



> Lebanon

Strengthening Communities for Social and Economic Growth

Lebanon's 17-year civil war seriously damaged the country's economic and social infrastructure and cut national output by half. In response, CHF has been implementing a range of programs since 1994 that are expanding educational opportunities, empowering small businesses, improving environmental management services, and strengthening Lebanon's agribusiness industry.

CHF's programs in Lebanon have focused on four key areas:

> Economic Development

Access to Microfinance and Enhanced Enterprise Niches (AMEEN) is a for-profit CHF subsidiary that is working in partnership with three commercial banks to provide microfinance products and services for small- and medium-sized enterprises (SMEs). The banks provide 50-75% of the loan capital—depending on the match and profit sharing arrangements. With only US\$1.95 million of its own loan capital, AMEEN has disbursed more than **43,00 loans**, totalling over **US\$55 million** and currently has more than 7,800 active clients.

AMEEN's key objectives are to:

- > enhance access to financial services to the low income citizens in general and micro-entrepreneurs in particular;
- > enhance the institutional capacity of private commercial banks to deliver microfinance products; and
- > create and support a financially sustainable local financial organization that has broad outreach among the working poor in Lebanon.

Two key CHF programs, **Clustering for Economic Development and Revitalization of Industry Sectors (CEDARS)** which ended in 2005, and its follow-up program, **CEDARSplus**, were designed to expand rural economic opportunities by increasing the competitiveness of the agribusiness sector through training, introduction of new technologies, and improved access to credit, thereby linking producers to a wider range of buyers both inside and outside of Lebanon.

By October 2006, CEDARS and CEDARSplus had:

- > created **over 3,600 new jobs**;
- > generated **US\$29 million** in local investment;
- > trained **3,600 rural residents** in agribusiness;
- > helped **13,000 rural enterprises** expand their markets and services;
- > directly assisted **over 21,500 beneficiaries**; and
- > generated nearly **US\$9 million** in local and export sales by accessing **222 markets**.



CHF's agribusiness development project, **CEDARSplus**, is helping thousands of rural farmers contribute to, strengthen and enhance Lebanon's agricultural sector and revitalize the national economy.

> Expanding Educational Opportunities

Many children from low-income families in countries throughout the Middle East and Africa suffer from inadequate access to flexible, low-cost and appropriate educational opportunities, putting them at risk of entering into exploitive labor practices or illegal activities. **Alternatives to Combat Child Labor through Education and Sustainable Services in the Middle East and North Africa (ACCESS-MENA)** is a four-year program (2004-2008), funded by the **U.S. Department of Labor**, that specifically aims to decrease the number of young children working and increase enrolment in schools and vocational training programs.

Working with parents, local organizations, municipalities and conducting community outreach activities, ACCESS-MENA is addressing both the direct and indirect causes that are exposing children to the worst forms of child labor in Yemen and Lebanon.

In addition, awareness-raising activities have resulted in 1,069 parents who are now willing to send their children to school instead of work and 1,755 children with improved attitudes towards getting a quality education. Moreover, the program has forged a strong partnership with national media to highlight the effects of child labor and the importance of education.



CHF's ACCESS-MENA program is helping keep thousands of young boys and girls, like Mohammed Ayrik, age 11, in schools and out of the worst forms of child labor.

By August 2008, ACCESS-MENA plans to enroll or re-enroll **4,500 working and at-risk children** in education programs in Lebanon by August 2008.

In addition to ACCESS-MENA, CHF is implementing the **Lebanon Education Assistance for Development (LEAD)** program, funded by USAID, to improve the quality of public education in Lebanon. CHF will do so by working directly with the Ministry of Education to address current gaps in primary and secondary public schools. By December 2008, the LEAD program will rehabilitate and provide supplies and equipment to 55 schools, reach over 200,000 parents, teachers and students through awareness-raising activities and engage over 2,000 students in extracurricular activities.

> Improving Environmental Management

The **Environmentally Appropriate Rural Technologies (EARTH)** Initiative was designed to manage municipal waste in order to reduce pollution and improve quality of life for **200,000 residents** of Zahleh and more than 15 surrounding villages. Through our key governmental (Municipality of Zahleh), public (The American University of Beirut) and private (Globex) partners, CHF will improve and expand the existing waste management facility in Zahleh by constructing a new treatment plant and processing facilities. In addition, CHF will work with its partners to raise awareness of local businesses and community members about environmental degradation and waste management.

The EARTH initiative's objectives are to help:

- > manage solid and liquid waste via environmentally-sound approaches;
- > increase the lifetime of the existing landfill;
- > protect surface water (Litani River) and shallow groundwater resources in the area;
- > produce green compost for use as soil conditioner in agricultural lands;
- > generate additional financial returns from recycling;
- > involve community members in waste management efforts;
- > increase environmental awareness among community members; and
- > create job opportunities for local community members.

> Humanitarian Assistance

CHF began humanitarian interventions during the 34-day Israeli-Hezbollah conflict in Lebanon by first providing food and non-food items (NFIs) to deal with emergency needs across the country. Following the cease-fire, CHF began implementation of the **Humanitarian Assistance in Lebanon (HAL Phases I, II, & III;** meaning *solution* in Arabic) programs, funded by USAID/OFDA.

As of December 2006, HAL Phases I, II, and III have:

- > distributed **3,016 sets of food** and NFIs to fishermen along the Lebanese coast;
- > provided **8,280 meters of pipe** to the Water Authority in South Lebanon, benefiting **43,500 people**;
- > distributed **1,139 reservoirs** benefiting **6,544 people**;
- > provided 8 southern villages with **8 electric generators** used to pump water, in coordination with the Water Authority in South Lebanon and municipalities; and
- > conducted psychosocial and hygiene awareness workshops benefiting **1,238 people**.