



**Promising Sectors for Women**  
**Micro-Entrepreneurship in Akkar**  
*in the context of the economic crisis*

December 2021

## Table of Contents

1. Acknowledgment .....	3
2. Executive Summary .....	4
3. Introduction .....	7
4. Study Objectives .....	8
5. Methodology .....	9
6. Desk Research .....	10
a. Demographic & Economic Context in Akkar.....	10
b. Barriers for women economic entrepreneurship.....	12
c. Opportunities for women economic entrepreneurship.....	16
7. Findings & Analysis .....	18
a. Stakeholders mapping for Key informant interviews .....	18
b. Main Findings of the key informant interviews.....	20
i. Opportunities and barriers for women entrepreneurship in Akkar .....	20
ii. Identification and analysis of promising sectors for women entrepreneurship in Akkar.....	21
iii. Selection of interviewees key statements.....	25
8. Recommendations.....	32
a. Promising Sectors.....	32
b. General Recommendations.....	36
9. Conclusion.....	38
10. Annex.....	39
a. Key informant interviews questions guide.....	39
b. Abbreviations.....	41

## 1. Acknowledgment

This assessment was made possible by the support of the “Organisation Internationale de la Francophonie OIF” within the framework of the project “Training and coaching for economic empowerment of young women in Akkar” (Formation et accompagnement vers l'autonomisation économique des jeunes femmes vulnérables à Akkar au Liban Nord) that was proposed by the Lebanese Center for Civic Education LCCE and selected to be supported by the OIF fund “La Francophonie avec Elles”.

The research study was conducted by LCCE team: Mr Maroun Mikhael, and Ms Nada Yakoub. The team put their efforts to collect, analyze and edit the information.

All the development sector professionals who participated in the interviews are acknowledged for their time and input that helped to produce the study recommendations.

## 2. Executive Summary

This assessment “ Promising sectors for women micro-entrepreneurship in Akkar in the context of the economic crisis” is developed by the “Lebanese Center for Civic Education LCCE” during the preparation phase for its project “Training and coaching for economic empowerment of young women in Akkar” supported by the “Organisation Internationale de la Francophonie OIF” through its fund “La Francophonie avec Elles”.

The assessment report is conducted between October and December 2021, and has as specific objective to identify the sectors that present potential growth opportunities with rapid income generation for young women entrepreneurs in Akkar in the current economic crisis.

The methodology used by the study team is based on desk research, followed by key informant interviews conducted by LCCE team with 20 professionals working within various organizations in the development sector in Akkar.

The assessment report highlights the following findings:

### *1. Promising sectors in the context of the current crisis:*

#### • **Agro-food sectors**

- There is a big market demand on locally processed foods to substitute imported goods that are becoming expensive in the context of current economic crisis.
- The availability of raw materials and supplies in Akkar represents a competitive advantage
- Special importance must be given to quality, labeling and attractive packaging.

#### • **Cloth works and tailoring**

- Growing trend to up-cycle old cloth and give them a second life, especially that imported garments are becoming expensive

#### • **Soap making**

- Growing demand on hygiene products, in the context of COVID-19 pandemic
- Akkari residents prefer natural made products over industrial ones
- Availability of raw materials such as olive oil in Akkar

- **Beauty Services**

- Despite the economic crisis, there is still a demand on beauty services, as Lebanese women pay special attention for their looks and appearance

## 2. Emerging sectors, that present high potential in the long term:

- **ICT sectors**

- Software development in Lebanon remains competitive with lower prices and fees in comparison to many other countries
- However, the current fluctuation in internet quality services in Akkar and the power cuts represent main challenges in this field.

- **Eco-tourism**

- Akkar has very beautiful landscape and has a high potential for eco-tourism activities
- There has been a trend for eco-tourism activities in the country (switch to internal tourism due to restrictions in traveling abroad as a consequence of the pandemic)
- Currently, the main challenge for this business is the uncertainty of the sustainability of market demand due to the recent drastic increase in gasoil prices in 2021

- **Renewable Energy**

- Increasing demand on alternative sources of energy and mainly solar energy system in the context of power cuts and drastic increase in diesel prices
- However, this sector necessitates an access to a considerable amount of capital to buy materials and the need of creating partnership between several entrepreneurs.

- Engaging women in these sectors will help to change the stereotype of women roles in traditional jobs.

The report also highlights the key challenges that young women are facing in Akkar to start and develop their businesses, as well as the opportunities for growth.

**The barriers include:**

- Social norms: Patriarchal culture and discrimination against women
- Economic barriers: Lebanese Lira depreciation and high inflation rates
- Access to finance: Collapse of banking system and freezing of commercial loans
- Infrastructure barriers: Bad conditions of roads, internet problems and power cuts
- Legal constraints: lack of implementation of ratified conventions about women rights, and persisting discriminations at the level of personal status law

**The main opportunities:**

- Need for additional income to support financially the household, in the context of the current economic crisis
- Entrepreneurship support programs for women implemented by NGOs
- Spread of smartphones use and popularity of social media which facilitates digital marketing
- Availability of natural resources and supplies in Akkar for local production to substitute the expensive imported products

The report also shows that there is an important need for gender-sensitive business development services, more active roles from municipalities in women empowerment, and an activation of the role of women cooperatives.

Furthermore, it is important to develop advocacy and awareness campaigns that include actions to ensure the endorsement of men and families in order to make social progress and reduce the gender gap.

### 3. Introduction

Lebanon is ranked among the worst countries in the world regarding economic participation and opportunity based on the World Economic Forum' Global Gender Gap Index (2020)<sup>1</sup> This gap is even greater in Akkar (one of the poorest regions in Lebanon) where women are often financially dependent on their families and husbands. Young women living in Akkar are particularly affected by the economic crisis that hit the country. They are often dependent on their families or husbands. The majority of them (64%) are inactive due to household duties, according to a World Bank report<sup>2</sup>.

Not to mention that in Akkar, it is very common that young women do not continue their studies and that they are encouraged by their families to go for early marriages in order to lessen the family financial burden.

In this context, it is important to identify promising economic sectors and promote vocational and entrepreneurial training for women in order to develop the necessary skills to start income-generating activities. Moreover, it is key to provide the necessary coaching and mentoring support in order to help women become financially independent and resist the consequences of the economic crisis.

Several assessments were conducted by development agencies working in Lebanon on the women economic empowerment opportunities in Akkar. However, the current economic crisis and the depreciation of the local currency are heavily affecting the market offer and demand and present new elements to take in consideration when developing capacity building and entrepreneurship support programs. Thus, further studies are needed to identify the promising business sectors in view of this new context.

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<sup>1</sup> UN Women, 2020. Women on the verge of an economic breakdown.

<sup>2</sup> The World Bank, 2017. Jobs for North Lebanon: Value Chains, Labor Markets, Skills and Investment Climate in Tripoli and the North of Lebanon

#### **4. Study objectives**

The specific objective of this study is to identify the sectors that present potential growth opportunities for women entrepreneurs in Akkar in the current economic crisis.

The study will also highlight the key challenges that young women are facing in Akkar to start and develop their businesses from social and economic perspectives, and the potential ways to tackle these challenges and allow women led micro-businesses to grow.

The current report will guide LCCE in developing adapted curriculum, training and coaching to promote entrepreneurship for young women in Akkar in the context of the current economic crisis. It will also help to update the market information/ assessment data in Akkar to ensure capacity building programs such as skills training match current market demand and are responding to skills gaps identified.



## **5. Methodology**

The study consisted on two phases:

### **Phase one: Research**

The study team conducted research (quantitative and qualitative) using desk research based on recent reports developed by development actors about women economic empowerment in Akkar. This research was completed by in-depth key informant interviews with 20 professionals working in the development sector in Akkar in various sectors and positions (municipalities, ministry of social affairs, women CSOs, NGOs (international and local), cooperatives, incubators, Chamber of commerce, technical institute and the private sector).

### **Phase two: Analysis and recommendations**

Based on the data gathered through phase one. The team analyzed the data of the KIIs findings by elaborating a SWOT analysis for each of the identified opportunities in the current economic context. This analysis enabled the team to write recommendations on the most promising opportunities and to highlight best practices to conduct the capacity building and business support activities for women micro-entrepreneurship empowerment in the current context in Akkar.

## 6. Desk research

### a- Demographic & Economic Context in Akkar

The Governorate of Akkar is located in the far North of Lebanon, with the Mediterranean Sea on its western border, Hermel to the East, Syria to the North and the Bared River and the district of Minieh-Dinnieh to the South. Akkar governorate comprises the single district of Akkar, which in turn is subdivided into 121 municipalities. Halba, the capital city of Akkar, lies 30km northeast of Tripoli and 112km of Beirut.

The landscape of Akkar is extremely diverse. There are 3 principal physiographic zones: the plain, the mid-elevation plateau, and the mountains. Akkar is home to the Qammou'a forest, a unique environmental treasure, and to vast areas of oak and pine forests. The plain is endowed with rich fertile soils and generous water resources. On the coast, small scale fishing and vegetable production are a major source of income.<sup>3</sup>

According to a report published by the central administration of statistics in 2018–19, the caza of Akkar hosted 6.7 per cent of residents in Lebanon, with around 324,000 residents. 49.7 per cent of the residents were females and 50.3 per cent males. However, the numbers are expected to be higher as this report takes in consideration only the residents in primary dwellings and do not take in consideration people living in other conditions and in informal tented settlements that host a big number of Syrian refugees.

Despite its natural resources and agriculture lands, Akkar is the poorest of Lebanon's governorates and is considered as the most deprived region in Lebanon. Local communities generally suffer from inadequate basic infrastructure, poor housing conditions, and lack of access to public services. Agriculture, the dominant economic sector, involves directly or indirectly a large percentage of the population, and is facing several ongoing challenges that were exacerbated by the Syrian crisis.<sup>4</sup>

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<sup>3</sup> IDAL, 2018. Investment Opportunities in Akkar

<sup>4</sup> UNDP, 2019. Gendered Value Chains Study: Barriers and Opportunities

Since the Syrian crisis that started in 2011, Akkar has received the highest number of Syrian refugees. Akkar shares a 100km border with Syria and has three official crossing points: El Aarida, El Aboudiyeh and El Boqayaa. Due to the region's proximity to the border, the conflict in Syria has had a strong spillover effect with the arrival of high numbers of refugees. The crisis has also triggered a downturn in economic and commercial activities, as the area strongly relied on trade with Syria according to an OCHA report in 2018.<sup>5</sup>

Moreover, since 2019, Lebanon is facing one of the worst economic crisis in recent history. Poverty has been increasing owing to a decline in economic activity and widespread political instability. The unprecedented economic crisis with the currency depreciation and severe inflation, brought about a considerable rise in poverty to already deprived Akkari communities. The multidimensional poverty rate in 2021 is 82 per cent according to an ESCWA report<sup>6</sup>.

In the aftermath of the recent economic crisis, competition over jobs is increasingly driving tensions between Lebanese communities and Syrian refugees, according to ‘‘Inter-Agency Lebanon Crisis Response Plan LCRP’’ situation update 2020. These tensions are taking place especially in rural areas where Lebanese people are now seeking out less conventional jobs in sectors that refugees are allowed to work in, including agriculture, construction, handcraft and solid waste collection

**According to an IDAL report, the main economic activity in Akkar is agriculture:**

- 57% of the total surface area of Akkar is arable land, out of which **43%** are irrigated.
- Around 38% of cultivated lands are used for the cultivation of cereals, followed by 25% for vegetables.
- More than **18%** of olive oil production in Lebanon takes place in Akkar (mainly in Halba, Bkarzla, Baino, Minyara) making it a prominent location for agro food processing.
- Akkar has also a rich livestock production in particular for cattle accounting for 43% of total holdings of the country.

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<sup>5</sup> OCHA, 2018. North & Akkar Governorates Profile

<sup>6</sup> ESCWA 2021. Multi-dimensional Poverty in Lebanon. Policy brief.

## **b- Barriers for women economic entrepreneurship**

While the prevailing economic situation affects both genders in Lebanon, women in Lebanon are twice as likely to be unemployed, earn lower returns from work in terms of wages and profit, and suffer from inadequate working conditions compared to men.<sup>7</sup>

According to the World Bank report, Jobs for North Lebanon (2017), the surveys indicate that 80% of working women in the North of Lebanon are wage-employed while only 15% are self-employed or employers.

Women's economic empowerment to become entrepreneurs faces many intertwined and complex challenges at the economic, legal, cultural, and social levels.

The barriers can be summed up as follows:

- **Economic crisis context:**

Women particularly suffered from the impact of the economic crisis. Especially, that Lebanon is ranked among the worst countries in the world regarding economic participation and opportunity based on the World Economic Forum' Global Gender Gap Index (2020).

The effect of the current economic contraction on women's overall employment in Lebanon is estimated to result in a 14-19% reduction in women's employment in 2020, according to UN women report<sup>8</sup>. This should be of significant concern given women's participation in the economy, prior to the economic crisis, already stands at only 29% at national level and only 15 % percent in Akkar (with considerable gender gap, as men's participation rate in Akkar was reported to be 62% before the crisis in Akkar).<sup>9</sup>

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<sup>7</sup> World Bank and Office of the Minister of State for Women's Affairs (OMSWA) in Lebanon, 2017. "Understanding Women's Constraints and Barriers to Jobs in Lebanon"

<sup>8</sup> UN Women, 2020. Women on the verge of an economic breakdown.

<sup>9</sup> CAS & ILO, 2020. Labor Force and Households' Living Conditions Survey 2018-2019.

The economic crisis impact will also magnify pre-existing vulnerabilities that women living in Akkar already face, making life worse for most of them, particularly those living in vulnerable conditions including migrants, refugees and people with special needs.

**- Social norms:**

Social norms limiting the economic participation of women are strongly present in Akkar. Women are often financially dependent from their families or husbands. The majority of them (64%) are inactive due to household duties according to a World Bank report. In Akkar, the society is very patriarchal. It is very common that young girls do not continue their studies and find themselves forced to get an early marriage in order to reduce the financial burden on their families. Not to mention that there is an absence of laws that prohibit early marriages.

**- Access to finance:**

In general access to micro-entrepreneurs funding is not easy in Lebanon. Especially that the banking system usually are reluctant to finance entrepreneurs at early stages. And in particular, Akkari Women face more difficulty than men in accessing loans. As usually women do not have equal opportunities to own assets and propose collaterals to obtain loans. The social norms and the patriarchal society make women have less autonomy and still depend financially on the man in their family. Moreover, with the recent economic crisis, it becomes very difficult even almost impossible to get loan from banks; not to mention that, people have lost confidence in the banking system. Personal or family financing, and Micro-credits or grants through NGOs and some micro-credits organizations remain the only funding options for women entrepreneurs.

**- Legal constraints:**

In theory, the Lebanese Constitution does not distinguish between Lebanese citizens: “all Lebanese are equal before the law: they equally enjoy civil and political rights and assume obligations and public duties without any distinction among them.

Moreover, Lebanon has ratified the Convention on the elimination of all forms of discrimination against Women (Cedaw) under the Law 572/96. The convention defined international principles relating to women's rights, recognized women's rights as equal to those of men and indicated

measures to be taken to ensure that women enjoyed their full rights. Lebanon adopted the Beijing declaration and the program of action established by the Fourth World Conference on Women held in China in 1995. This implies the development of economic policies that have a positive impact on employment and income of women workers in the formal and informal sectors. This implies also the necessity to adopt specific measures to reduce female unemployment, in particular long-term unemployment (Action plan: strategic objective A1(h))

Besides, the Personal Status Law governing inheritance, marriage, divorce, and child custody it represents an obvious sign of discrimination against women. Consequently, women have less privilege than men in inheritance, access to lands, and less autonomy, which affects negatively women's participation in the entrepreneurship space.

**- Business support ecosystem:**

The ecosystem in Akkar has not been encouraging women entrepreneurship so far. There are still lack of a clear cooperation between the different actors (municipalities, cooperatives, business development service providers, NGOs, incubators, micro-credits institutions, private sectors, ministries). There is no clear policy that incentivizes women entrepreneurship. Moreover, the transition to the formal economy have many obstacles as the Laws and procedures do not facilitate enterprise creation and start-ups: long, complicated, and costly procedures dominate the process of establishing or registering an enterprise. Besides there is a lack of awareness on women rights to be financially independent and to start and grow their businesses especially in Akkar region where women still rely financially on their families or husbands in many cases. In the Akkari rural economy, women cooperatives should be playing a much more important role. Out of the 1,238 registered cooperatives in Lebanon, 24% are registered in Akkar. Half of the registered cooperative (51 per cent) are agricultural cooperative and around a quarter (27 per cent) work in agro-food sector, of which only 125 registered women cooperatives, most of them produce Lebanese traditional food products.

There are estimates that only one third of registered cooperatives are active. Interviewed experts pointed out that many cooperatives were formed as vehicles for receiving funds and equipment from the ministry of agriculture and international donors.<sup>10</sup>

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<sup>10</sup> ILO, 2018. The Cooperative Sector in Lebanon. What role? What future?

Besides, BDS providers are not sufficiently gender-focused, and many of these services are present at urban location which necessitate long transportation distance which makes women more difficult to access their services.<sup>11</sup>

**- Covid-19 impact:**

The impact of the economic crisis and the COVID-19 outbreak continue to aggravate the loss of jobs and livelihoods amongst Lebanese and refugees. Some 30 per cent of Lebanese households reported losing their job due to COVID-19 and related containment measures, and 20 per cent had seen a reduction in their salaries, according to a WFP report (2020). Assessing the Impact of the Economic and COVID-19 Crises in Lebanon.<sup>12</sup>

Moreover, the same survey showed that Lebanese respondents living in Akkar were among the highest to report either losing their jobs or having a reduced income due to COVID-19. Moreover, Lebanese women as well as young adults between 25- 34 years of age have been particularly affected by reduced salaries.

Another impact of the COVID 19 epidemic on women is the increase in Gender based violence.

The Lockdown situations present an increased risk for domestic violence, especially against women and children across all population groups as they are often confined with the perpetrator and lack access to services to seek help and safer spaces, including school. This rise in Gender based violence was particularly present in refugee's population living in informal tented settlements.<sup>13</sup>

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<sup>11</sup> UNDP, 2019. Gendered Value Chains Study: Barriers and Opportunities

<sup>12</sup> WFP, 2020. Assessing the Impact of the Economic and COVID-19 Crises in Lebanon

<sup>13</sup> LCRP 2020. Situation Update Current Operational Environment in Lebanon.

### **c- Opportunities for women economic entrepreneurship**

Growing need to increase household income: There is a growing interest in women economic participation, with a growing support from family members. The salaries of the husband or the father are no more sufficient to cover family expenses. This creates a certain dynamic within families to regroup efforts in order to achieve more financial gains. This enables women to assume more active economic role and will present an opportunity to engage in micro-entrepreneurship activities.

#### **Entrepreneurship support programs targeting women: NGOs and international donors**

In the lack of effective governmental support, the main players in supporting women economic empowerment are mainly NGOs and international donors who are implementing capacity building, business support and access to grants programs. Some international organizations are even proposing to financially empower women through directly buying the products developed by women and sending it to export markets. Some organizations are providing facilities for them to manufacture their products in convenient conditions (facilities equipped with solar energy panels to mitigate the frequent electricity cuts).

These efforts create opportunities for women who attend the workshops and trainings to improve their soft and hard skills. These programs are mentioned as critical for the participants in terms of personal and business development. For some, it was the participation in such initiatives that launched their businesses.<sup>14</sup>

#### **Use of digital technologies to support marketing of micro-businesses**

Majority of young adults in Akkar have smartphones and access to social media channels. This presents an opportunity for digital marketing for small businesses, as many customers command products or services on social media. This allows the entrepreneur to interact with potential customers and make sales deals at low cost. Taking advantage of the interconnected and the online market proved to be a helpful channel. The Survey on Women's entrepreneurship & SME

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<sup>14</sup> EU 2017. Enhancement of the Business Environment in the Southern Mediterranean. Survey on Women's entrepreneurship & SME development in Lebanon



development conducted by EU showed that although a few cases said that their online presence made no difference in terms of demand for the product, the large majority said it did help in terms of exposure and as a result, would get orders from different parts of Lebanon and, in one instance, from countries abroad.<sup>15</sup>

### **Presence of natural resources that can be exploited in Akkar – in agri-food and eco-tourism micro-businesses**

As presented by and IDAL report, Akkar is the 2<sup>nd</sup> largest agricultural area in Lebanon after the Bekaa region due to its abundance in water and fertile soil. Besides 35% of the firms operate in the agro-food sector. Akkar also has a rich livestock production with 17% of total cattle heads are located in Akkar.

The agriculture production in olive oil, vegetables and fruit productions, as well as the livestock production, represent real opportunities for micro-businesses to innovate in Food processing and other derived products. Several studies explored the agro-food value chains, and highlighted its importance in providing women economic opportunities in Akkar.

Besides Akkar has beautiful landscape and nature, with many people are encouraged to make tourism in Lebanon (especially after the economic crisis and the covid-19 pandemic). This makes the eco-tourism sector present very promising opportunities.

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<sup>15</sup> EU 2017. Enhancement of the Business Environment in the Southern Mediterranean. Survey on Women's entrepreneurship & SME development in Lebanon

## 7. Findings & Analysis

### a- Stakeholders mapping for Key informant interviews

The entrepreneurship ecosystem is comprised of several actors presented in the following diagram.



The NGOs play particularly dynamic role in implementing entrepreneurship support programs in Akkar.

20 professionals working within this ecosystem were interviewed for the purpose of this assessment.

- 12 interviewees from NGO sector (6 working in INGOs and 6 working in local NGOs)
- 2 interviewees from municipalities
- 1 interviewee from governmental agencies
- 1 interviewee from incubators
- 1 interviewee from cooperatives
- 1 interviewee from chamber of commerce
- 1 interviewee from private sector
- 1 interviewee from technical institute

The questionnaire used for the interviews is annexed to this report.

## **b- Findings of the key informant interviews**

### **i. Opportunities and barriers for women entrepreneurship in Akkar**

Based on the interviews' findings, the barriers and opportunities for women entrepreneurship in Akkar can be summarized as presented in the below table.

<b>Women Entrepreneurship in Akkar</b>	
<b>Barriers</b>	<b>Opportunities</b>
<p>Social Barriers:</p> <ul style="list-style-type: none"> <li>• Patriarchal culture</li> <li>• Discrimination about women and doubt about her capacity to succeed in businesses</li> </ul> <p>Economic barriers:</p> <ul style="list-style-type: none"> <li>• Lebanese Lira Depreciation</li> <li>• High inflation rates</li> <li>• High cost of ingredients</li> <li>• High cost of transportation</li> </ul> <p>Financial barriers:</p> <ul style="list-style-type: none"> <li>• Collapse of banking system and freezing of commercial loans</li> <li>• Lack of micro-credits institutions and support for small businesses</li> </ul> <p>Infrastructure barriers:</p> <ul style="list-style-type: none"> <li>• Bad conditions for roads which hinders transportations</li> <li>• Internet problems</li> <li>• Frequent power cuts</li> </ul>	<p>Emerging opportunity for women to start micro-businesses as a way to support financially the household (in the context of the current economic crisis; as one salary alone in the family is no more sufficient)</p> <p>Entrepreneurship support programs that provide capacity building and financial support for women (mainly implemented and managed by NGOs funded by international donors)</p> <p>Digital marketing potential of growth (facilitated by the large spread of smartphones use and popularity of social media)</p> <p>Presence of natural resources in Akkar and local supplies that can be used to substitute the imported products that are becoming very expensive in the context of Lira depreciation. The resources are mainly driven by:</p> <ul style="list-style-type: none"> <li>• Availability of agriculture land which provides (crops, fruits, and vegetables)</li> <li>• Availability of livestock production in particular for cattle, which provides the supplies dairy products</li> </ul>

## **ii. Identification and analysis of promising sectors for women entrepreneurship in Akkar**

The potential sectors were evaluated by each of the interviewees, by attributing a score over 10 for each potential micro-entrepreneurship business sector. The scores attribution took in consideration the following factors:

- Business sectors that present potential of market growth
- Business sectors with potential to be started with small investment amounts
- Potential for business to be done as home-based model to decrease cost of investment small
- Sectors where women can learn through accelerated vocational trainings and that do not necessitate long training curriculum, and preferably through blended learning methodology to mitigate the constraints imposed by the covid-19 epidemic and the high cost of transportation.

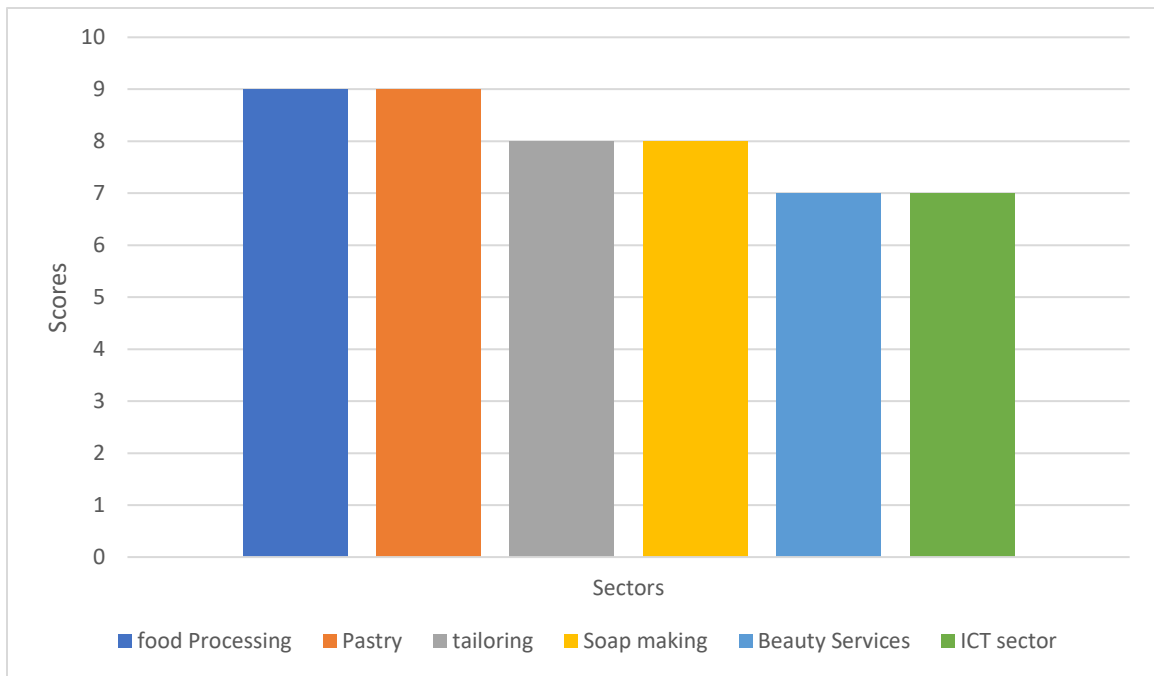
Then the data was analyzed by the assessment team: an average score was calculated for each sector based on the feedback of the interviewees. Besides, a SWOT analysis was conducted by the assessment team in order to highlight the strengths, weaknesses, opportunities, and threats for each sector. And consequently, to draw recommendations.

Sector	Strength	Weakness	Opportunities	Threats	Score
<b>Food processing</b>	Can be learnt online Availability of local supplies Can be practiced home based	Poor knowledge of food safety Expensive gas for cooking	Increased demand on alternatives from expensive imported brands	Growing competition	9
<b>Pastry/cookies making</b>	Can be learnt online Availability of local supplies Can be practiced home based	Poor knowledge of food safety Expensive gas for cooking The high cost of some ingredients	Increased demand as alternatives from expensive imported brands	More and more people are making their own pastries at home	9
<b>Cloth works and tailoring</b>	Can be practiced home based Can be practiced home based	Sewing machine not available for everyone High cost for some materials	Increase demand on local tailoring services (as an alternative to imported garments) Trend to up-cycle cloth (as old garments can be reused)	Frequent power cuts	8
<b>Soap making</b>	Can be learnt online Can be practiced home based Availability of local supplies	Poor knowledge of product marketing Increase in the cost of some ingredients	Increase in market demand and growing hygiene concern in the context of corona crisis	Growing competition	8
<b>Beauty services</b>	Can be practiced home based Can be learnt online	The cost of materials (as they are imported)	Evolving sector with continuous new trends that can stir demand	Frequent power cuts The market is saturated	7
<b>ICT sector</b>	Can be practiced home based Can be learnt online	Necessitate long curriculum training	Growing demand for freelance, especially that the fees remain competitive in Lebanon in comparison to other countries	Low internet quality Frequent power cuts	7
<b>Candy Design</b>	Can be practiced home based	Seasonal sector	New creative trends that can stir demand	Not considered a priority in the context of the	6

	Can be learned online			current economic crisis	
<b>Cloth handicraft</b>	Can be learnt online Can be practiced home based	High cost of the materials	New creative trends that can stir demand	Low market demand as these accessories are not considered a priority in the current crisis	6
<b>Handicraft (other than cloth)</b>	Can be practiced home based Can be learned online	High cost of materials	New creative trends that can stir demand	Not considered a priority in the context of the current economic crisis	6
<b>Wool knitting</b>	Can be practiced home based Can be learned online	High cost of materials	Increase demand on local production	Not considered a priority in the context of the current economic crisis	5
<b>Embroidery</b>	Can be practiced home based Can be learned online	High cost of materials	Increase demand on local production New creative trends that can stir demand	Not considered a priority in the context of the current economic crisis	5
<b>Professional cleaning</b>	Requires low capital investment	Poor knowledge of safety and hygiene rules Lack of motivation to work in this sector	High demand as many workers in the cleaning field have left the country	Risk of harassment Fear from stigmatization as it is considered an inferior status job	5
<b>Eco-tourism</b>	Requires low capital investment (tourist guide services, or hiking trip organizers)	Seasonal sector	Akkar outstanding landscapes Increased media coverage on the touristic attractiveness of Akkar region Alternative of travel abroad (covid-19 epidemics, and high plane tickets costs) This sector represent high potential in the long term	Public transportation not available The roads from the cities to Akkar lack maintenance and safety	5

<b>Jewelry works</b>	Can be practiced home based Can be learned online	Seasonal sector High cost of materials	New creative trends that can stir demand	Not considered a priority in the context of the current economic crisis	4
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*The summary of promising sectors (scores 7 and more over 10) as attributed by respondents are presented in the following table.*





### iii. Selection of interviewees Key statements

#### **Dr Khaled Al-Omary – Laboratory Manager – Chamber of Commerce, Industry, and Agriculture of Tripoli and North Lebanon**

“One of the most promising sectors in Akkar are those relying on the local agriculture wealth such as food processing, dairy products, distilled rosewater, essential oils (mainly oregano and lavender), soap making, tea and tisanes, honey-based products, and other agri-food products. These sectors benefit from the great agriculture diversity in Akkar. Thus, the raw materials are available, and processing them represent an opportunity to substitute imported goods”.

“ In the absence of the governmental institutions and municipalities’ support, it was necessary to collaborate more with the local and international NGOs that are playing a dynamic role in the entrepreneurship ecosystem”.

“The Chamber of Commerce and Industry in Tripoli is equipped with facilities and materials that support entrepreneurs to make prototypes and test the quality of their products. Thus, it works also as incubator for promising projects. The chamber of commerce is also equipped with a laboratory to test the quality of diverse foods and processed products. Obtaining test results within international quality standards is key for entrepreneurs who wish to export their products”.

“Unfortunately, there is no branch for the chamber of commerce in Akkar. Akkari entrepreneurs have to come to Tripoli in order to benefit from these diverse services. Thus, there is a need to decentralize services in order to enable entrepreneurs to use technology and advanced equipment to improve the quality of their products and to ensure sustainability of their businesses”.

#### **Rita Rashed: Associate program officer / UNHCR**

“ women refugees are facing an additional challenge which is the rejection of women empowerment trainings by the family or spouse”

“NGOs are making lot of efforts to spread awareness sessions and trainings tackling the women’s rights in the participation in economic and social life. These organizations are encouraging girls/women in order to achieve their education and helping them in their future career plans”.

**Jean Al-Sheikh – Director of Al-Najda association in Akkar**

“The municipalities and governmental institutions’ roles are absent in supporting the women. NGOs and local or international associations are the most dynamic players to promote women rights and women entrepreneurship”.

“The municipalities should be more proactive in order to work with different stakeholders and NGOs to protect women’s rights and achieve the needed gender equality. Akkar is still considered one of the most marginalized regions in the country”.

**Saly Jdid - Skills Training Officer – IRC /wadi Khaled**

“ The current economic crisis, along with the inflation and rise in Dollar rate comparing to the Lira, the lack in funding and business support services, are factors that strongly affect the establishment and sustainability of any new business project.

“ In Akkar, families and spouses still put strong constraints on women autonomy especially refugees’ women. The patriarchal culture is still dominant most of the Akkari regions.

**Nicole Al-Nahry - Program Officer/Akkar Network for Development/Halba**

“ Funding is considered a main obstacle that small businesses are facing”.

“ Raw materials’ prices for many business activities are constantly increasing which affects the sales flow”.

“It is important to build a society culture that believes in women capacity to succeed in all sectors, and to stop considering that there are specific sectors that are suitable based on the gender”.

“ Both funding and capacity building are crucial to develop entrepreneurial startups led by women in Akkar”.

**Lara El-Sheikh - Social Activities Team Leader /Concern Worldwide**

“ The soap making sector is currently one of the most demanded sectors especially during the covid-19 pandemic. There is an increased awareness about the importance to prevent the spread of the virus by sanitizing and respecting the hygiene rules. Moreover, the needed raw materials such as olive oil are widely available in the region. Not to mention that Akkari residents prefer natural and organic products over the industrial ones”.

“The current economic crisis has one unique positive outcome: women are encouraged by their families to start revenues generating activities in order support the family in ensuring the basic needs. One income is no longer enough for a family in these circumstances. This has led the women to unite efforts with their spouses and to cooperate in order to improve their financial situation”.

**Alaa Kanjo - Senior Livelihood Officer /IRC/Wadi Khaled**

“The NGOs programs are working currently on building strategies to integrating Lebanese and Syrian people into their livelihood programming for many reasons: the Lebanese citizens are becoming increasingly vulnerable and they need support and funding just like the Syrian refugees. In addition to the fact that diversity and inclusion in programming will lead to a decrease in the tension between Lebanese and Syrian refugees and contribute to better accept of the others and to build social cohesion”.

**Najla Iskandar – Member of Environmental Association of Kobayat (and former municipality member in Cheikh Mhammad)**

“There is a lack in providing Akkari women with technical trainings that help them acquire a specific skill or craft that enable them to establish their own business.

“The Lebanese expatriates have the biggest role in financing and helping their relatives as the majority of the businesses and projects are currently based on external monetary funding due to the unstable Dollar rate”.

**Marie Mansour – Member of Caritas Akkar**

“The role of municipalities and cooperatives must be more implemented and dynamic. There is a need that local actors cooperate with private organizations in order to hold different exhibitions (permanent or occasional) in Akkar to encourage women on displaying and selling their products. In addition to these exhibitions, marketing and advertisements campaigns should be developed to promote the products and to be published on the NGOs and municipalities’ social media accounts”.

**Justine Abi Saad - Program Adviser, Peace Building Conflicts Transformation  
/GIZ/Tripoli**

“The most promising sectors for women in Akkar currently are those linked to the basic needs of life. In fact, in the light of the economic crisis, all of the sectors and services that do not respond to basic needs have lost their potential markets. The Akkari citizen nowadays is only trying to find a way to sustain himself for a living, not more”.

“Inequality is one of the most important obstacles that are facing Akkari women. There are discriminations against women at different levels: family, school, and work. The society still considers that some jobs are for men and some others are for women. This stereotype deeply affects women’s self-confidence”.

“Women can excel in many fields. They need in fact to be self-reliant. Here comes the importance of organizations that are working on providing capacity building and workshops to empower these women on developing hard and soft skills such as persistence, ambition, self-confidence and proper strategic planning in order to launch a successful and sustainable business project”.

**Doaa Alsayed – Director of Women Association in Halba**

“Technology has played recently an important role in everyone’s life. Thus, there is an increased need for technical training on computers hardware and software skills”.

“Women entrepreneurs are facing many challenges: the lack of funding materials shortage, banks closures, in addition to the bad quality of infrastructure (internet, roads, electricity) which hinder any entrepreneurial project”.

**Rana Rached – Local Peace Building Coordinator UNDP/North of Lebanon**

“The municipalities and governmental institutions’ roles are absent in supporting the women. The main source of support for women entrepreneurship are NGOs and local or international associations”.

“Underestimating women’s role in the society and reducing their roles to household duties prevent women from progressing and achieving career and business successes. For this reason, capacity building trainings and workshops should be provided, in addition to supporting and encouraging women to obtain self confidence in order to progress”.

**Hala Nadour – Owner of Supermarket in Zawarib Akkar**

“ women have double responsibilities as she is supposed also to take care of her family and household duties”.

“Women who develop their capacities to start their own businesses will gain confidence in their abilities to make change on family and community levels. Women’s participation in social and economic life will help them to achieve success, and to become more resilient in the context of the current economic situation”.

**Francois Francis – Director of the Vocational Institute in Kobayat Akkar**

“ Nursing, and laboratory have big market demand. Each hospital recruits large numbers of nurses each year”.

“internship and training make are an important stage following the technical knowledge. However, there was fewer opportunities for training recently as a consequence of the covid-19 epidemics restrictions”.

**Fawaz Hamidi – Predisent BIAT Incubator - Tripoli**

“The focus should be done to encourage local production and respond to local market demand as there is a need to substitute the imported goods which become very expensive. Micro-entrepreneurs should think ‘local market’ first, before thinking of exporting goods”.

“Creative industries and ICT sectors are promising for women entrepreneurship”

“BIAT satellite office in Akkar closed during the COVID19 pandemic. BIAT services in the north are delivered nowadays by BIAT Tripoli center.”

**Maria Abdalla– President of Women Association Kobayat**

“ There is a diversity in the agriculture crops in Akkar such as cereals, vegetables, fruits, olive. This presents a great opportunity for local supplies to develop diverse agro-food businesses”.

“There is a need for awareness raising campaigns and programs to promote the importance of women active participation in economic and social life in their communities in Akkar”.

**Alya Chaabane – Director of social affairs center in Halba  
(within the ministry of social affairs)**

“The ministry of social affairs works on women empowerment through partnership with NGOs in the region”.

“ It is important to build the capacities of women on how to conduct feasibility studies prior to launching their businesses”.

**Jamile Daher – Director of local women association “Kouni Anti”**

“ Depression is increasing among women in the communities. There should be development plan to empower women on different levels and most importantly financial support to overcome this crisis”

**Bassem Isaac – Financial Manager- Agriculture cooperative in Chadra**

“Cooperatives try to play a role in providing local agri-food and agriculture services at low prices to communities’ residents. However, there is a lack of support from municipalities and government. Cooperatives rely mainly on individual support initiatives and non-governmental organizations empowerment programs”.

**Laurette Daher – Member of municipality of Kobayat**

“ The municipalities lack funding; the municipalities are relying on NGOs for development project; the municipalities contribute by providing location for NGOs to conduct their programs”.

## **8. Recommendations**

### **a- Priority sectors for women entrepreneurship in the context of current crisis:**

The analysis of the findings of the in-depth interviews show that the sectors that appear to be the most promising for rapid income generation for women entrepreneurs in Akkar in the context of the current crisis are: Food processing; Cloth works/tailoring; soap making as well as the ICT sector and the Beauty services sector.

Here is a summary of characteristics of each of these sectors:

### **Potential sectors (scores between 7 and 10):**

**Food processing and agri-food sector** appears to be one of the most promising sectors for micro-entrepreneurship in Akkar. Currently there is an important opportunity to produce and promote processed foods and introduce new local competitive brands in the market. The economic crisis and the high prices of imported goods increase the competitiveness of local brands that can sell at lower prices. Akkar lands present sufficient resources for entrepreneurs in terms of ingredients for food processing (olive oil, vegetables, fruits, cereals, herbs...), and a rich livestock production to supply with milk for processing.

Women training on food processing should give special importance for food quality aspects and the use of scientific techniques for food processing, as well as giving importance to labeling and mentioning ingredients. The marketing channels are diverse and accessible for women working from their homes without the need of big investments. The marketing channels include: Direct to consumer marketing, B2B marketing to food stores, and social media promotion.

Vocational training modalities in this sector can be done online. It will be a plus to include a visit to a factory equipped with advanced tools, during the training.



### **Cloth works and tailoring**

As imported cloth become very expensive, there is a growing trend to up-cycle old cloth and give them a second life.

The marketing channels are mainly through direct sales to customers, and digital media promotion.

The characteristic of this sector is that can be easily implemented form home; does not necessitate a big investment rather that owing a sewing machine and some accessories.

Vocational training modalities in this sector can be done online. It will be a plus to include a visit to tailoring factory for more advanced techniques.

### **Soap making**

The covid-19 epidemic contributed to an increase awareness in hygiene in the society. Soap businesses benefited from this trend with a growing demand on hygiene products. In Akkar the supplies of olive oil are available, and despite that the olive prices increased, there is still demand on natural soaps in the market.

The characteristic of this sector that is can be easily implemented form home; does not necessitate a big investment.

Special precautions should be taken when dealing with the caustic product. Vocational training modalities in this sector can be done online.

### **Beauty services sector**

Lebanese women pay special attention for her looks and beauty. Despite the economic crisis, the beauty sector tries to resist. Despite the fact that there is growing number or women who work in the beauty sector in Akkar, there is still a demand on beauty services.

The marketing channels are direct service to the customers (at the entrepreneur's home or at the customer home).

The characteristics of the job are: it can be easily performed from home with a relatively small budget.

Vocational training modalities in this sector can be done online. It will be a plus to include a visit to a beauty salon for more sophisticated techniques.

### **ICT sector**

The ICT field is also a promising sector for women entrepreneurship. Computer maintenance, or software expertise such as apps and websites development represent interesting sectors for women economic empowerment. Software development in Lebanon remains competitive with lower prices and fees in comparison to many other countries, which creates a potential of growth for contracting services. However, the fluctuating internet quality services in Lebanon and the electricity cuts represent main challenges in this field.

The starting investment in this field requires the possession of a personal computer at minimum.

To note that vocational training in this field necessitate longer curriculum and a considerable time for practice.

### **Remark**

#### **Eco-tourism sector**

Even though eco-tourism was not rated as a potential sector in the short run (as its not considered a necessity, in the context of the current crisis), this sector represents high potential in the long term.

Both the economic crisis and the covid-19 epidemics will encourage people to replace traveling plans in local tourism which has flourished in the last two years (until the drastic increase in fuel prices which affected long distance transportations).

Akkar has very beautiful landscape and has a high potential for eco-tourism activities including organizing hiking trips, and equipping eco-friendly houses or bungalows to receive guests to stay overnight and/or delivering catering services.

One main concern for this business: the uncertainty of the demand, as the main transportation means for passengers in Lebanon is to take their own cars due to the lack of

effective transportation system in Lebanon; and this is becoming expensive due to the drastic increase in gasoil prices in 2021.

The characteristic of this sector that is can be easily implemented form home; does not necessitate a big investment. Also, this sector is emerging and not saturated yet.

Vocational training modalities in this sector can be done online. It will be a plus to include visits to local landmarks.

**Other promising sector (not included in the interview rating as potential micro-entrepreneurship sector as it necessitates higher starting investment)**

Renewable energy field is emerging in Lebanon. the recurrent problems in electricity in Lebanon and the high prices of fuel led to an increase in the demand on alternatives and mainly solar energy system. Some organizations are giving particular importance on training women in this field with the objective to start occupying customer service or even technician positions in the emerging industry (despite the fact that this field of work was usually predominantly occupied by men). Encouraging women to work in the renewable energy sector can help also to change the stereotypes linked to women economic roles in society. Even though this sector can be promising for women entrepreneurs to launch businesses in this non-traditional sector, the micro-business in solar energy systems necessitates an access to a considerable amount of capital to buy materials and associations with several entrepreneurs.

## **b- General Recommendations**

### **i. Digital capacity Building**

The findings of desk research and the interviews highlight the importance of digital skills building as a key element in women economic empowerment. As social media plays a strategic role in product promotion and access to market, empowering women with necessary digital marketing strategy and tactics is vital to their success. Special importance should be given on how to build a digital brand identity and to learn how to use different free tools that help in a successful digital marketing strategy. Combining vocational skills with digital marketing skills is key in women economic empowerment.

### **ii. Business capacity building**

The research highlighted the importance of providing basics of business management in order to equip the women with the necessary skills to apply good management practices to their businesses. Enterprises cannot succeed without applying the good management practices: stock management, purchasing, costing, marketing and financial management. The best practice is to combining vocational skill with business skills

### **iii. Business support services and networking**

Women in Akkar lack the access to business development services. Most incubators in Lebanon are based in urban settings; and the main players in women economic empowerments are NGOs and some micro-credits organizations. Developing more gender sensitive business development services are very important to accompany the women entrepreneurs in their journey.

Studies showed that women who receive coaching have higher chance to succeed tin their businesses. Also access to finance becomes very complicated with the current economic crisis and the absence of loans from the banks. In this context, women empowerment programs play an important role in proving women access to seed grants, and to provide adequate mentoring and coaching services and linkages with different stakeholders of the entrepreneurship ecosystem.

#### **iv. Empowerment of women cooperatives**

The findings of the interviews highlighted a big lack of women cooperatives roles in the entrepreneurship ecosystem in Akkar. While women cooperatives play a very important role in rural economy around the world, there is a lot to be done to strengthen women cooperatives roles and educate and train communities on cooperative roles and good governance and how this can help rural economy to grow.

Besides women cooperatives can represent an important opportunity for women to access to funds, as many international donors are willing to provide support. Thus, training on women cooperatives foundation and management while at the same time building capacities on the good and transparent cooperative governance should be made a priority for development actors.

#### **v. Awareness raising**

According to Lebanese law, women and men equally enjoy civil and political rights and assume obligations and public duties without any distinction among them

Despite these conventions, women economic participation is facing obstacles due to lack of implementation of these ratified conventions.

Moreover, the Personal Status Law governing inheritance, marriage, divorce, and child custody it represents an obvious sign of discrimination against women.

One of the findings is that there could be a growing trend to promote women socio-economic participation in Akkar. The economic crisis has somehow a reverse effect on encouraging women to work as to support households to cover the growing financial expenses. This could present an opportunity to double on the effort to advocate for women equal rights and to promote women entrepreneurship and leadership.

There is a high rate of smartphones use and social media whatsapp access among Akkari young women. Thus, social media campaigning and advocacy for women rights are promising channels that should be more explored. Using an inclusive strategy that involves the male counterparts and families for more social acceptance will help lead to a more sustained progress and social change.

## 9. Conclusion

Promising sectors for women entrepreneurship in Akkar are identified according to the local context, and the current economic crisis that has drastically affected the supply and demand dynamics.

When considering the domestic market demand and the local supplies, the opportunities in the short to medium terms are mainly related to agro-food sector as a very promising sector for women economic empowerment in Akkar, especially in the presence of local resources such as the land and the crops from the supply side. The demand side for new brands of processed foods with competitive prices is also increasing in the context of huge increase of prices for imported products. Other sectors remain attractive in the short and medium term with acceptable demand, such as the cloth works, beauty sector, soap making, and ICT sectors like web and app development.

Some emerging sectors present high potential for women entrepreneurship in Akkar such as the renewable energy sector, and the eco-tourism in the long run. Engaging women in these sectors will help to change the stereotype of women roles.

The development of capacity building programs for women economic empowerment should include digital and entrepreneurship skills building. It should also emphasize on coaching and business support and promote awareness rising to overcome the socio-economic barriers.

Women economic empowerment in Akkar is a long process that should be based on an overall strategy that ensure the contribution of the different development stakeholders. There is a need for more gender sensitive business development services, and more active roles from municipalities and re-activation of the role of women cooperatives. Not to mention, the importance of advocacy and awareness campaigns to promote women socio-economic participation, the implementation of the ratified conventions regarding women rights, and development of actions to ensure the endorsement of men and families in order to make social progress in Akkari communities and ultimately lead to equal rights.

## 10. Annex

### a- Questionnaire for Key Informant Interviews

- 1- What in your opinion are the most promising sectors for women entrepreneurship in Akkar.
- 2- What are the obstacles and barriers that the small businesses face in Akkar?
- 3- Rate the following sectors (score over 10) taking in consideration the characteristics listed in the table below:

Market need and demand	Ease of starting the project with a limited capital	Competitive value	Ease of marketing on Social Media	Capacity building feasible in a relatively short period of time	Availability of supplies and materials in Akkar
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Sector	Score	Comments
Food processing		
Pastry/ cookies making		
Dairy product processing		
Cloth works and tailoring		
Soap making		
Beauty services		
ICT sector		
Candy Design		
Cloth handicraft		
Handicraft (other than cloth)		
Wool Knitting		
Embroidery		
Professional Cleaning		
Eco-tourism		
Jewelry		
Other		

- 4- What are the opportunities that are available for women entrepreneurship in Akkar?
- 5- What are the social and cultural influences on women entrepreneurship?

- 6-** Rate the importance of each of the following learnings in entrepreneurship empowerment programs:
  - a.** Technical & vocational training
  - b.** Training on Business Management
  - c.** Training on soft and life skills
  - d.** Coaching and mentoring
  - e.** Other
- 7-** How does Covid-19 Pandemic affect women entrepreneurship? And how to overcome the related obstacles?
- 8-** Who are the local actors that are working for women empowerment? And how do they promote women entrepreneurship and career building?
- 9-** Are there any national policies that support women entrepreneurship in Akkar? If yes, precise.
- 10-** How do you perceive inclusive training programs where Lebanese and refugees are enrolled together into vocational training in Akkar?
- 11-** Are there any specific challenges that women refugees face? And how to overcome these challenges?
- 12-** What are the opportunities to facilitate the transition from informal economy to the formal sector?



## b- Abbreviations

NGO	Non-Governmental Organization
CSO	Civil Society Organization
VT	Vocational Training
IDAL	Autorité de développement des investissements au Liban
UNDP	United Nations Development Program
LCRP	Lebanon Crisis Response Plan
OCHA	Office for the Coordination of Humanitarian Affairs
ILO	International Labor Organization
CAS	Central Administration of Statistics
WFP	World Food Program
ESCWA	United Nations Economic and Social Commission for Western Asia
B2B	Business to Business
ICT	Information and Communication Technologies
BDS	Business Development Services
SWOT	Strengths Weaknesses Opportunities Threats
SME	Small and Medium Enterprises
KII	Key Informant Interviews

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