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"Resilient Communities: Supporting Livelihoods, Education and Social Stability"

## INTERNAL M&E REPORT

Activity 5. Pilot Livelihood Micro Projects

and

Activity 7. Business Development Support (for A5)

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## INTRODUCTION

As part of the effort to increase economic self-reliance of youth in refugee and host communities (SO1) and to increase access to demand-driven livelihood opportunities for youth in refugee and host communities (R1.1), COSV is carried out an initiative to support the creation of jobs by providing business coaching and financing to entrepreneurs with innovative business ideas who are looking start-up or to scale-up their business.

COSV has sub-granted 19 Pilot Livelihood Micro-projects in Lebanon and KR-I (codenamed A5 in the project's LogFrame), and carried out business development support training activities in order to build the capacity of start-up initiatives (codenamed A7 in the LogFrame of the project) in the areas targeted by the project within the FURSA Project.

The project initially targeted following areas:

### Lebanon

- **Akkar:** Berkayel, Deir Dalloum, Kweshra, Mashha, Qarqaf, Tel, Hayat
- **West Bekaa:** Joub Jannine, Mansoura, Kamed El Laouz, Qaraoun, Marj, Ghaza, Riak

### Iraq

- Erbil, Sulaymaniyah, Duhok governorates

With the A5 Pilot Livelihood Micro-projects and A7 Business Development Services, COSV aimed, as an initial target, to create:

- 50 job/apprenticeship/internship opportunities under A7 in KR-I and Lebanon

## METHODOLOGY

In order to insure the sustainability of the micro-projects by choosing the ideas that fit in the criteria of selection, as well as to increase capacity of the micro-project idea owners through a soft incubation phase throughout the intervention, COSV has conducted the activity in three phases.

- **Phase 1:** Outreach for '*Business Ideas with Human Touch*' in Lebanon and '*Business Ideas in Media Sector*' in KRI.
- **Phase 2:** Selection and training of Micro-Projects
- **Phase 3:** Sub-granted projects and follow up on the implementation of the sub-granted businesses

## **PHASE 1: OUTREACH FOR 'BUSINESS IDEAS WITH HUMAN TOUCH' IN LEBANON AND 'BUSINESS IDEAS IN MEDIA SECTOR' IN KRI**

COSV followed two different methodologies for the outreach in Lebanon: Through a business development services provider (a local incubator) and through preliminary research and field assessments.

In KR-I Activity 5 and 7 started later than in Lebanon, COSV applied the latter methodology in KR-I that proved more effective during the outreach in Lebanon

### **1. Through BDS providers**

Identification of Service Providers: For the selection, mentoring and coaching of Pilot livelihood micro projects projects and in order to reach maximum audience and potential beneficiaries, COSV selected Business Development Services Providers through a competitive procurement process in the areas of intervention. North Leda in Akkar region, Al Majmoua in West Bekaa region of Lebanon, and Rwanga Foundation in KR-I are selected as BDS Providers.

COSV Project Team developed a call for ideas for outreach online and offline in June 2017 for Lebanon and in October for KR-I. The call included the selection criteria, a simple registration form based on basic questions related to the business idea, requested budget etc. (Annex 1: Registration forms for A - LEB and B - KR-I)

### **2. Through preliminary research and field assessments – CASE STUDY – Lebanon**

COSV elaborated a parallel approach concerning the micro livelihood project that aims to work with the existing structures working on innovative livelihood projects ideas that are already incubated. These structures have already started their initiatives with existing capital and are in need of support to scale up their business for continuity and sustainability. Through field assessments and meetings conducted with various stakeholders in Akkar, West Bekaa and, in Beirut, where the actors concentrate on working on social entrepreneurship, COSV identified two project ideas in Wadi Khaled and West Bekaa.

COSV engaged business expert in the fields of both project ideas, and trained the project owners in business development, expecting that both projects would succeed in the process. However, it is decided not to sub-grant the project of Happiness and Success because of the reasons related to reliability of the project owners, problems related to management coming from the project owner as well as the doubts about business sustainability . On the other hand, COSV has sub-granted Organic Farm School project by Amel Foundation and Buzurna Juzurna in Saadnayel, West Bekaa and chose the project as a case study for Social Entrepreneurship.

## PHASE 2: SELECTION AND TRAINING

### Step 1: Call for business ideas

COSV Project Team developed a call for business ideas for online and offline outreach in Lebanon June 2017 and in October 2017 in KR-I. COSV Project Team provided a simple registration form based on basic questions; such as budget, idea and how to fall under the eligibility criteria, in collaboration with the respective BDS provider.

The following criteria was evaluated during the first selection phase for Lebanon and KR-I.

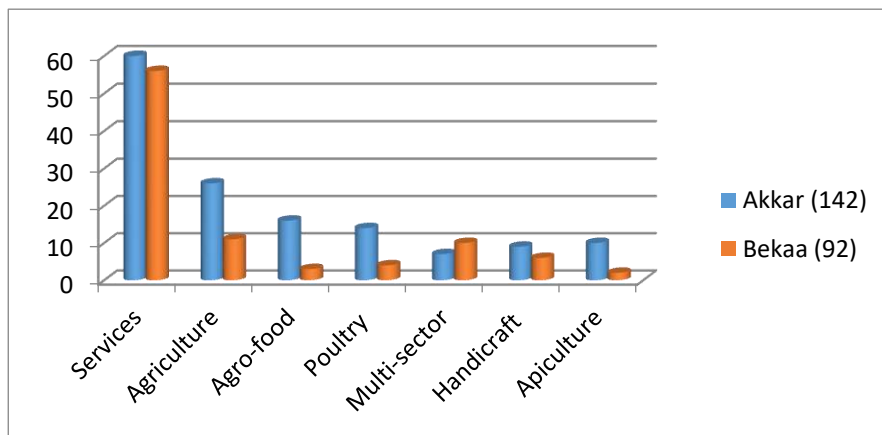
Lebanon	KR-I
Possibility to create social impact	To be related to media sector
Job creation	To engage host communities, IDPs and Syrian refugees (18-27) by creating job opportunities
To be related to pre-defined sectors (Agriculture, apiculture, poultry, handicraft, tourism, services)	To ensure maintaining suitability with match funding / existing capital
Location	

**Social Entrepreneurship Aspect for Lebanon:** As per the Activity 7, the output “10 social enterprise models developed” and as a part of the general COSV strategy in Lebanon, COSV aimed at 1) sub-granting micro-projects with aspiration to address to a social challenge and aiming at creating social values, 2) training potential micro-project starting from the first day on Social Entrepreneurship for the project owners to familiarize them with the definition and the concept.

### Step 2: Evaluation and pre-selection of ideas

**Lebanon:** After the call for business ideas, by July 2017 the process of collecting the ideas was ended. In total, 142 ideas in Akkar and 92 ideas in Bekaa were received.

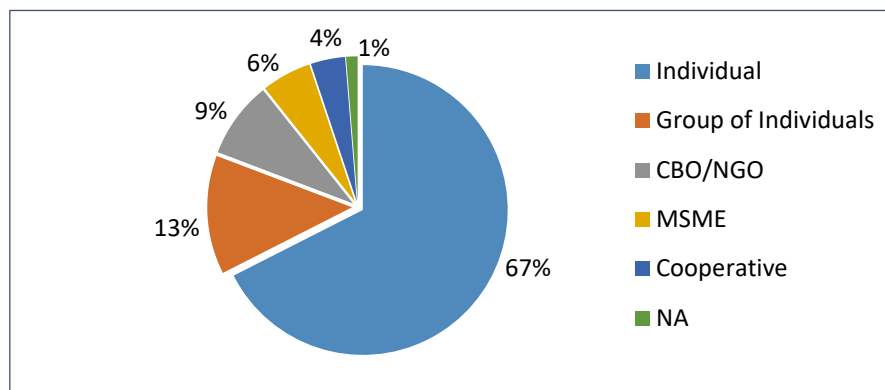
Figure 1: Distribution of applications by sector Akkar and West Bekaa)



Out of 234 ideas that were received through the online registration, 61 percent are from Akkar (Berkayel, Deir Dalloum, Kweshra, Mashha, Qarqaf, Tel hayat), while remaining 39 percent are from West Bekaa (Ghaza, Joub Janine, Kamed al Laouz, Mansoura, Marj, Qaraoun).

While the service sector was the most dominant sector with 50 percent, agriculture sector follows with 16 percent, agro-food and poultry with 8 percent, handicraft with 6 percent and apiculture with 5 percent.

Figure 2: Distribution of applications by type of activity - Akkar and West Bekaa



The opportunity of funding and business development support attracted mostly individuals (67 percent of all applicants) and group of individuals (13 percent). This is mostly driven by the lack of funding opportunities for individuals in both regions, and lack of methodological knowledge about launching a business.

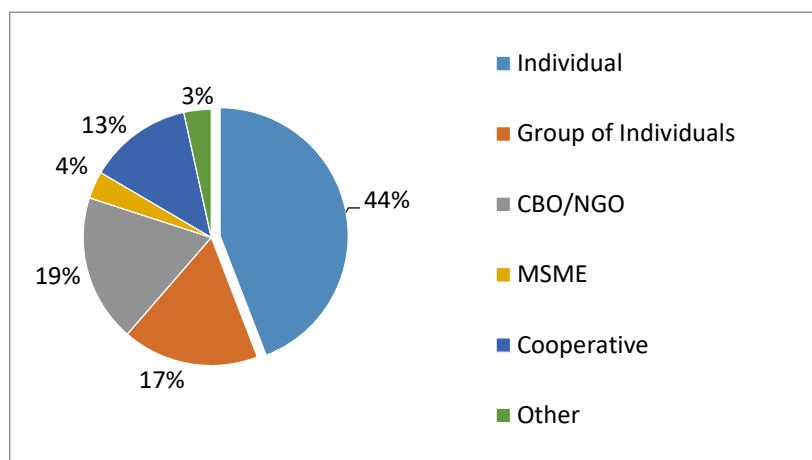
The selection committee consisted of COSV team and BDS providers in both regions. In the North, 76 ideas out of

registered 142 were considered to meet the criteria and the top-scored 44 applications were selected to continue to the next phase.

In West Bekaa, 39 ideas out of registered 92 were considered to meet the criteria, and the top-scored 39 of them were invited to continue to the next phase (August, 2017). (Annex 2: Filtering of Registered Business Ideas/ A-North and B-West Bekaa)

**KR-I:** After the call for business ideas, the process of collecting the ideas was ended by 31<sup>st</sup> October 2017. In total, 145 ideas were received, they are first filtered only by sector criteria since in KR-I FURSA targets only media sector with Activity 5. (Annex 3: First Filtering of Registered Business Ideas\_Sector Filter\_KRI)

**Figure 3: Distribution of applications by type of activity (KR-I)**



Similar to Lebanon, in KR-I almost half of the applications were received from individuals (44 percent), that is followed by NGOs and group of individuals. Compared to Lebanon, the higher score of applications received were from NGOs in KR-I, and this can be explained by the geographical area targeted in both countries. While in Lebanon, FURSA targets remote villages, in KR-I, both urban and rural areas are targeted with the activities.

In KR-I, 79 ideas are filtered with above-mentioned criteria and 10 business ideas in Media Sector are selected for the training session. (Annex: Second Filtering of

Registered Business Ideas\_Scoring\_KRI)

### Step 3: Project writing training and second selection

Following the selection of the best ideas in each area, these micro project idea owners (44 in Akkar and 39 in Bekaa) were invited to the first round of trainings. All 41 business idea owners in Akkar and 18 business idea owners in Bekaa were trained on how to fill in the application form and to develop a budget, and attended a Social Entrepreneurship Awareness Raising Session.

Following the training, COSV received 34 applications and budgets from Akkar, and 16 applications and budgets from Bekaa.

After the evaluation, COSV with the support of BDS provider selected 20 micro project ideas in Akkar, and 7 in West Bekaa. (Annex 4: Scoring on Applications and Budgets/ A-Akkar and B-West Bekaa). **This step is implemented only in Lebanon.**

### Step 4: Business Development Support Training and Evaluation Committee Meeting

In Lebanon, applicants attended 3 days of training on business plan writing based on the COSV's business plan template and received coaching from experts in their fields during 10 days.

Each expert coached four applicants as per sector of the business idea. A minimum of four individual coaching sessions were done with each applicant. At the end of the training and coaching sessions, the applicants have finalized their Business plans and budgets and submitted them to the Evaluation Committee.

On 19<sup>th</sup> October and 20<sup>th</sup> October, a selection committee consisted of COSV General Director along with FURSA project team, Milano Chamber of Commerce (PROMOS) consultant, BDS provider, Chamber of Commerce representative (Zahle and Tripoli), and Social Entrepreneurship Experts evaluated a total of 25 social business ideas in Akkar and in the Bekaa.

While in KR-I, following the first selection the building capacity programme, the ten high rated idea owners participated in the training that consisted of following topics: Business Development, Marketing, Communication, and Project Management (26 November – 06 December, 2017). By the end of the training, they prepared a detailed business plan

to be presented to the evaluation committee and on 13<sup>th</sup> December, all the ten candidates made their rehearsal presentation for their project.

On 21<sup>st</sup> December the evaluation in KR-I took place, by the committee composed by COSV FURSA team, Rwanga Foundation, Media expert (Salwan Zaito) and Media expert (Khdhr Domly) and evaluated 10 business ideas.

The following selection criteria is used during the selection, in Lebanon and KR-I.

**Figure 4: Final Evaluation Criteria – Lebanon and KR-I**

LEBANON	KR-I
<b>Possibility to Create Social Impact</b>	<b>Possibility to address a need in the Media Sector in KRI</b>
Is the business set up to solve a social problem and is it clearly expressed in the presentation?	Will this Business idea be able to sustain itself beyond the incubation period?
Is the business set up to implement innovative solutions between societal challenges and resources available (SOCIAL INNOVATION)	What is the added value of this business idea in regards to its competitors?
Are different stakeholders involved in the co-design and/or co-production of the social impact of the business activities during the sub-grant phase and the scale-up of the project?	Is the business set up to implement innovative solutions in the media sector?
Will this project create job opportunities for vulnerable/disadvantaged groups?	Does this business idea have any social economic impact at the community level?
	Does this Business idea target the three communities in KRI (IDP, Host & SR)?
<b>Job Creation and Sustainability</b>	
Will there be at least 3 new jobs created during the sub-granting phase?	Job Creation and Sustainability
Is there a clear strategy for employment?	Number of internships/apprenticeship/jobs to be created (minimum 3)
Is there a potential growth and sustainability for the business?	Is there a clear strategy for employment?
<b>Match Funding</b>	
Does the project have match funding?	Does this business plan have match funding opportunities or additional funding?
Does the project have a variety of match funds?	

#### **Step 5: Awarding the Funds to the Winning Micro-Projects Owners**

*In Lebanon*, after the pitching of the initial applicants, the total number of shortlisted applicants, and only 13 business ideas made it to the final stage. (Annex 5A: First Evaluation Committee Grid/LEB)

During this process COSV and the BDS provider observed some lack of effort and commitment from some of the projects, hence decided not to grant them (Jad Saleh and Mohammad Dheiby and Jamal Said). Instead, two projects that scored lower yet proved commitment and collaboration have been selected to be sub-granted.

In order to meet the target of 16 Micro Projects, COSV launched another outreach / call for ideas / headhunting for business ideas in order to identify potential business ideas with social impact in the North and West Bekaa. In January 2018, additional 5 applicants presented their business ideas to the committee consisted of COSV project team and the BDS provider. The committee selected 2 additional micro-projects, 1 in Akkar and 1 in West Bekaa. (Annex 5B: Second Evaluation Committee Grid/LEB)

Agreement Contracts were signed with 11 Micro-Projects in Akkar and 3 Micro-Projects in West Bekaa (January and February 2018) by February 2018, including the above mentioned Agreement Contract that was signed with Amel Foundation through the direct outreach, 15 projects are sub-granted.

*In KRI*, 4 Agreement Contracts were signed with 4 Micro-Projects in KR-I following the selection committee (February 2018). (Annex 6: Evaluation Grid/KR-I)

### PHASE 3: SUB-GRANTED PROJECTS AND OVERALL INFORMATION

#### 1. Breakdown per gender/nationality/age range

A total of 19 Pilot Livelihood Micro Projects (15 in Lebanon and 4 in KR-I) are sub-granted and implemented as a result of the action. (Annex 7: Sub-granted and Eliminated Business Plans)

Figure 5: Sub-granted Pilot Livelihood Micro Projects

#	Country	Location	Project Name	Applicant Name	Age	Gender	Nationality	Requested amount (USD)	Contributed amount (USD)	Date of Signature
1	Lebanon	Akkar	Halbousa Ecodomes	Josef Edward Abdo	30	M	Lebanese	\$ 27,629	\$ 17,400	1/12/2018
2	Lebanon	Akkar	Community Bus	AL-Ataa and Al Makarem Charitable Association Dounia Al Rifai	42	F	Lebanese	\$ 25,000	\$ 14,324	1/12/2018
3	Lebanon	Akkar	Al Karkaf Community Pool	Chaza Abdelkarim Al Rifai	32	F	Lebanese	\$ 25,000	\$ 23,877	1/12/2018
4	Lebanon	Akkar	Kelo Baladi Commuity Kitchen	AL Bayarek Cultural Association Youssef Ahmad Al Hajji Fatima Dervish	39	M and F	Lebanese	\$ 21,530	\$ 4,540	1/12/2018
5	Lebanon	Akkar	Plush Catering	Youmna Fouad Khaled	42	F	Lebanese	\$ 24,998	\$ 12,921	1/12/2018
6	Lebanon	Akkar	Fish Farm	Saad Hassan El Khaled	38	M	Lebanese	\$ 27,100	\$ 23,300	1/12/2018
7	Lebanon	Akkar	Lam	Lama Mouhammad Ziad Chaouki	33	F	Lebanese	\$ 25,843	\$ 23,757	1/17/2018
8	Lebanon	Akkar	Lebonlait	Fouad Saad Abdo	57	M	Lebanese	\$ 24,900	\$ 14,157	1/17/2018
9	Lebanon	Akkar	Nisreena Flowers	Nisreen Ahmad Abou Shakra	26	F	Lebanese	\$ 13,650	\$ 7,000	1/17/2018
10	Lebanon	Akkar	Azzam's Flowers	Azzam Mohamad Nasser El Dannawi	45	M	Lebanese	\$ 18,000	\$ 25,596	1/17/2018
11	Lebanon	Akkar	Women Artisans of Akkar	Roula Rafic Haidar	53	F	Lebanese	\$ 20,000	\$ 5,400	2/28/2018
12	Lebanon	Bekaa	Organic School Farm	Amel Association with Bouzourna Jouzourna	Group of individuals	Group of individuals	Lebanese	\$ 29,000	\$ 60,225	10/30/2017
13	Lebanon	Bekaa	Damo Automations	Georges Michel Dammous	27	F	Lebanese	\$ 24,827	\$ 43,072	1/23/2018
14	Lebanon	Bekaa	Hewayat	Maria Elie Karam	27	M	Lebanese	\$ 24,996	\$ 5,180	1/23/2018
15	Lebanon	Bekaa	Agricultural Platform Ma7soul	Ibrahim Najib Nouriddine	35	M	Lebanese	\$ 20,000	\$ 28,820	2/28/2018
16	KRI	Duhok	Tabibiraq	Majid Sharaf	33	M	Syrian	\$ 13,400	\$ 2,200	2/20/2018
17	KRI	Erbil	Awareness Raising Youtube Channel	Reshan Mohammad Ibrahim	26	M	Syrian	\$ 17,701	\$ 7,165	2/20/2018
18	KRI	Duhok	Audiobook	Sary Abdullah Najib	31	M	Iraqi Kurdish	\$ 11,030	\$ 3,900	2/20/2018
19	KRI	Erbil	Social Media Management Software	Zana Mahmoud Ahmed	25	M	Iraqi - IDP	\$ 18,300	\$ 17,200	2/20/2018
					<b>TOTAL</b>			<b>\$ 352,473</b>	<b>\$ 309,569</b>	

With the goal of offering the most complete and thorough overview of the activities, the above data has been disaggregated by age range, gender and nationality.

As per the figure above, out of 19 project and 20 applicants, 5 project owners are between 18 and 27 age-range 13 project owners being between 27 and 40 years old, the beneficiaries of the Pilot Livelihood Micro-Projects activity remain young. The number of project owners who are above 40 equals to 5 and constitutes 26 percent of all sub-granted applicants.

While in both countries, the male sub-granted beneficiaries' presence is slightly larger than the females, the number is equal in Lebanon with a 50 percent female participation. In KRI, 100 percent of micro projects that are sub-granted are represented by males (4 out of 4). While fewer women participate to the economic life in KR-I, even less women can participate to economy by opening their own business. 'The proportion of women working is extremely low and few opportunities exist outside of public sectors jobs. This comes in large part from traditional cultural norms and beliefs



across communities regarding the role of women.<sup>1</sup> During the last selection step in KR-I, only 10 percent of the project idea owners were female. Thus, in order to choose the best projects, the selection committee decided to sub-grant better elaborated and committed projects.

However, as shown on figure 6, percentage of female participation (61 percent) to overall activity is slightly higher than male participation.

**Figure 6: Gender breakdown of beneficiaries**

Country	Activity	Female	Male	Total	Percentage of female
LEB	Sub-granting	8	8	16	50%
	Coaching	10	17	27	37%
	Training	183	92	275	67%
KRI	Sub-granting	0	4	4	0%
	Coaching and Training	6	9	15	40%
<b>Total</b>		<b>207</b>	<b>130</b>	<b>337</b>	<b>61%</b>

As per the nationalities, since in Lebanon the legal framework does not allow Syrian nationals to receive the grants, COSV and BDS providers (North LEDA and Al Majmoua) agreed in the beginning of the project that the sub-grantees of the micro-projects will be Lebanese nationals, and micro-projects will create job and internship opportunities for Syrian refugees and host communities. (Annex 9: Kick-off Meeting Report). Therefore, 100 percent of the project owners in Lebanon are from host community.

On the other hand, in KR-I, out of 4 projects, 2 are owned by Syrians (50 percent), one is owned by an internally displaced person (IDP) and the last one is owned by an Iraqi Kurdish beneficiary from the host community (25 percent).

## 2. Job Opportunities

Activity 5 and 7 aimed at creating job/apprenticeship/internship opportunities for 50 youth in KR-I as per revised action plan. However, this target is distributed between KR-I and Lebanon with the main reasons 1) The number of micro-projects and the amounts of the sub-grant is higher in Lebanon therefore would create more job opportunities. 2) Following the Referandum of September 2017 in KR-I that is followed by political instabilities, companies showed more reluctance of increasing job/internship, apprenticeship positions. (Annex 8: Micro-projects Final Narrative Reports)

### Lebanon

As detailed on the below figure, a total of 161 job opportunities created by the sub-granted pilot livelihood micro projects following the sub-granting in Lebanon and gave higher results than targeted and expected.

The job opportunities are divided in 3 categories as follows: fixed term full time, fixed term part time, and contractual basis. Contractual positions includes short term employment (e.g. daily employment for construction work, short term (not permanent) full time positions, free-lance positions, and pay on production – for many of the micro-projects, especially in the case of handicraft, women are higher to produce the company's models, and paid per the product that succeeds in the quality control phase). Contractual positions are the highest among the employment categories (66,5 percent), and this is because the preparation period requires a lot of short term employment, as well as because the sub-granted businesses are mainly start-ups and creation of fixed positions take longer than the follow-up phase. The fixed term full time employment follows by 24.2 percent and part time positions follows with 9.3 percent.

<sup>1</sup> UNHCR, Displacement as challenge and opportunity: Urban profile of refugees, internally displaced persons and host community, May 2016, Erbil, Iraq

Figure 7: Summary of Staffing - Lebanon

#	Country	Location	Applicant Name	Business Idea	Male	Female	Syrian	Lebanese	Other	18-27	outside 18-27	COSV budget	Applicant budget	fixed full time	fixed part time	contractual basis	TOTAL
1	Lebanon	Bekaa	Amel BZJ	Organic Farm	6	2	4	1	3	3	5	8	0	5	0	3	8
2	Lebanon	Akkar	Joseph Abdo	Habousa Ecodomes	14	1	12	2	1	7	8	14	1	1	2	12	15
3	Lebanon	Akkar	Donya Rifai	Buses for Students	1	0	0	1	0	0	1	0	1	1	0	0	1
4	Lebanon	Akkar	Chaza Rifai	Recreational Complex	8	1	1	8	0	4	5	0	9	4	2	3	9
5	Lebanon	Akkar	Fatima Darwish / BAYAREK	Community Kitchen/ manufacturing	4	13	0	17	0	9	8	6	11	5	0	12	17
6	Lebanon	Akkar	Younna Khaled	Ido Catering / Cake Factory	4	10	7	7	0	1	13	5	9	5	0	9	14
7	Lebanon	Akkar	Saad Al Khaled	Fish Farm	15	0	1	14	0	6	9	0	15	5	0	10	15
8	Lebanon	Akkar	Lama Chawki	Recycling Glass	6	1	2	5	0	4	3	4	3	3	0	4	7
9	Lebanon	Akkar	Fouad Abdo/ Le Bon Lait-Cooperative	Marketing Strategy for Dairy Products	5	3	3	5	0	2	6	4	4	3	0	5	8
10	Lebanon	Akkar	Nisrine Abou Chakra	Flowers Farm	6	2	2	6	0	3	5	8	0	2	2	4	8
11	Lebanon	Akkar	Azzam Damawi	Green Leaves / Flowers	11	1	5	7	0	1	11	1	11	2	1	9	12
12	Lebanon	Bekaa	George Damrous	Home Automation System	3	0	0	3	0	2	1	3	0	1	2	0	3
13	Lebanon	Bekaa	Maria Karam	Hewayat artisana	0	14	1	13	0	2	12	13	1	1	1	12	14
14	Lebanon	Bekaa	Ibrahim Nourkiddine	Agricultural Platform	4	2	1	5	0	3	3	2	4	1	5	0	6
15	Lebanon	Akkar	Rola Haider	Artisan Du Liban	3	21	5	19	0	3	21	6	18	0	0	24	24
TOTAL					90	71	44	113	4	50	111	74	87	39	15	107	161

The male employees presence is slightly higher than women employees (55.9 to 44.1 percent), mainly as a result of the construction work needed to set up the sub-granted businesses.

As mentioned above, the sub-grantees of the micro-projects in Lebanon are Lebanese nationals as per the legal requirements, and micro-projects aimed creating job and internship opportunities for Syrian refugees and host communities. The job positions filled by Syrians are counted as 44 (27.5 percent) while 113 positions are covered by the host community (70.2 percent) and only 4 percent are from other nationalities. This is mainly because some of the employers insisted on hiring their acquaintances, or they had limited contact with Syrian communities. For the Bekaa region, the number of Syrian refugees dramatically changed following the eviction in April 2017, when Syrian refugees evicted from informal settlements.

As per the age-range, 31 percent of the employees are between ages 18-27 (50 employees), and 69 percent are older. For sub-granted micro-project owners, the experience and ability to perform the job surpassed other criteria, and they mainly employed the ones who are more capable of delivering the tasks assigned.

Along with this figures, it is worth to mention that in Lebanon, COSV provided vocational training as per the staff/skill needs of the micro-projects as explained under Activity 3. This approach proved itself to be successful and 40 trainees from the vocational trainings (3 by Lebonlait, 3 by Nisreena Flowers, 2 by Azzam Flowers, 12 by Hewayat, 3 by Plush Catering, and 17 by Artisans du Liban) are hired by the project owners.

As a last note, 46 percent of the job opportunities are fully or partially covered by COSV with the sub-grant and remaining 87 positions are covered by the business owners.

KR-I

Figure 8: Summary of Staffing- KR-I

#	Country	Location	Applicant Name	Business Idea	Male	Female	Syrian Refugee	IDP	Host community	Other	18-27	outside 18-27	COSV budget	Applicant budget	fixed full time	fixed part time	contractual basis	TOTAL
1	KRI	Duhok	Majed Sharaf	Tabbiraq	1	1	2	0	0	0	0	2	2	0	1	1	0	2
2	KRI	Erbil	Zana Mahmod Ahmad	Social Media Management	4	1	0	0	5	0	0	5	4	1	0	5	0	5
3	KRI	Duhok	Sary Abdullah	Audio Book	4	0	0	0	4	0	3	1	2	2	2	0	2	4
4	KRI	Erbil	Reshan Mohamed	Zhin Production	5	4	3	1	4	1	6	3	2	7	7	2	0	9
TOTAL					14	6	5	1	13	1	9	11	10	10	10	8	2	20

As indicated on above figure, in KR-I 20 job positions are created.

In KR-I, sub-granted micro-projects have created less jobs for two main reasons. 1) The amount of the funding in Lebanon was 25.000 USD on average while in KR-I it was 15.000 USD. Therefore, the sub-granted projects will need

longer to create all the positions they are planning to create. On the other hand, social entrepreneurship approach in Lebanon pushed the community to be involved during the preparation and implementation phase and the project owners to work in detail on the aspect of social impact and job opportunities before the sub-granting.

However, in the contrary of Lebanon, among 20 positions created until the end of the sub-granting agreements, 10 are (50 percent) fixed term full time positions, 8 positions are fixed term part time and only two are short term/contractual basis employment.

70 percent of the employees are males and women presence is lower with only 30 percent. As explained earlier, fewer women participate to the economic life in KR-I. While 25 percent of the employees are Syrian refugees, only 5 percent are IDPs and 65 percent are from host community. The youth between ages 18 and 27 employed are 45%, and 55% is above the age range. As in the Lebanon example, micro-project owners prioritized the skills over the age and therefore hired employees from all ages.

As you can see above, COSV covered 50 percent of the employees' salaries during the sub-granting agreement period, and the remaining half is covered by micro-project owners.

### **3. Challenges and lessons learnt**

The main challenge faced during the project has been the limited timeframe to observe the pilot livelihood micro projects' achievements. Since the selection process includes the soft incubation phase, the most exhaustive part of the project was foreseen as the period until the sub-granting. However, the implementation phase required one-on-one follow up with each project since the micro-project owners are not familiar with the reporting methodology and financial requirements. For the next phase, a longer period for the follow-up phase of the micro-projects shall be foreseen.

Additionally, in both countries of intervention, the economic informality is very high. Especially in Lebanon, since FURSA targets remote villages, all micro-projects had difficulties receiving official invoices from the local shops. COSV supported during this process in order for them to receive the formal documentation without purchasing all materials from Beirut. This resulted in delays in the implementation.

Another challenge in KR-I was, following the referendum in September 2017, the banks stopping or delaying the money transactions. Especially for micro-projects, this problem caused delays, since the beneficiaries could not receive the installments on time. In order to mitigate, we have extended their contracts and the project timeframe.

### **4. Good practices**

Throughout the implementation of the project activities, as per the pilot nature of the action, COSV has tried and experienced different methodologies in both countries and determined some good practices to be applied for future interventions.

- The comprehensive approach selection, coaching, sub-granting and follow up, has proved itself as a key factor for impact and effectiveness as well as the job creation.
- A multi-stakeholders approach is a key element to strengthen impact and sustainability and this also stress on the importance of working in parallel on both the beneficiaries and the eco-system. For instance COSV involved the Chambers of Commerce (mainly Zahle and Tripoli) in supporting BDS activities, gaining their attention and trust thanks to the involvement of the Chamber of Commerce of Milano (PROMOS). This has allowed a better relationship with the for-profit sector. Chamber of Commerce, Industry and Agriculture (of Tripoli, and Zahle and Bekaa) have also been involved in trainings as well and in certifying training processes contributing directly to increasing beneficiaries' employability.
- COSV has built training and coaching modules based on the assessments of the real job opportunities identified and the needs of the beneficiaries to increase the effectiveness and to actually increase the matching between jobs' offer and demand, which proved to be one of the best practices.

### **5. Success stories**

- COSV have fostered public/private collaboration involving municipalities in order to increase the social impact of some micro-projects. While one of the projects signed a collaboration agreement with the Unions of East and Zahle municipalities as well as the municipalities of Zahle, Maalaka and Taanayel, other projects received the endorsement of the municipalities of their village.
- We have involved the Chambers of Commerce, Industry and Agriculture (of Tripoli, and Zahle and Bekaa) in supporting BDS activities, gaining their attention and trust thanks to the involvement of the Chamber of Commerce of Milano (PROMOS). This has allowed a better relationship with the for-profit sector. CoC have

been involved in training as well and in certifying training processes contributing directly to increasing beneficiaries' employability.

- We have promoted networking with other international actors from the Social Entrepreneurship sector organizing seminars on different relevant topics Social Entrepreneurship, Digitalization, Social Innovation, Agro Business, SE Legal framework, etc.
- During the implementation of the project, many linkages and value chains are created between the micro-projects. Two of the projects have decided to work together and organize trainings for the youth in their region. Today, Azzam Dennaoui and Nesriine Abu Chakra, have two different businesses in the same sector, one is responsible of the nursery and the other one is nursery and flower shop. They share goods, knowledge, staff, and they train youth together in their region in order to increase their employability.