaries using a door-to-door approach. By November 20<sup>th</sup>, 2020 LUPD identified 40 PWDs (34 men and 7 women). 39 PWDs received online psychosocial support sessions (5 to 6 sessions per beneficiary over a period of six days) followed by a short online business development course to help improve their prospects within their current circumstances.

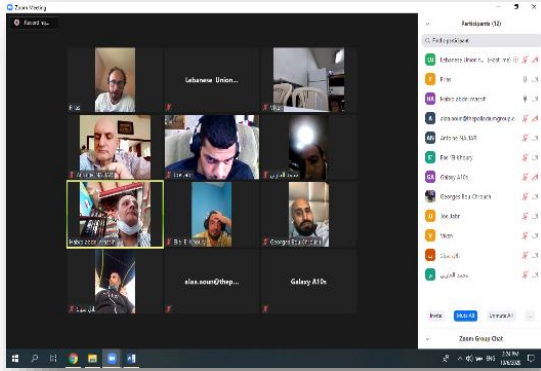


*In a hands-on field visit to check on the first identified PWDs impacted by the harbor blast, David Holdridge, LIFE COP, headed with the LUPD team to meet PWDs who got affected by the Blast.*

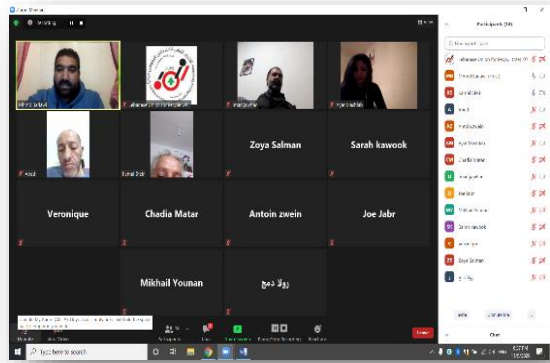


*LUPD Field officer meeting with the Mayor of Rmeil- one of the most affected area.*

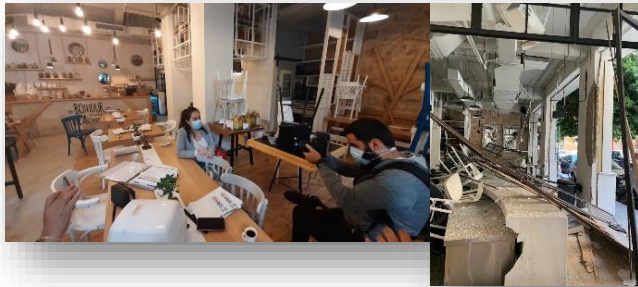
In-kind grant distribution started on November 30<sup>th</sup>, 2020 and to date 10 PWD's (9 men and 1 woman) received their items valued at USD 38,953. The impact of this intervention was featured in two stories on USAID Lebanon's Facebook Page, one on Human Rights Day (December 10<sup>th</sup>, 2020) and the second on December 3<sup>rd</sup>, 2020 (for more details please refer to 7.3 section- LIFE Communication during the post-blast time).



***Psychosocial support session***



***Business development training session***



***Chantal Saloum receiving kitchen appliances for her renovated Restaurant- GEMMAYZE.***



***Habib Abid El Massih receiving a Fridge for his renovated Mini Market-- GEMMAYZE***



***DJ Joe Jaber receiving Laptop, Speaker, Amplifier, Stand speaker and Microphone stand- Ain El Remaneh***



***Daniel Azildian receiving Sewing Machine and Steam Iron - GEMMAYZE***

# Bab Rizk 2- Revitalization Hub Initiative in Tripoli- 217700-LIFE-Akkarouna-044

**Status:** Active

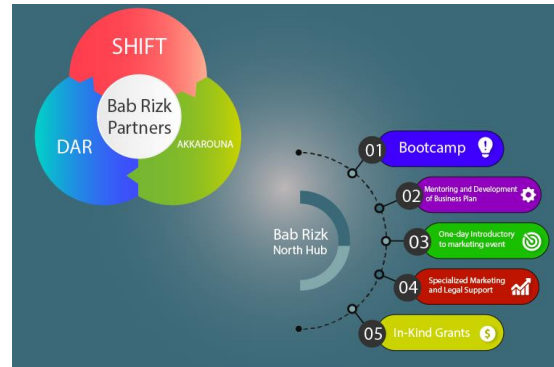
**Project duration:** 23 November 2020- 23 September 2021

**Area of implementation:** North

**Number of beneficiaries:** 15

**Activities:** Advanced Business skills, Coaching and In-Kind Grant support, Awareness

**Grant budget:** ██████████



Akkarouna, SHIFT and DAR in “Bab Rizk” aim to empower 15 MSMEs in Tripoli, to increase their productivity and growth. Their proven model has five steps: outreach, selection, mentoring and development of a business plan, in-kind grants, and finally market linkages. The Revitalization Hub will be primarily target MSMEs in the green energy, telecommunications, and data management sectors with a focus on youths.

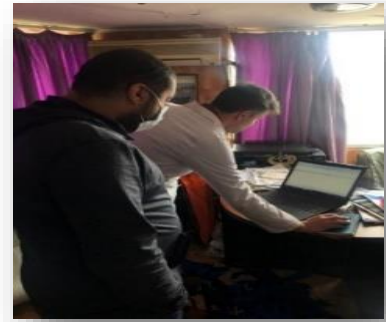


*North Hub Kick off-meeting*



*An office at AKKAROUNA assigned for management of the NORTH HUB.*

The North Hub partners began work in November and concluded their outreach for 60 MSMEs in Tripoli. Among the sectors visited were plastics, electronics, printing, and tailoring.



**North Area LIFE Manager with the North Hub team conducting the outreach. Innovative businesses were visited.**

Out of the 60 MSMEs visited, 27 were selected to take part in a one on one ‘pitching’ interview with a committee made up from the 3 partners along with LIFE’s North Area Manager.

Below are some examples from the pitching sessions:

**Mohamed Sheikh El Najjarin:** Mohamed owns a Software Company that develops ERP systems, a business process management software that integrates a company's financials, supply chain, operations, reporting, manufacturing, and human resource activities. Mohamed pitched a mobile application that will replace the current hardware devices which are expensive and complicated. The application will offer the user direct supervision over the daily activity of each salesman and the ability to analyze daily inputs.



**Mohamed Ibrahim:** Mohamad is a Computer Engineer whose company produces items from recycled disposable plastic (Plastic Dishes, Plastic Cups, Cartoon Cups, etc.). He pitched his idea for a “Recycled Thermoplastic Foldable Table” combining two non-homogeneous recycled materials, which can be made using different types of recycled plastics to create sturdy and versatile product.



**Claude Abboud:** Sheghel Emmi a business run by five women which makes traditional food with a modern twist. Products of Sheghel Emmi are now being tested in Laboratories in Dubai and Baghdad for export. The business needs equipment to increase production and expand.

In the next Quarter, the Hub will finalize the selection of the 15 finalists with the most creative ideas to be coached and ultimately receive in-kind grants.



## AL HADATHA -Reducing Economic Vulnerability in AKKAR (REV) III– 217700-LIFE-AL HADATHA-045

**Status:** Approved

**Project duration:** 13 January 2021- 12 July 2021

**Area of implementation:** North

**Number of beneficiaries:** 15 MSMEs

**Activities:** empower 15 MSMEs in Akkar, to increase their productivity and ensure their economic growth through capacity building, in-kind grants, and marketing.

**Grant budget:** ██████████

This project aims to support the economy in Akkar by empowering MSMEs to take innovative initiatives to grow their businesses and increase their income. This is achieved through capacity building, in-kind grants and marketing with the Al Hadatha radio station. In this proposed project, Al Hadatha aims to empower 15 MSMEs in Akkar, to increase their productivity and ensure their economic growth. Al Hadatha will be targeting, MSMEs in the green energy, telecommunications, and data management sectors with a focus on youths.

Reducing Economic Vulnerability in Akkar (REV) III is a sequel to the two previous projects Reducing Economic Vulnerability in Akkar (REV) I (2017-2019) and Reducing Economic Vulnerability in Akkar (REV) II (2019-2020) implemented under LIFE and which have been very successful.

The grant proposal package was submitted to USAID for approval on December 8, 2020 and was approved on January 11, 2021.

## Pipeline

### Tourism Ambassador-Revitalization Hub Initiative in South Lebanon- Phase II.

The current disruption from the pandemic has emphasized the need for r automation and technological adoption to transform Lebanese MSMEs. The South Hub Initiative is developing Phase Two to provide support for reskilling and upskilling for at-risk or transformed MSMEs. The target beneficiaries of the Second Phase are the most promised MSMEs from Phase One along with new entrants who want to develop their innovative business ideas in the digitization, agri-food, eco-design, cultural heritage, tourism, and sanitizing technology sectors, which have been particularly hit by the current crisis.

### SHEILD- Phase III

LIFE is developing a new grant with SHIELD “Building Skills, Creating Opportunities for Youth and Women entrepreneurs in South Lebanon Phase 3”. The grantee will reach out to 60 MSMEs with a focus on businesses which will be able to sustain themselves in a modern economy and who harbor entrepreneurial creative ideas. Coaching sessions will also be conducted by experts with practical experience. SHEILD will coordinate with the South Hub, to be launched in February 2021 if approved.

## 5. MONITORING & EVALUATION

### 5.1: Q1Y5 Overview

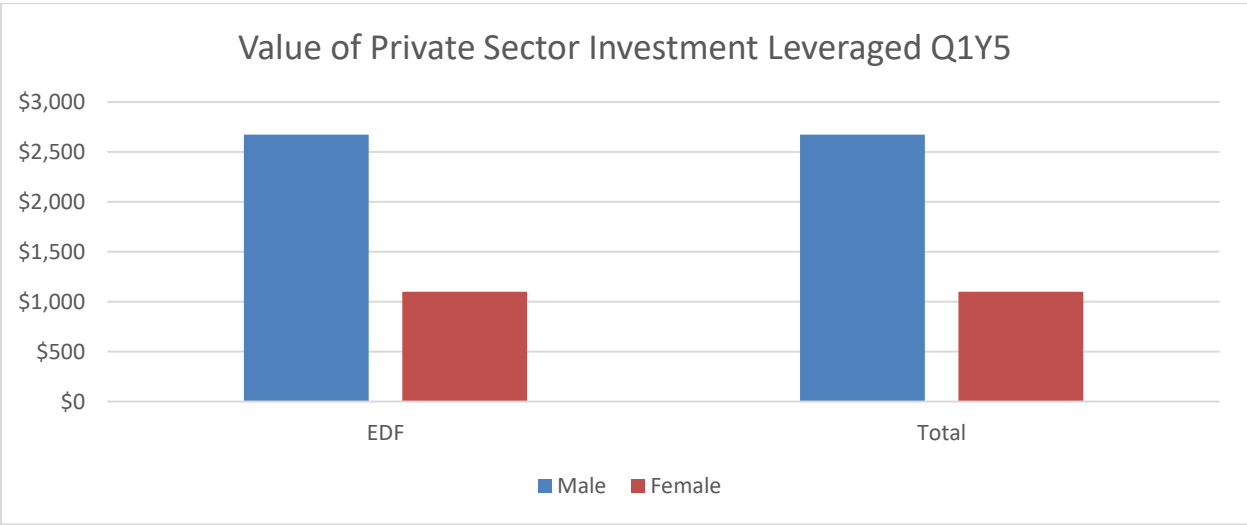
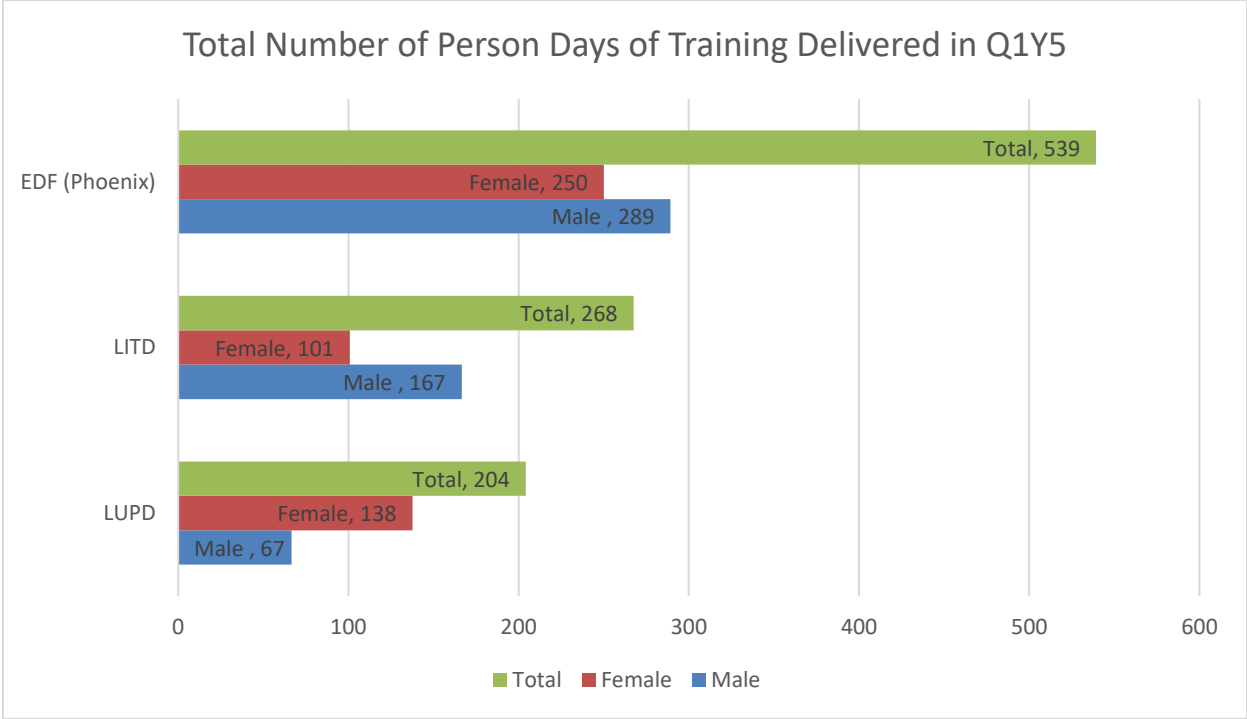
During Q1Y5, the LIFE-USAID monitoring and evaluation team worked closely with the partners to ensure accurate and timely M&E reporting.

The Tahaki-pro monitoring and evaluation platform was critical for our program during the lockdowns, ensuring the data collection process continued smoothly. Supporting documentations was uploaded directly to the platform allowing the M&E team to ensure data accuracy and verification.

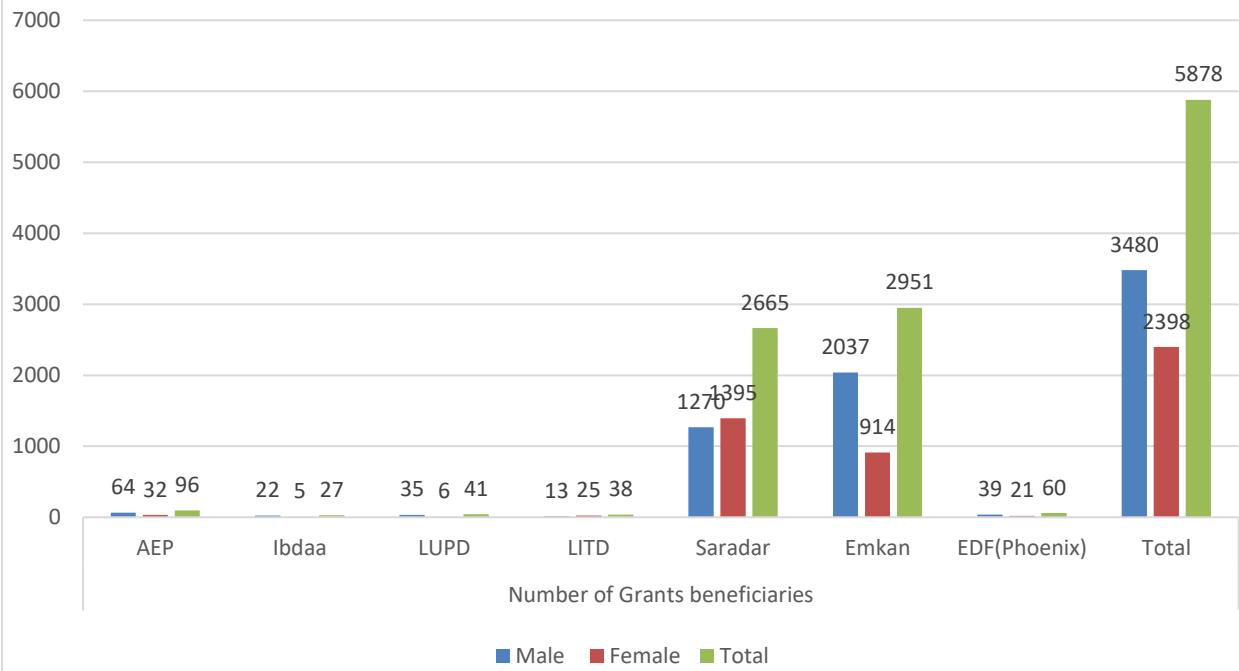
During this quarter, the M&E team began to track the number of youths trained in soft skills/life skills through USG assisted programs.

Below are infographics depicting the quarter's progress under different indicators:

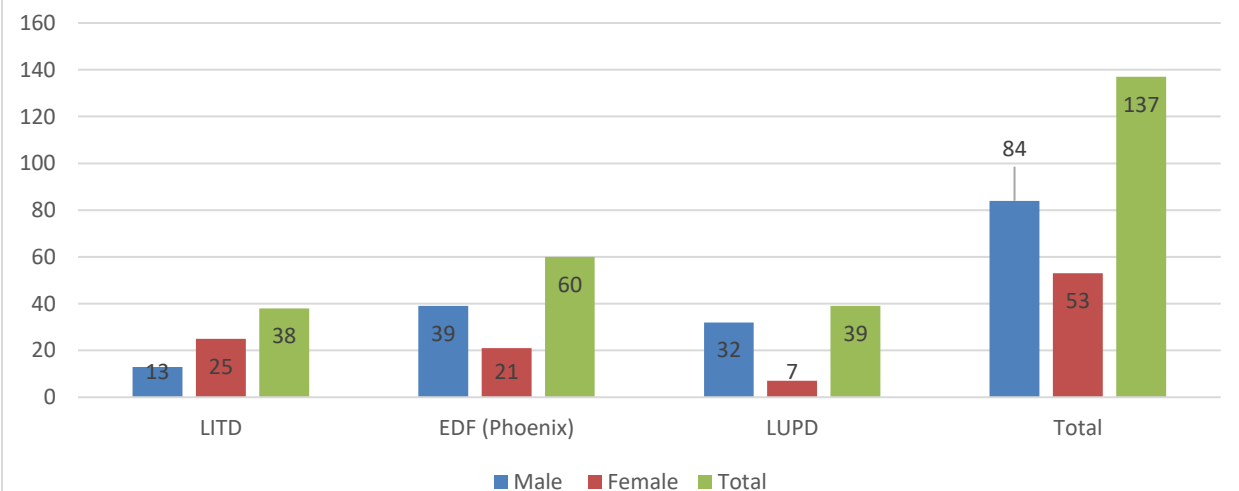
Graph 1	Total number of Person days of Training (in person/ Digital) delivered in Q1Y5
Graph 2	Value of Private sector investment leveraged Q1Y5
Graph 3	Total number of Grants Beneficiaries reached through USG funded activities in Q1Y5
Graph 4	Total Number of individuals/MSMEs receiving BDS trainings in Q1Y5
Graph 5	Proportion of women owned businesses participating in BDS Sessions in Q1Y5
Graph 6	Proportion of women participation in LIFE activities during Q1Y5
Graph 7	Total Value of commercial loans accessed as a result of USG activities and assistance.
Graph 8	Number of Youth who participated in social or leadership activities
Graph 9	Total number of FTEs created in Q1Y5
Graph 10	Number of MFI's borrowers who received LIFE subsidies during Q1Y5



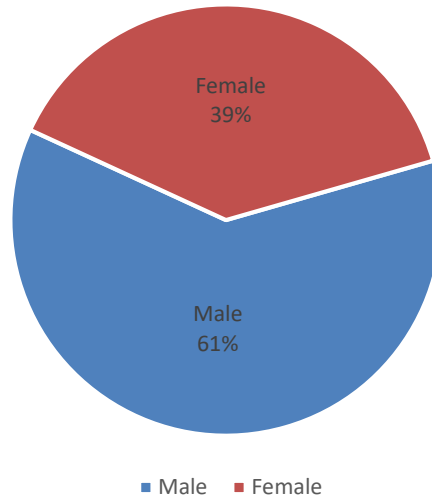
### Cumulative Number of Beneficiaries Reached Through all USG Assisted Activities in Q1Y5



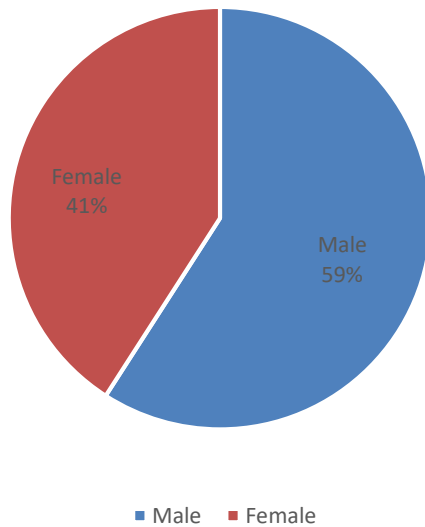
### Number of Individuals Receiving BDS for Q1Y5

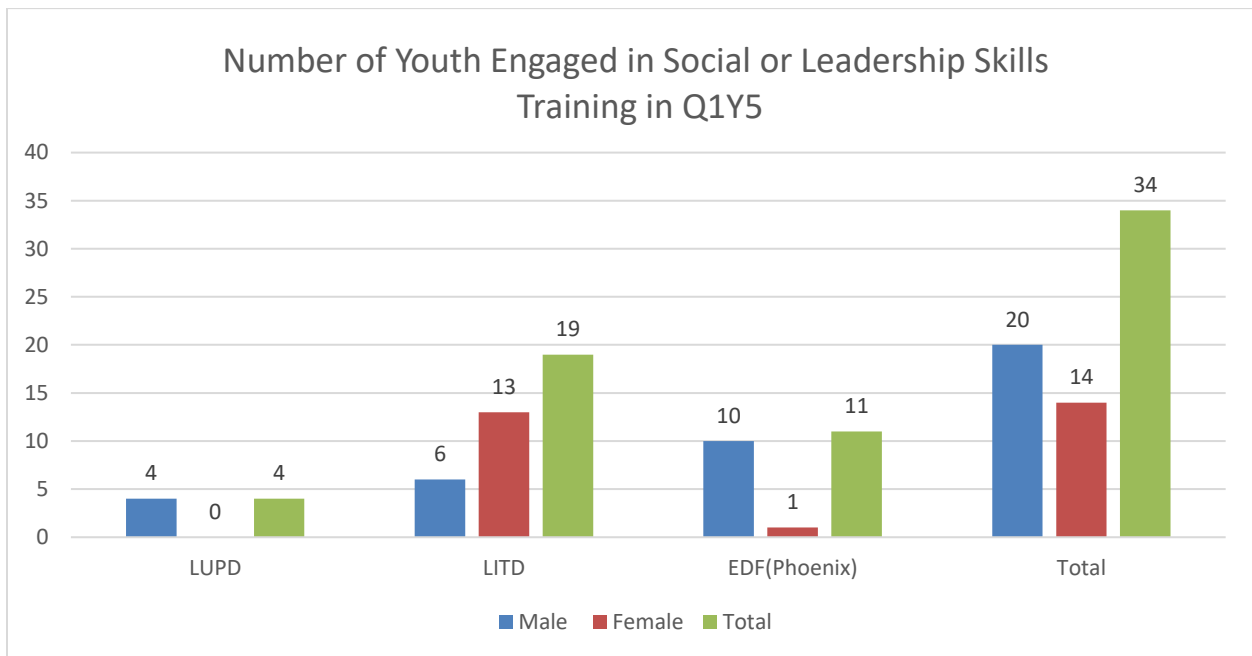
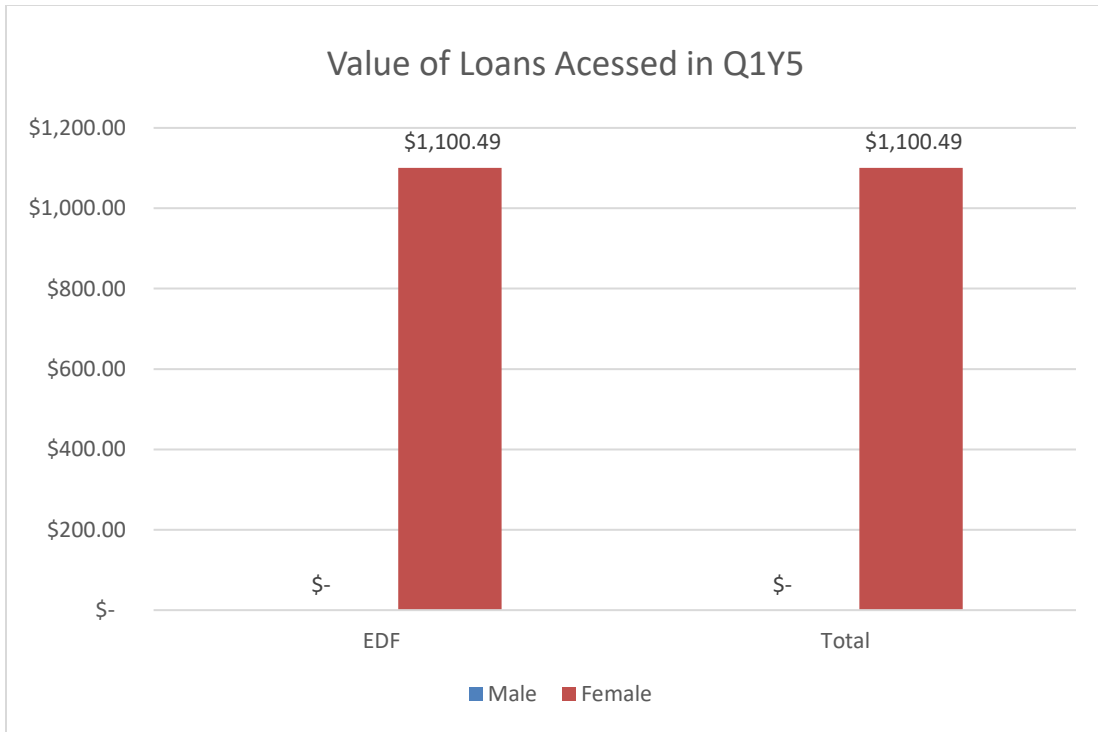


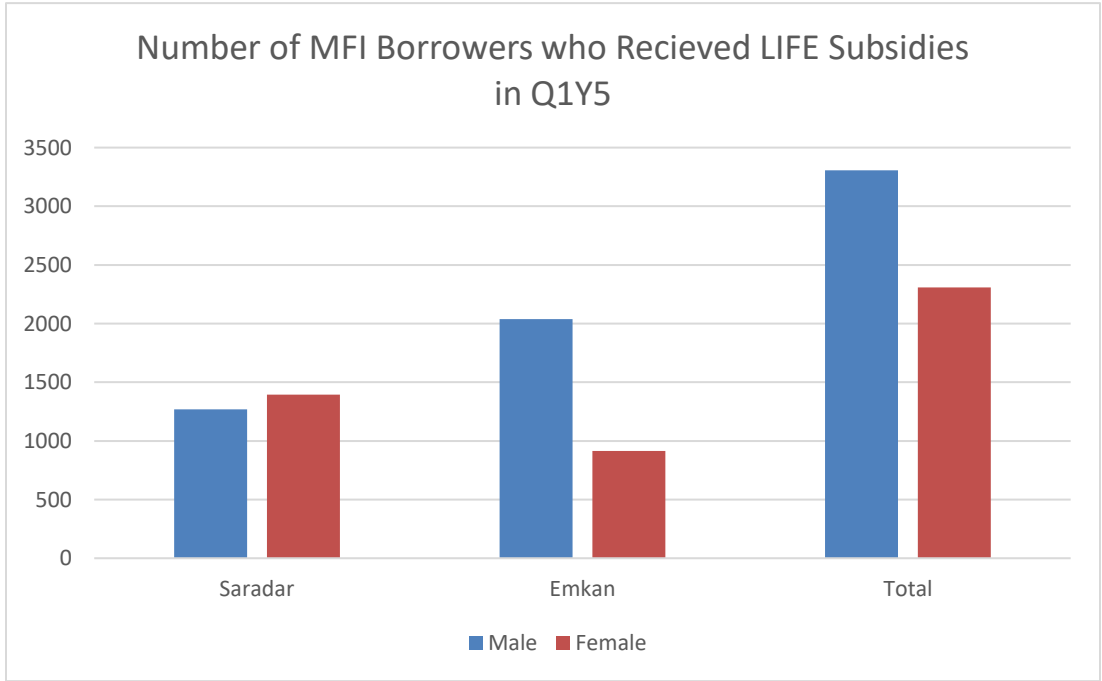
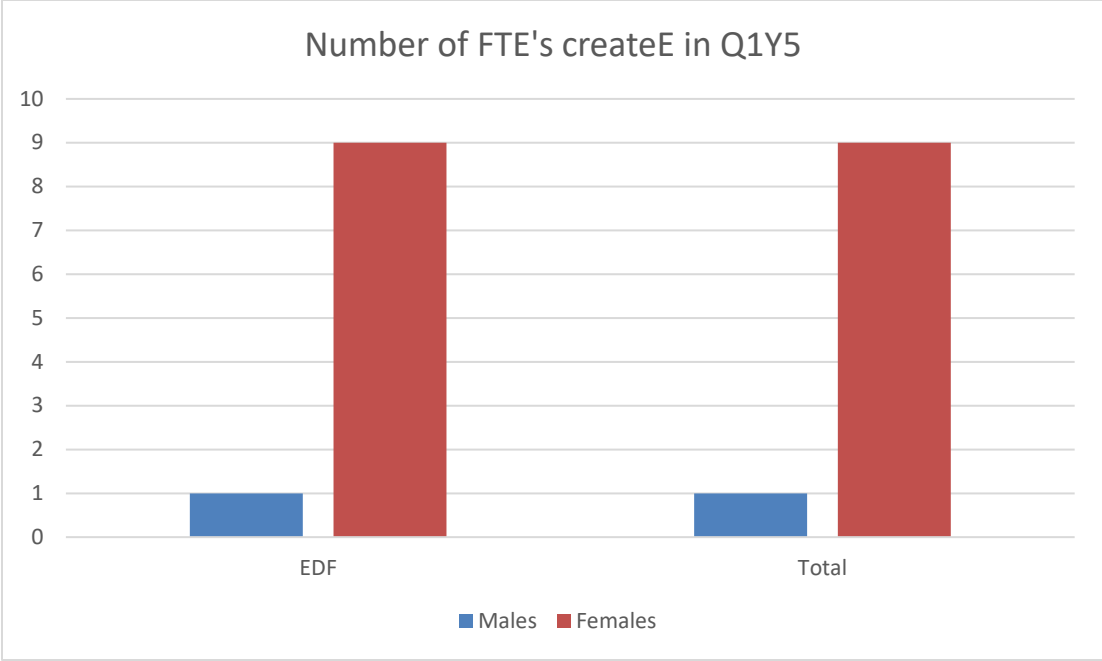
### Proportion of Women Owned Businesses Participating in BDS Sessions



### Proportion of Women Participation in LIFE Activities in Q1Y5







## 5.2: Progress Summary of LIFE Project Indicators

Indicator Title	2017 Result	2017 Target	2018 Result	2018 Target	2019 Result	2019 Target	2020 Result	2020 Target	2021 Q1Y5 Result	2021 Q1Y5 Target	Total till present	Target till present
<i>Proportion of female participants in USG-assisted programs designed to increase access to productive economic resources</i>	39%	35%	48.35%	35.00%	40.00%	35.00%	53%	35.00%	42%	35%		35%
<i>Value of new private sector investment leveraged by USG assistance</i>	\$48,000	\$4,500	\$1,416,498	\$330,000	\$20,743,739	\$5,450,000	\$9,498,093	\$5,450,000	\$3,773.49	\$1,278,750	\$31,710,103	\$12,513,255
<i>Number of full-time equivalent (FTE) jobs created with USG assistance (EG.3-9) (PMP contributing to DO2 a)</i>	2	18	24	88	32	102	42	56	10	9	110	273
<i>Number of people with improved incomes as a result of USG assistance</i>	3	53	209	265	6146	4205	12085	4072	258	27	18701	8622
<i>Number of people with improved access to financial services as a result of USG assistance</i>	3	3	1830	720	7934	10600	8262	9600	0	1219	18029	22142
<i>Total number of new entrants to the financial sector as a result of USG assistance</i>	0	2	1023	432	1061	6360	24	5760	0		2108	12554
<i>Number of jobs improved/maintained through LIFE</i>	0	218	0	1415	0	1632	6235	872	0	54	6235	4191
<i>Number of staff of NGOs-MFIs/commercial partners receiving USG-funded training</i>	319	720	507	720	588	0	244	0	0	0	1658	1440
<i>Number of policies, regulations, administrative, procedures in development stages of analysis, drafting and consultation, legislative review, approval or implementation as a result of USG assistance</i>	0	0	0	0	3	1	0	1	0	0	3	2

<i>Number of TA packages delivered to LMFA&amp;MFI members</i>	8	5	6	5	1	5	0	18	0	0	15	33
<i>Number Of days of TA and training provided to LMFA /MFI staff</i>	45	15	5	15	2	15	0	0	0	0	106	45
<i>Number of days of USG-funded TA in financial sector enabling environment provided to counterparts or stakeholders</i>	55	5	55	10	22	10	0	13	0	0	132	38
<i>Total value of loans accessed as result of USG assistance (Contributing to Sub IR 2.2.b)</i>	\$48,000	\$4,500	\$1,416,498	\$330,000	\$20,531,248	\$5,400,000	\$8,327,778	\$4,185,000	\$1,100.49	\$1,266,375	\$30,324,625	\$11,185,875
<i>Number of microenterprises /Individuals that have successfully accessed loans from commercial banks/MFIs, private equity or both as a result of USAID assistance</i>	3	3	216	220	6122	3600	6211	3600	2	844	12554	8267
<i>Total number of savings accounts opened in commercial banks as a result of USG assistance.</i>	0	0	1621	500	1812	7000	24	6000	0		3457	13500
<i>Number of person days of USG funded training provided to support microenterprise development</i>	339	220	2858	1428	9311	1648	7226	880	539	80	20273	4256

# 6. COMMUNICATIONS

## LIFE in the Newspaper



LIFE's Communications & Marketing Manager focused his efforts on getting LIFE featured in at least one of the major newspapers in Lebanon. In the first week of August 2020, a reporter from the "L'Orient Le Jour" newspaper came to LIFE offices and conducted an interview with LIFE's COP followed by a second interview with Ibdaa's General Manager.

Due to the Beirut harbour explosion on August 4, 2020 the article was delayed to of the October 6, 2020 print issue.

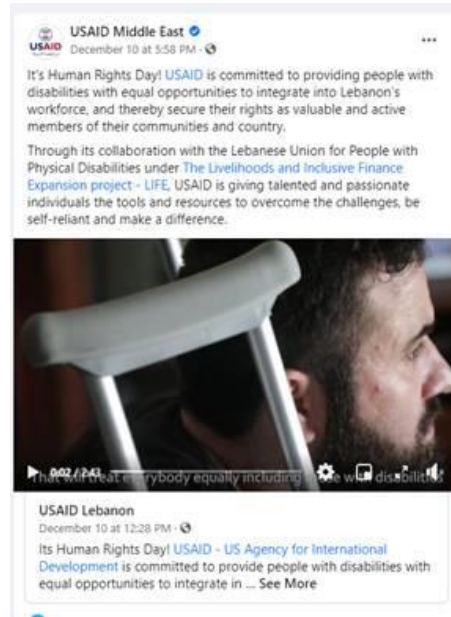
**L'Orient Le Jour newspaper  
Issue of Oct 6, 2020**

L'Orient Le Jour Website link:  
<https://www.lorientlejour.com/article/1235267/le-microcredit-libanais-pas-epargne-par-la-crise.html>

## LIFE Communication during the post-blast time

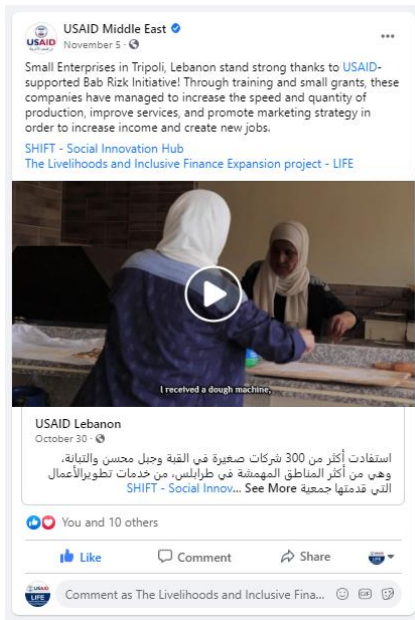
In a continuation of the #Lending\_a\_Hand campaign, the LIFE team arranged interviews with the management of four MFI partners in December 2020, in addition field visits to meet with some of the beneficiaries of LIFE support.

To emphasize our efforts toward the empowerment PWDs, a videographer/photographer was hired to accompany the LUPD team and document the implementation of their grant starting on October 28, 2020. Since then several short videos have been produced and disseminated on LIFE's social media to promote the activity . These videos captured the attention of USAID Lebanon and USAID Middle East on several occasions and they were promoted on their social media as well.



## USAID-LIFE visibility through its partner NGOs

Through regular communication with the partners, LIFE ensured several media appearances on TV and social media. Many short documentaries produced during this period were shared on USAID's social media networks.



Examples: On the Left a video produced by SHIFT shared by USAID Middle East. On the right a video produced by Al Hadatha shared by USAID Lebanon.

Throughout the following 2 months several media appearance took highlighted below:

- Dareb El Najah press release by the Michel Daher Social Foundation (MDSF) was published on more than 24 online media outlets promoting Dareb El Najah and the booklet titled “The hidden Treasures of the Beqaa”:
  - o <https://www.lbcgroup.tv/news/lebanon/560119/Lebanon-news-lbci/ar>
  - o <https://www.facebook.com/101009044726976/posts/207799294047950/>
  - o <https://manachyr.com/articles/%D8%AA%D8%B9%D8%B1%D9%81-%D8%B9%D9%84%D9%89-%D9%83%D9%86%D9%88%D8%B2-%D8%A7%D9%84%D8%A8%D9%82%D8%A7%D8%B9-%D8%A7%D9%84%D9%85%D8%AE%D9%81%D9%8A%D8%A9>
  - o <https://www.lebanonfiles.com/articles/%d9%85%d8%ac%d8%aa%d9%85%d8%b9-%d9%85%d8%af%d9%86%d9%8a-%d9%88%d8%ab%d9%82%d8%a7%d9%81%d8%a9/%d9%85%d8%a8%d8%a7%d8%af%d8%b1%d8%a9-%d8%af%d8%b1%d8%a8-%d8%a7%d9%84%d9%86%d8%ac%d8%a7%d8%ad-%d9%84%d9%80usaid/>
  - o <https://alahdath24.com/ar/money-business/36661/%D8%AA%D8%B9%D8%B1-%D9%81-%D8%B9%D9%84%D9%89-%D8%A3%D8%B3%D8%B1%D8%A7%D8%B1-%D8%AC%D9%86%D8%A9-%D8%A7%D9%84%D8%A8%D9%82%D8%A7%D8%B9-%D8%A8%D8%AB%D9%88%D8%A7%D9%86>
  - o <https://www.alhananpress.com/id/news/22529/>
  - o <http://www.zahletoday.com/?p=news&i=7113>
  - o <https://www.facebook.com/183498685785369/posts/827232078078690/?extid=0&d=n>
  - o <http://www.alkalimaonline.com/Newsdet.aspx?id=528638>
  - o <https://www.lebanononline.com/news/48442>
  - o <http://denleb.com/?p=74062>
  - o [http://www.zahlepolitics.com/single\\_post/9882/](http://www.zahlepolitics.com/single_post/9882/)
  - o <http://dailylebanon.net/?p=48583>
  - o <https://www.elsiyasa.com/article/148267>
  - o <https://www.vdlnnews.com/news/62381>
  - o <https://www.facebook.com/100365818444243/posts/160123112468513/>
  - o <https://twitter.com/sawtkellebnen/status/1328987764877127681>
  - o <https://www.facebook.com/187641518097503/posts/1536814773180164/>
  - o <https://www.facebook.com/sawtkellebnen/posts/3514775051952133>
  - o <https://www.lebnewsonline.com/248378/>
  - o <https://www.lebanondebate.com/news/507391>
  - o <http://alloubnania.com/Newsdet.aspx?id=412861>
  - o <http://www.shouelakhbar.com/2020/11/18/950/>
  - o <https://www.facebook.com/738965782951417/posts/1710595062455146/>
- Following the success of the above press release, a two-minute TV ad is currently being produced in close coordination with the leading TV station in Lebanon, LBCI. It will feature a message from USAID Mission Director, Eileen Devitt, addressing the importance of USAID support to Lebanon through the regional revitalization hubs under LIFE. The TV ad will air starting January 1<sup>st</sup>, 2021 for 4 consecutive days four times a day according the schedule below.

1-Jan-21		2-Jan-21		3-Jan-21		4-Jan-21	
TIMING	Porgram	TIMING	Porgram	TIMING	Porgram	TIMING	Porgram
9:28	Before Morning News	9:58	Before Nharkon Said	9:28	Before Morning News	9:58	Before Nharkon Said
14:28	Before Flash News	15:00	After Flash News	14:28	Before Flash News	15:00	After Flash News
16:30	After PT2 Show Rerun	16:30	After PT2 Show Rerun	16:30	After PT2 Show Rerun	16:30	After PT2 Show Rerun
18:48	Before Turkish Series	18:48	Before Turkish Series	18:48	Before Turkish Series	18:48	Before Turkish Series

- Phoenix project, in coordination with EDF, was also promoted in a Live TV Interview on MTV, one of the leading TV stations in Lebanon:



Interview with Afaf Nehme, EDF Executive Director and Charbel Matar, LIFE Beqaa Area Manager on December 4, 2020.

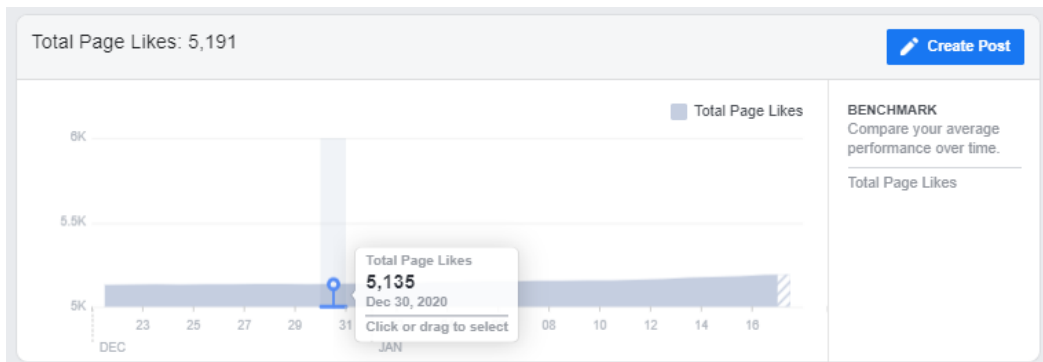
## Partner’s campaign

LIFE’s Marketing and Communications Manager produced a campaign promoting “Dareb El Najah” beneficiaries in coordination with the LIFE Beqaa Area Manager and EDF’s Executive Manager. 12 1-minute videos were created featuring 12 beneficiaries providing advice in different business fields such as traditional food production, hospitality, car maintenance, bee keeping, soap production and many more.

## Social media Insights

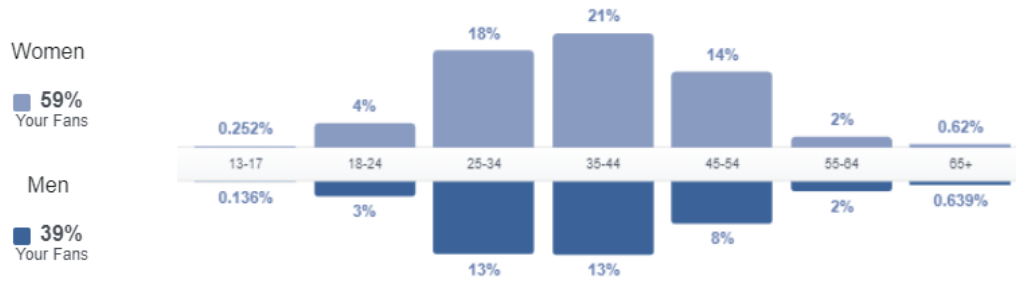
### Facebook:

Facebook page likes increased organically from 4954 on September 30<sup>th</sup>, 2020 to 5135 on December 31<sup>st</sup>, 2020



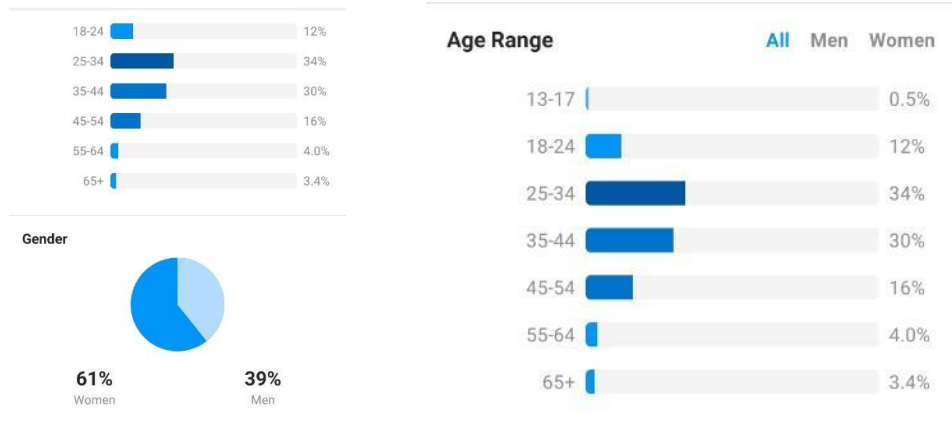
While the number of women following the page fluctuated around 60% of all the followers, women in the age bracket of 35-44 constitute most of LIFE fans, they also are the most engaged with LIFE posts. The results show that most of men who follow the page are between 25 and 44 years of age.

The number of people who saw any of your posts at least once, grouped by age and gender. Aggregated demographic data is based on a number of factors, including age and gender information users provide in their Facebook profiles. This number is an estimate.

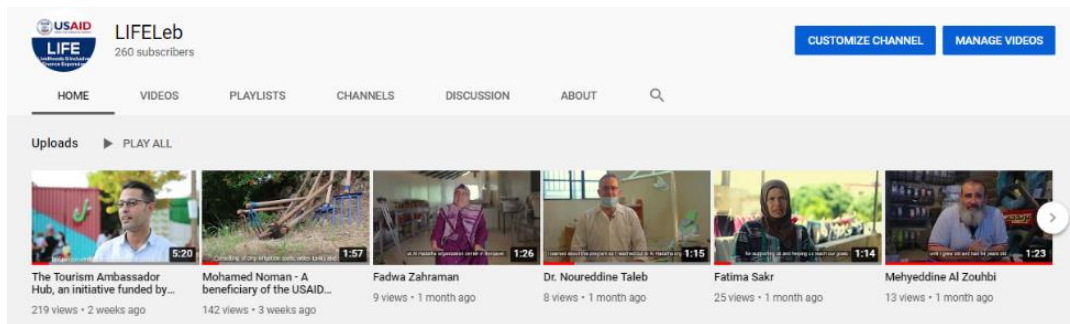


## Instagram:

Instagram followers increased from 1431 at the end of September 2020 to 1503 at the end of December 2020. Most followers are between 25 and 34 years old. 61% of all followers are women.



## YouTube



LIFE's YouTube channel got around 500 views in the last 90 days.