



# RESOURCE GUIDE FOR GENDER INTEGRATION IN ACCESS TO FINANCE PROGRAMMING IN LEBANON

PERFORMANCE MANAGEMENT AND SUPPORT  
PROGRAM FOR LEBANON (PMSPL II)

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LEBANON (PMSPL II)

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# ACRONYMS

ADS	Automated Directives System
CDCS	Country Development Cooperation Strategy
CLA	Collaborating, learning, and adapting
GBV	Gender-based violence
IFC	International Finance Corporation
LWAF	Lebanese Women Angel Fund
MEL	Monitoring, evaluation, and learning
MENA II	Middle East and North Africa Investment Initiative
MFI	Microfinance institution
MSME	Micro, small, and medium enterprise
M&E	Monitoring and evaluation
PMSPL II	Performance Management and Support Program for Lebanon
SME	Small and medium enterprise(s)
TAG	Technical advisory group
USAID	United States Agency for International Development
W-GDP	Women's Global Development and Prosperity (Initiative)

# INTRODUCTION

## TOOLKIT'S PURPOSE, AUDIENCE, AND STRUCTURE

This section outlines the basic information on reasons for developing this guide, as well as how to read and use it for optimal results.

### WHY DEVELOP A RESOURCE GUIDE ON GENDER EQUALITY IN ACCESS TO FINANCE ACTIVITIES IN LEBANON?

Inclusive access to finance benefits individuals, communities, and households. When more people are able to access financial services, they can contribute to economic growth and poverty reduction. This is particularly true in Lebanon, where the Ministry of Economy and Trade estimates that micro, small, and medium enterprises (MSMEs) represent more than 90 percent of businesses and employ more than 50 percent of workers in the country (Lebanon Ministry of Economy and Trade 2014). However, the ability of Lebanese women to access financial services remains unequal. The poor, and especially poor women, often have the least financial access due to legal, institutional, and cultural gender barriers. This guide is designed to help the United States Agency for International Development (USAID) implementing mechanisms anticipate, plan for, and respond to gender barriers that can prevent equal access to financial services in Lebanon.

In Lebanon, women own more than 30 percent of micro and small businesses, but only 3 percent of bank loans go to women entrepreneurs

*(International Finance Corporation 2016)*

### WHAT DOES THE RESOURCE GUIDE CONTAIN?

This resource guide is designed to help USAID implementing mechanisms ensure that women and men are able to equally engage in and benefit from access to finance activities in Lebanon. It includes (1) a description of common barriers to access to finance in Lebanon from a gender perspective, (2) examples of how to address them through programming, and (3) technical resources and guidance for integrating gender at all stages of the project cycle for any access to finance project. The guide focuses on access to finance and non-financial services for MSMEs and entrepreneurship. It does not address household finance, microinsurance, cash transfers, or branchless banking in any detail.

### HOW WAS THE RESOURCE GUIDE DEVELOPED?

This resource guide was designed to capture and build on experiences of implementing mechanisms in Lebanon. To accomplish this, the resource guide development team conducted a thorough desk review of existing financial inclusion resources, looking at Lebanon-specific, regional, and global guidance documents. Two foundational resources for the document include the *USAID/Lebanon Gender Assessment Report* (2019) and the *USAID/Lebanon Economic Growth Assessment Report* (2019). A list of reviewed documents is available in *Annex A*. After completing the desk review, the team conducted key informant interviews with USAID staff, USAID implementing mechanisms, academics, and other donors and Lebanese organizations. In addition to key informant interviews, the Performance Management and Support Program for Lebanon (PMSPL II) facilitated a technical advisory group (TAG) in February 2019

to provide practitioners an opportunity to shape the content and design of the guide. In March 2019, the TAG provided feedback on the draft guide to ensure it addressed all the priority issues identified before PMSPL II submitted a draft for USAID review and feedback.

## WHO SHOULD USE THE GUIDE?

This resource guide was designed primarily to support USAID implementing mechanisms in Lebanon to comply with USAID's *Gender Equality and Female Empowerment Policy (USAID Gender Policy)*. For this reason, the guide references USAID's policies, procedures, and definitions. The guide will also be useful to USAID staff and non-USAID project implementers based in Lebanon. It can be used by access to finance activities that are seeking to ensure men and women have equal access to interventions, as well as activities that have explicit women's economic empowerment objectives.

## HOW TO USE THE GUIDE?

This guide is intended to be a resource at any phase of the program cycle. Most tools included in this guide can be used more than once over the course of activity implementation.

# DEFINITIONS, USAID POLICIES, AND REASONS GENDER INTEGRATION IN ACCESS TO FINANCE IS IMPORTANT FOR LEBANON

## DEFINING ACCESS TO FINANCE

For the purposes of this resource guide, the term *access to finance* is used to describe the ability of Lebanese women and men to access financial resource for commercial activities, including loans and savings tools. Accessible financial services provide a range of financial products to cater to different client needs, while being responsive to the socioeconomic and cultural factors that cause financial exclusion to have different characteristics in women and men.<sup>1</sup>

## A USAID/LEBANON PRIORITY

USAID/Lebanon's *2014–2019 Country Development Cooperation Strategy (CDCS)* prioritizes addressing access to finance issues, with an emphasis on women entrepreneurs in its intermediate result 2.2. Recent USAID/Lebanon studies and research, as well as key informant interviews with USAID staff, have signaled that access to finance will remain a priority for the mission. For example, the *2019 USAID/Lebanon Economic Growth Assessment* found that, "Additional efforts are needed to ensure access to finance by existing SMEs [small and medium enterprises], start-ups, and traditionally excluded borrowers, including women and youth" (PMSPL II 2019).

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<sup>1</sup> Adapted from Napier, Mark, Claire Melamen, Georgia Taylor, and Thomas Jaeggi. 2013. *Promoting Women's Financial Inclusion: A Toolkit*. DFID.

Recent U.S. Government guidance such as the new *U.S. Women's Entrepreneurship and Economic Empowerment Act of 2018*, signed into law in January 2019, also emphasizes access to finance for women and mandates that gender analysis be conducted to inform programming. The U.S. Government also announced the *Women's Global Development and Prosperity (W-GDP) Initiative* in early 2019. This multi-year initiative seeks to build women's economic empowerment under the following three pillars<sup>2</sup> and their goals:

**Pillar 1 –Women Prospering in the Workforce:** Increase women's global labor force participation and advancement in the workplace by providing women with quality education, training, and support so they can secure and thrive in well-paying jobs in their local economies.

**Pillar 2 – Women Succeeding as Entrepreneurs:** Increase the access of women entrepreneurs and business owners to financing, market opportunities, and training to establish and grow their businesses.

**Pillar 3 - Women Enabled in the Economy:** Promote an enabling environment that increases women's economic empowerment by reducing barriers and enhancing protections in policies, laws, regulations, and practices (public and private) to facilitate women's participation in the economy.

Furthermore, *USAID's Gender Policy (2012)* requires gender integration in all USAID programming, with stated outcomes that include reduction in gender disparities in access to, control over, and benefit from resources, wealth, opportunities, and services.

## ACCESSING FINANCE IN LEBANON

Globally, men and women experience different opportunities and barriers when trying to access financial resources and services. This is also true in Lebanon. According to the International Finance Corporation (IFC) and BLC Bank, in Lebanon, women own more than 30 percent of micro and small businesses, but only 3 percent of bank loans go to women entrepreneurs (IFC 2016). An earlier study from IFC and World Bank Enterprise Surveys found that while 51 percent of women-owned businesses seek loans, only 17 percent successfully receive them (2011, 2014). Lebanese women are also less likely to hold bank accounts than women in other upper middle-income countries—32.9 percent compared to 69.3 percent (World Bank Group 2017).

When these statistics are combined with Lebanon's low ranking for women's economic participation in the World Economic Forum's *2018 Global Gender Gap Report*—136<sup>th</sup> of 149 countries—it becomes clear that barriers do exist to women's ability to engage and fully contribute to Lebanon's economy. In November 2014, the Lebanese Ministry of Economy and Trade released the *Lebanon Small and Medium Enterprise (SME) Strategy*. The strategy contains an assessment of the current state of the SME and entrepreneurship ecosystem in Lebanon, and outlines an SME roadmap through 2020. Priorities within the strategy include improving access to debt capital and establishing women-friendly business environments.

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<sup>2</sup> This resource guide helps contribute to the second and third pillars of the W-GDP initiative by focusing on both the supply and demand sides of financial inclusion.

## KEY PRINCIPLES

At this point, it is important to note two things: (1) Women are not a homogenous group in any location, and this is certainly true in Lebanon; any discussion of barriers to access to finance for women must also take into consideration geographic location, particularly urban versus rural areas, socioeconomic status, education levels, and diverse cultures within the country; (2) Although this resource guide emphasizes strategies for addressing barriers to women's access to finance, men also experience some of these barriers—albeit in different proportions—depending on geographic locations, socioeconomic status, and education levels (USAID Lebanon 2019).

The following guiding principles should be taken into account across project design, implementation, and monitoring and evaluation (M&E) to reflect the complex social, cultural, and economic contexts—including family and community relationships—in which access to finance programming takes place.

- *Ensure evidence-informed activity design.* Use project- and context-specific gender analysis to identify target populations and inform implementation plans. When attempting to replicate or scale up women's economic empowerment interventions that have had success in other settings, test and validate all assumptions about what works in the context of your project's objectives and target constituencies.
- *Do no harm.* Understand and assess potential adverse impacts and unintended consequences of project activities. In particular, understand the implications of gender-based violence (GBV) (including intimate partner violence) as a potential influence on or result of activity implementation. Examine how risks and opportunities manifest at individual, family, community, and policy/institutional levels.
- *Consider the intersections of gender* with socioeconomic status, age, geography, religion, and other social and cultural factors that could affect the needs, experiences, and practices of both males and females among your project's target population(s) and partners.
- *Make sure design and implementation are collaborative, inclusive, and adaptive*—gathering and responding to inputs from all stakeholder populations beginning with the initial project gender analysis, throughout planning and implementation, and through systematic monitoring and updating of annual work plans.
- *Understand that both males and females have a stake in advancing gender equality and women's empowerment.* Engage women as leaders and role models, and men as allies in gender equality and women's economic empowerment activities.



# ACCESS TO FINANCE: SUPPLY AND DEMAND

## WHY SUPPLY AND DEMAND?

This section of the resource guide looks at barriers to financial access by first exploring the supply side of finance, including banks, microfinance institutions (MFIs), and grant mechanisms. The resource guide details Lebanon-specific constraints that exist at the legal/regulatory, institutional, and cultural levels. Next, the guide outlines programmatic opportunities to overcome the barriers, a number of which have been successfully used in Lebanon.

After exploring the supply side, the resource guide shifts to examine barriers to finance that exist on the demand side at the legal/regulatory, cultural, and individual levels, and then suggests Lebanon-tested programmatic responses to overcome the barriers.

The sections below also reflect gender-related disparities in access to **savings** and **credit**, both of which factor into individual ability to access loans and achieve other forms of economic stability and empowerment. Access to savings services allows people to save money safely, with less risk of loss through fire, theft, or fraud. Formal savings also help people when unexpected costs or loss of income occur, preventing them from slipping into poverty or losing their business. In Lebanon, where only 32.9 percent of women and 29.9 percent of the poorest adults hold accounts, (World Bank Group 2017) all efforts to promote financial inclusion should include approaches and products designed to help Lebanese women save formally.

### Financial Inclusion Stakeholders

- Banks
- Insurance companies
- MFIs
- Government
- Civil society organizations (e.g., groups advocating for equal laws or women's organizations)
- Credit bureaus
- Technology companies (e.g., mobile phone companies for fintech)

## FINANCE SUPPLIERS

There are a multitude of financial service providers in Lebanon today, including banks, MFIs, government programs such as Kafalat, and development-funded grant and microfinance projects. These suppliers aim to meet the financial service needs of numerous individuals and enterprises, ranging from home-based microenterprises to large, well-developed businesses.

However, the presence of a variety of financial suppliers does not mean that all groups are targeted and served equally. There are legal and regulatory, institutional, and cultural constraints that can limit some groups, especially women, in accessing financial products and services. *Annex C* includes discussion questions to help assess potential supply partners' approaches to and capacity for addressing gender equality and financial inclusion.

Exhibit 1: Supply-side constraints and opportunities

DOMAIN	CONSTRAINTS	OPPORTUNITIES
LEGAL AND REGULATORY	<ul style="list-style-type: none"> <li>• Women and poor men cannot meet collateral requirements for loans because they often do not have land/property rights</li> <li>• Banks require male signatory for loans for women</li> </ul>	<ul style="list-style-type: none"> <li>• Support local civil society organizations advocating for revision of unequal legal and regulatory policies</li> <li>• Accept different types of collateral, reduce collateral requirements, or waive collateral requirements for some products</li> <li>• Ensure institutional policies mandate equal treatment for all clients</li> </ul>
INSTITUTIONAL	<ul style="list-style-type: none"> <li>• Products are not designed to meet women's needs</li> <li>• Physical banks are harder to reach in rural areas for both men and women, limiting access to formal savings and credit</li> </ul>	<ul style="list-style-type: none"> <li>• Set gender quotas/targets</li> <li>• Design new products for clients based on the clients' stated needs and restrictions, including non-financial services</li> <li>• Assess the feasibility of fintech approaches to increase access</li> <li>• Conduct outreach and awareness campaigns in rural areas, going door-to-door when possible</li> <li>• Engage local associations to help spread awareness of services and products</li> </ul>
CULTURAL	<ul style="list-style-type: none"> <li>• Women have less mobility than men</li> <li>• Service providers can be unwelcoming or rude to women</li> <li>• Suppliers have less confidence in women as clients</li> </ul>	<ul style="list-style-type: none"> <li>• Require gender sensitivity and communication training for bank/MFI staff</li> <li>• Conduct physical and digital outreach campaigns to reach rural clients</li> <li>• Ensure both male and female loan officers are available at institutions and thorough outreach campaigns</li> </ul>

## SUPPLY CONSTRAINTS

### LEGAL/ REGULATORY CONSTRAINTS

- **Collateral requirements.** Inheritance laws in Lebanon, customary practices, and sectarian personal status laws result in inequitable distribution of household assets and resources to women. This leaves women with less access to property collateral, which is often required to secure loans. It is also a constraint for poor men who do not have access to property collateral. Without the collateral, these groups are unable to access financial products and services needed to start or expand businesses.
- **Male signatory requirements.** Many financial institutions require that a male family member (most commonly father, husband, or brother) co-sign loan documents. In addition to infringing on women's autonomy, this practice creates a challenge for women who do not have close male family members to co-sign. This can create potentially exploitative situations where women have to ask for favors from family members to secure financial services and products. Requiring male

signatories can also create situations where women are responsible for loans, but not fully in control of the resources.

## INSTITUTIONAL CONSTRAINTS

- **Lack of financial services and products tailored to women.** Although Lebanon has a plethora of financial service providers, there are a limited number of financial services and products available on the market. For example, women and poorer clients are interested in loans with flexible collateral requirements and extended pay-off periods.
- **Lack of access to services in rural areas.** It can be difficult to access financial services and products outside of large cities. All of Lebanon is not Beirut, and in rural areas, it can be surprisingly challenging to access financial services, including savings accounts and loans. Very few formal institutions engage in targeted outreach to women and men in rural areas.

## CULTURAL CONSTRAINTS

- **Finance suppliers' lack of confidence in women clients.** During data collection for this resource guide, multiple sources noted that formal financial institutions have low confidence that women will repay loans.
- **Finance suppliers' condescending attitudes toward potential female clients.** Women in Lebanon have reported feeling unwelcome and not helped when they try to access financial services. This phenomenon is not unique to Lebanon, but does affect the frequency and amount of financial services women access.
- **Women's family care responsibilities and reduced mobility.** In addition to the lack of facilities available in rural areas mentioned above, women also experience challenges reaching financial institutions during business hours, partially due to family care responsibilities and mobility constraints. Additionally, physical access to financial institutions' premises can be challenging with strollers and other equipment.

## SUPPLY OPPORTUNITIES

### LEGAL OPPORTUNITIES

Most USAID implementing mechanisms have limited scope to directly address legal and regulatory financial inclusion constraints. Nonetheless, there are indirect measures many mechanisms can support, if they plan and budget their activities accordingly.

- **Change or remove collateral requirements.** One approach is to accept the risk of loans with no collateral, particularly at the micro and small levels. For larger loans, consider accepting alternate types of collateral, such as fixed assets.
- **Eliminate requirements for male signatories.** Remove these requirements from all saving and credit financial services and products. In situations where a co-signer is required to reduce risk for the financial institutions, remove the requirement that the co-signer be male.
- **Ensure that institutional policies mandate equal treatment for all clients.** This can be assessed by the presence of equal opportunity employment, and antidiscrimination and antiharassment policies. All USAID implementing mechanisms and subcontractors should have the policies available for review.

## INSTITUTIONAL OPPORTUNITIES

- **Set gender quotas and/or targets for saving and loan products.** Once the institution has reviewed its policies and trained its team, set quotas or targets for female clients. This serves multiple purposes at once:
  - Provides a benchmark and target to measure progress
  - Can help open doors in communities if people question why both women and men are being targeted for outreach
  - Communicates a clear message to staff that financial inclusion is a priority at the institution
- **Conduct an internal assessment.** This will help understand the institution's male-to-female client ratio for saving and loan products. Ask current female clients whether they would adjust or change aspects of their financial service or product given the opportunity. However, do not stop there. This information only considers women and men who are already accessing your institutions.
- **Ask potential clients what they want.** Conduct outreach to the profile of clients you think the institution should serve, and ask what types of services and products they would like or need. Include non-financial services such as training, coaching, and networking opportunities as potential services. Keep in mind that there are more unbanked women than men in Lebanon. Based on this information, design new products to meet potential clients' real needs and preferences.
- **Assess the feasibility of fintech<sup>3</sup> approaches.** To overcome access challenges—particularly for rural clients and people with limited mobility, including people with disabilities—assess the feasibility of fintech services and products. When exploring this option, ascertain potential clients' capacity and willingness to use mobile banking services. Plan for targeted awareness raising and training to accompany fintech service rollout.
- **Conduct outreach and awareness campaigns.** Once new products and services have been developed and tested, conduct outreach and awareness campaigns. Do not limit yourself to television, radio, and online advertisements. In rural areas, consider door-to-door or other physical types of outreach to reach unbanked people.
- **Partner with local organizations.** Social development centers, civil society organizations, and local associations can help spread the word about the availability of financial products and services.

### Middle East and North Africa Investment Initiative: Lebanese Women Angel Fund

The Lebanese Women Angel Fund (LWAF), part of the USAID-funded Middle East and North Africa Investment Initiative (MENA II) project, is an impact initiative that empowers women to become seed investors.

LWAF works with both female investors and entrepreneurs. For investors, LWAF offers training in angel investing, including an overview or early-stage investing, financials, and impact investing, among other topics. LWAF provides an opportunity for women to participate in and shape investment pools that further encourage women entrepreneurs to grow their start-ups.

For entrepreneurs, LWAF prescreens and prepares women business owners to pitch their ideas at investment meetings every 6 to 8 weeks. Each year, LWAF helps approximately 25 novice women investors become qualified angel investors and funds 3 to 4 women-owned businesses.

As of 2017, LWAF had raised \$460,000 from Lebanese women angel investors and financed women entrepreneurs in Lebanon in the amount of \$290,000.

(Website: <https://www.lwaf.co/about.php> and LWAF 2017.)

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<sup>3</sup> Fintech, or financial technology, describes a business that aims to provide financial services by making use of software and modern technology.

## CULTURAL OPPORTUNITIES

Deep-seated beliefs that women are less capable of managing money and businesses than men are difficult to overcome. These beliefs can result in both blatant and hidden discrimination against female clients. The following steps can help overcome these biases.

- **Invest in gender sensitivity and communication training for staff.** This training should not be one-off, but repeated over the year with scenarios and examples to help team members understand what blatant and hidden bias can look like in action.
- **Employ both male and female loan officers.** Female clients in Lebanon have stated they are often more comfortable working directly with female loan officers. At a minimum, ensuring your institution visibly employs both men and women can help women feel more comfortable.

## FINANCE SEEKERS (DEMAND)

This resource guide is designed to consider the financial services needs of MSMEs, as well as start-up entrepreneurs. More than 90 percent of businesses in Lebanon are MSMEs so ensuring their access to financial services and products is critical for the economic health of the country. Different business owners require different levels of financial and non-financial services depending on the type and size of their business, the stage of business development, the health of the business, and the owner's knowledge of and access to business development support and financial services and products.

It is important to remember that while Lebanon is a small country, it is incredibly diverse. Gender dynamics vary widely based on geography, ethnic and religious backgrounds, and socioeconomic status. For these reasons, it is critical to gather demand-side data on financial inclusion barriers and opportunities directly from the target audience through baseline data collection, financial services surveys, and/or focus group discussions during project start-up.

### Defining MSMEs in Lebanon

**Micro Enterprise:** Less than LBP 500 million AND less than 10 employees

**Small Enterprise:** Less than LBP 5 billion AND less than 50 employees

**Medium Enterprise:** Less than LBP 25 billion AND less than 100 employees

*(Lebanon Ministry of Economy and Trade 2014)*

Exhibit 2: Demand-side constraints and opportunities

DEMAND	CONSTRAINTS	OPPORTUNITIES
LEGAL AND REGULATORY	<ul style="list-style-type: none"> <li>• Women and poor men are unable to meet collateral requirements</li> <li>• Banks require male signatories</li> </ul>	<ul style="list-style-type: none"> <li>• Raise business owners' awareness of legal requirements to access credit</li> </ul>
CULTURAL	<ul style="list-style-type: none"> <li>• Family care responsibilities make it difficult to access financial institutions during banking hours</li> <li>• There is a lack of male family members' support for women's engagement in business</li> <li>• Women are encouraged to stay within traditional enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Target women close to their homes</li> <li>• Provide fintech products</li> <li>• Engage male family and community members in awareness-raising campaigns</li> <li>• Invest in business counseling for women entrepreneurs</li> </ul>
INDIVIDUAL	<ul style="list-style-type: none"> <li>• Confidence in accessing credit is low</li> <li>• Financial education and awareness are low</li> </ul>	<ul style="list-style-type: none"> <li>• Offer business coaching and mentoring services</li> <li>• Invest in financial literacy and management training</li> </ul>

## DEMAND CONSTRAINTS

### LEGAL AND REGULATORY CONSTRAINTS

- **Women's and poor men's inability to meet collateral requirements.** Inheritance laws in Lebanon, customary practices, and sectarian personal status laws result in inequitable distribution of household assets and resources to women. This leaves women with less access to property collateral, which is the most commonly used for loans. It is also a constraint for poor men who do not have access to property collateral. Without the collateral, these groups are unable to access financial products and services needed to start or expand businesses.
- **Banks' request for male signatories.** Many financial institutions require that a male family member (most commonly father, husband, or brother) co-sign bank account or loan documents. In addition to infringing on women's independence, this practice creates a barrier for women who do not have, or do not want, close male family members to co-sign. This can create potentially exploitative situations where women have to ask for favors from family members to secure financial services and products. Requiring male signatories can also create situations where women are responsible for the loans, but not fully in control of the resources.

### CULTURAL CONSTRAINTS

- **Family care responsibilities decrease access.** In Lebanon, women are often primarily responsible for family care, including children, elderly family members, and persons with disabilities. These responsibilities, frequently on top of household chores and income-earning labor, can make it challenging for women to access financial services during business hours. This situation is exacerbated in rural areas where financial institutions are harder to reach.
- **Lack of male family members' support for women's engagement in business.** In addition to the common need to secure male signatories for loans, women business owners may also lack various forms of intangible support from male family members for their business activities. Gaining this support requires overcoming stereotypes about women's business skills, as well as (re)negotiating family roles and responsibilities. One financial supplier noted, "[It's

*Since women lack collateral because of inheritance laws... women in general are still at a very big disadvantage in owning non-moveable assets like land, buildings and things you could use for a loan as collateral. Because women lack access to these types of assets, they are less likely to have access to loans.*

(Donor Respondent, Female, PMSPL II  
Gender Analysis Report)

### GBV and Male Engagement in Access to Finance Programming

*The United States Strategy to Prevent and Respond to Gender-Based Violence Globally* (updated in 2016) contains economic violence in its definition of GBV, and calls for consideration of GBV risks and mitigation opportunities across sectors, including in economic growth and women's economic empowerment.

*Enabling opportunities:* Increasing women's access to finance contributes to improved economic independence and bargaining power within the household, potentially providing a stronger safety net against economic abuse or an exit strategy from an abusive relationship.

*Understanding risks:* As women gain access to finance, power dynamics in the household might shift, and in some instances, increase the risk of intimate partner violence. Implementing mechanisms should consider strategies to engage male partners and family members to address potential challenges in household communication and control over resources, and mitigate against harmful, unintended consequences of programming.

(USAID 2014)



important to] address some men's fears that the program has some hidden feminist or revolutionary agenda. Without this support from male family members, a woman won't consistently attend meetings."

- **Pressure on women to stay within traditional enterprises.** When women are stimulated to engage in business activities, it is often within a narrow scope of enterprises that are viewed as culturally appropriate for women. These can include conventional, home-based enterprises and services focused on handicrafts, food, and aesthetics.

## INDIVIDUAL CONSTRAINTS

- **Low confidence in accessing credit.** There is a higher probability for women borrowers to be risk-averse to securing loans. When they do borrow, they are more likely than men to borrow less money than they need because of low confidence in their ability to pay back larger loans.
- **Low financial literacy.** Many women and men interested in accessing finance lack the financial literacy skills needed to successfully manage loans.

## DEMAND OPPORTUNITIES

### LEGAL/REGULATORY OPPORTUNITIES

- **Raise awareness on legal requirements.** Implementing mechanisms can engage in awareness-raising interventions, either directly or with local civil society organizations, to educate loan applicants about legal requirements versus institutional policies. This can help loan seekers advocate for reduced or alternate collateral options.

Self-employed women face gender-based barriers to starting and expanding their businesses, due to limited access to finance and the concentration of their businesses in low-productivity activities.

(Elzir Assy and Sayed 2018)

### CULTURAL OPPORTUNITIES

- **Target women close to home.** Lebanese women are currently underbanked and underrepresented as borrowers. Using targeted outreach approaches, implementing mechanisms should strive to engage women close to home. Social development centers and local associates can help extend awareness-raising activities to hard-to-reach groups.
- **Provide fintech products.** The USAID/Lebanon *Economic Growth Assessment* identifies fintech as a tool that can increase financial inclusion by improving access for groups with limited mobility or busy schedules (PMSPL II 2019). To be successful, it is important to ascertain the target audience's skills and needs to confirm their interest in using fintech products. It is also important to develop training and support to accompany the rollout of fintech products. This USAID [guide](#) can help implementing mechanisms assess potential fintech partners.
- **Engage male family and community members in awareness-raising campaigns.** Male family members can be powerful advocates for women entrepreneurs. Intentionally engaging male family members in project activities, with female beneficiaries' agreement, can help ensure women have the support they need to be successful.

- **Invest in business counseling for women entrepreneurs.** This can help them identify “non-traditional” enterprises that will work for their interests and lifestyles. For example, one supply side key informant noted that women often have similar business ideas, “They always want to do handicrafts, food, and aesthetics. When this happens, we tell them to go home and count what’s already there. If there are already a lot of the same businesses, then they talk about alternative business options. Women do come up with ideas, but also need [prompting] to be market centric.”

## INDIVIDUAL CAPACITIES AND RESILIENCE

- **Offer business coaching and mentoring services.** One key informant mentioned that the non-financial services are as important as the funds they supply. Beyond financial support, women entrepreneurs need business tips, coaching, and moral support.
- **Invest in financial literacy and business management training.** This can increase the confidence of women entrepreneurs and the profitability of businesses. Many male and female business owners can benefit from financial literacy and management training. However, because women face additional legal and cultural barriers in accessing financial resources in Lebanon, it is especially important they understand the law and their rights. This will help protect them and their assets while they grow their enterprises.

### Successful Bekaa Landscape Designer, Abir (Al Majmoua)

Abir had only finished 3 years of university when she convinced her father to open a plant nursery with her. With support from Al Majmoua, Abir has borrowed \$34,500 since 2010. With these funds, she has grown her business from a small plant nursery to a thriving landscape design business. Today, Abir designs city entrances and main roads for municipalities and private gardens.

Abir says her success is not only due to the access to credit Al Majmoua provided, but also the additional services, including business management, bookkeeping, and public speaking training.

*I began bookkeeping, and this has helped me better estimate my profits, as well as the amount of money I could save. The public speaking session was also very beneficial, and I’ve noticed that I have become more confident when talking about my business to others.*



## USAID LEBANON INVESTMENT IN MICROFINANCE PROGRAM

From 2009 to 2015, the USAID-funded Lebanon Investment in Microfinance (LIM) program worked directly with nine MFIs in Lebanon to improve women's access to finance. LIM selected MFI partners based on criteria such as commitment to financial sustainability and ability to lend to multiple regions, sectors, and demographic profiles. Selected MFIs were provided grant funds to use as loans targeting specific borrower groups, particularly women and youth. MFI partners were required to use LIM funds in rural areas outside Beirut and had to meet targets for women borrowers. Grant provision helped the LIM partners move outside their comfort zones and market loans to women.

In addition to grant funding, LIM MFI participants accessed targeted technical assistance to promote microfinance best practices, industry cohesion and networking, and new product development. LIM trained MFIs and their loan officers on best ways to reach and serve women, and encouraged them to hire more women, including loan officers, who can make potential women borrowers more comfortable in discussing their financial and business needs. LIM conducted training courses on developing loan products for women's groups, and on women's empowerment and confidence building. LIM also sponsored MFI management attendance at global learning events, such as the Women's World Banking Conference.

Over the 6 years of the LIM program, 14,000 loans were awarded with a total value of \$32.5 million. These loans helped create 3,000 new jobs and sustained 20,000 more. Among them, 6,000 loans (42.9 percent) went to women-owned businesses. The loans to women totaled \$11 million (33.8 percent). Women assumed 1,900 (63.3 percent) of the new jobs and held 9,000 (45 percent) of the sustained jobs. In 2015, the LIM program's MFI partners united under the Lebanese Microfinance Association: <https://lmfalebanon.org/ar/>.

### Key LIM Lessons Learned:

- Risk capital allows MFIs to take more of a risk on women and expand their portfolios, particularly to rural women.
- Staff training on ways to market and listen to the needs of women borrowers is key.
- MFI staff must understand women's roles in the household and business, and design products around those needs (e.g., education loans or emergency loans).
- MFIs should create policies and operational models that fit the situation of women (e.g., lack of collateral).
- MFIs should hire, nurture, and promote more women staff, particularly loan officers.
- From a strategic perspective, MFIs should see women as a true business opportunity—good for growth and the portfolio quality.
- MFIs should increase accessibility to start-up loans, which often go to youth entrepreneurs.
- MFIs should set targets for women borrowers, communicate those targets, measure them, report on them, and reward for meeting the targets.

Information adapted from James Dailey's *Strengthening Lebanon's Economy by Supporting Women Entrepreneurs* case study.

### Lebanese Microfinance Association Members

Vitas: <http://www.vitaslebanon.com/>

Makhzoumi Foundation: <https://makhzoumi-foundation.org/>

Lebanese Development Cooperative: <http://coopcld.org/>

Ibdaa: <http://www.ibdaalebanon.com/home/en>

Entrepreneurial Development Foundation: <http://edf-lebanon.org/>

Association for the Development of Rural Capacities: <http://www.adr.org.lb/>

Association D' Entraide Professionnelle: <http://www.aep.org.lb/>

Al Majmoua: <https://www.almajmoua.org/>

Emkan: <http://www.emkanfinance.com/>

# INTEGRATING GENDER IN ACCESS TO FINANCE ACTIVITIES: PRACTICAL STEPS ACROSS THE PROJECT CYCLE

Gender integration is not a standalone or one-time activity; it is an ongoing process throughout the project life cycle. In alignment with USAID's commitment to the collaborating, learning, and adapting (CLA) approach, when done effectively, this process actively engages the entire project team and stakeholders in planning and assessment, and invites opportunities for learning as well as, when necessary, course correction.

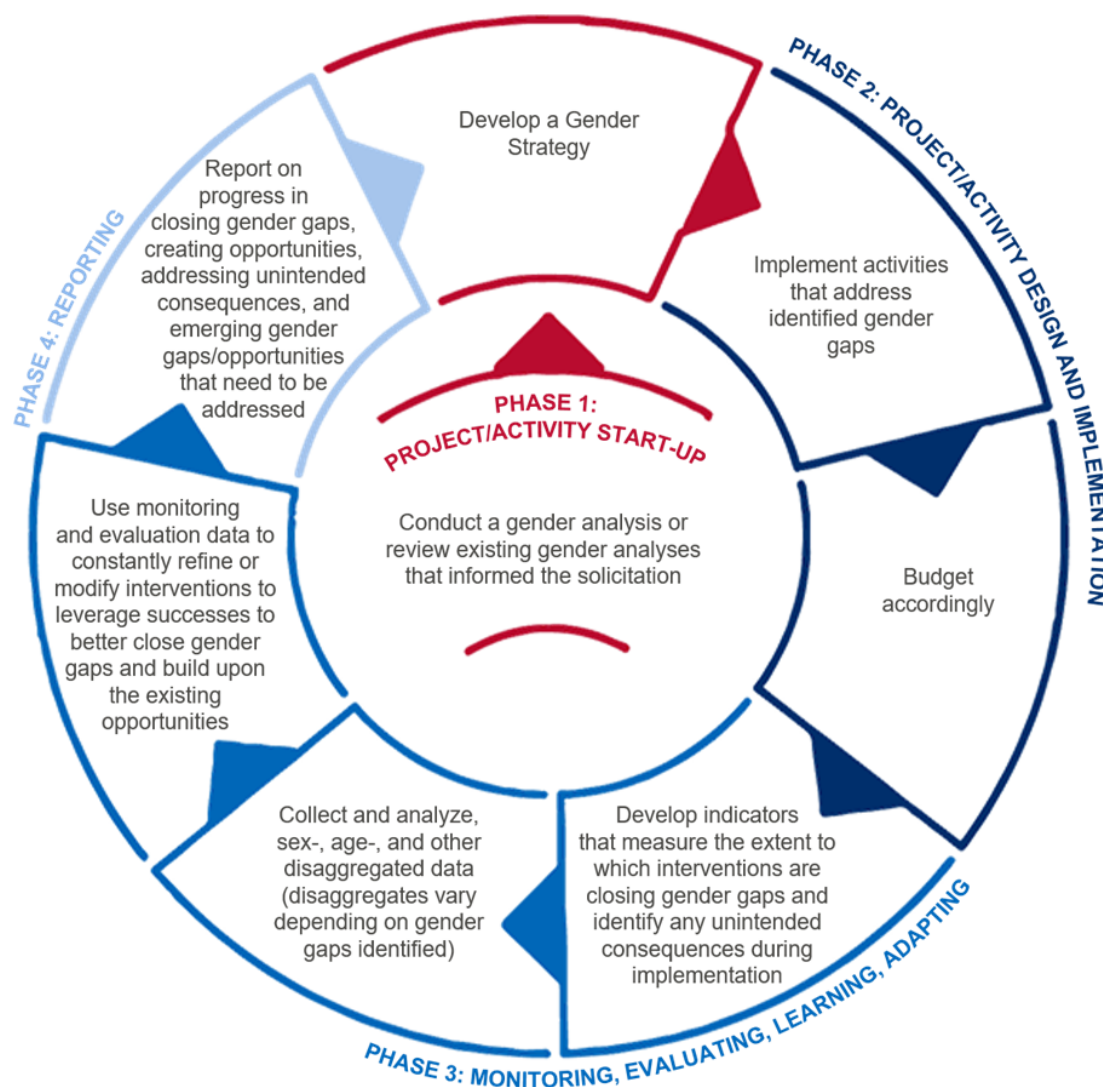
This section provides an overview of suggested steps to ensure effective gender integration at each stage of the project cycle. These foundational considerations help ensure adequate planning, budgeting, and monitoring for gender integration in every phase of an access to finance project.

## Responding to Solicitations

Prior to project award and start-up, implementing mechanisms must incorporate gender integration in response to all solicitations. Under the *USAID Gender Policy*, Automated Directives System (ADS) 205, and the recently passed *Women's Entrepreneurship and Economic Empowerment Act of 2018*, USAID is required to conduct gender analyses to inform country-level strategies and all project descriptions. Findings from these analyses (summarized [above](#)) and expectations for gender integration in program design, implementation, and M&E may be reflected in different ways throughout the solicitation, including but not limited to the problem statement, description/statement of work, instructions to offerors, and evaluation criteria. Implementing mechanisms should not only take these information and criteria into account in developing the proposal narrative and description of gender as a cross-cutting issue, but also ensure, at this stage, that the proposed project budget, identification of partners, staffing/management plan, and M&E approach all indicate a meaningful commitment to gender integration and women's economic empowerment throughout the life of the project.

Using the proposal and award process to establish foundational strategies and resources for addressing gender equality and women's economic empowerment across project activities and operations will better position implementing mechanisms to initiate these efforts immediately upon award and project start-up.

Exhibit 3: Integrating gender into the USAID Program Cycle



## ► PHASE I: PROJECT/ACTIVITY START-UP

- During recruitment and sub-contracting:
  - Secure formal commitments to antiharassment and non-discrimination among project partners, including financial supply-side institutions and sub-contractors
  - Establish minimum institutional competencies and baselines for all partners (including MFIs, banks, and other financial suppliers), management, and technical staff to ensure general awareness and commitment to support the project's gender integration strategy and all specific gender equality/women's economic empowerment activities (See *Annex C*)
  - Among project management, technical, and operations staff, identify opportunities to:
    - Promote gender parity in hiring, particularly in key management and technical positions and any positions engaged in outreach to program participants
    - Understand and build on staff's individual awareness and capacity for gender integration in day-to-day project activities

- Establish basic performance metrics, relevant to project roles and responsibilities, regarding support for gender integration and non-discrimination across project activities
- Conduct project-specific gender analysis that:
  - Incorporates desk review that includes current, context-specific gender analyses and research conducted by USAID/Lebanon and other donors, nongovernmental organizations (NGOs), and implementing mechanisms
  - Examines specific cultural, policy, economic, and other enabling factors and barriers relevant to the project’s financial inclusion objectives, geographic scope, and target populations
  - Establishes both supply- and demand-side gender-related barriers and enabling factors that could influence project implementation and ability to meet targets
  - Identifies and consults with target populations and direct stakeholders/partners by gender, age, geography (urban vs. rural), and current family income/status
- In consultation with project staff and stakeholders, use gender analysis findings to develop a project gender strategy that (1) aligns clearly with overall project objectives and design; (2) establishes specific timelines, responsibilities, and targets for implementation; and (3) includes not only programmatic interventions, but also objectives for improving staff’s capacity, thought leadership, and learning around gender integration and women’s economic empowerment.<sup>4</sup>

See *Annex D* and *Annex E* for additional guidance on gender analysis domains, illustrative questions, and application of analysis findings to activity planning.

## ► PHASE 2: DESIGN AND IMPLEMENTATION

- Review and ensure budget allocations for gender analysis, strategy implementation, technical oversight, staff/partner capacity strengthening, gender- and women’s economic empowerment-focused activities and technical assistance, and M&E
- Provide regular, project-specific training and technical updates to project staff and partners on how to plan for, promote, and measure gender sensitivity and women’s economic empowerment in project activities
- Determine capacity baselines and targets for gender integration and women’s economic empowerment programming for all project grantees (e.g., NGOs, MFIs, or other organizations supported on the supply side)
- Implement activities that address identified gender gaps (such as mentoring activities for new female entrepreneurs), and consider which non-financial services could be developed to support your intervention (mentoring, coaching, financial literacy, business management, family engagement, etc.)

## ► PHASE 3: MONITORING, EVALUATION, LEARNING, AND ADAPTING

- Disaggregate all project M&E people-level data by sex, age, geography, and other relevant factors
- Gather data from female and male program participants (training participants, loan recipients, etc.) on a routine basis through surveys, focus group discussions, and/or key informant interviews to understand their needs and priorities

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<sup>4</sup> Depending on project scope, budget, and timeline, completion of project gender analysis and strategy may be included as first year work plan deliverables.

- Set specific targets for female participation and gender equality outcomes
- For projects supporting business loans, specify targets by both number of loans and amount of funds loaned to women in a given period
- For project activities that include gender sensitivity training for financial providers or financial literacy training for women, budget and plan for post-training follow-up evaluations to assess longer term financial impact and behavior change
- Conduct at least one mid-project assessment of performance against gender strategy targets and objectives to understand increases or decreases in gender gaps within project interventions; adjust planning to mitigate against unintended consequences; and identify opportunities to adapt, replicate, or scale up promising interventions
- Identify opportunities to include questions on gender equality and women's empowerment as part of the project's research and learning agenda

#### ► **PHASE 4: REPORTING**

- Report on progress in closing gender gaps, creating opportunities, and addressing unintended consequences and emerging gender gaps/opportunities
- Ensure that routine project reports not only include stand-alone sections on gender as a cross-cutting issue, but also reflect gender integration interventions and performance on activities that may not focus specifically on gender equality and women's economic empowerment
- Share best practices, case studies, success stories, and lessons learned with other USAID implementing mechanisms

Exhibit 4: Practical steps for integrating gender into any access to finance activity

PROJECT/ACTIVITY START-UP	DESIGN AND IMPLEMENTATION	MONITORING, EVALUATION, LEARNING, AND ADAPTING	REPORTING
<p><b>Recruitment and sub-contracting:</b></p> <ul style="list-style-type: none"> <li>Secure formal commitments to antiharassment and non-discrimination among project partners and sub-contractors</li> <li>Establish minimum gender equality institutional competencies and baselines for all partners, management, and technical staff</li> <li>Identify opportunities to promote gender parity in hiring, particularly in key management and technical positions</li> <li>Understand and build on staff's individual awareness and capacity for gender integration in day-to-day project activities</li> <li>Establish basic gender integration and non-discrimination performance metrics for staff</li> </ul> <p><b>Conduct project-specific gender analysis that:</b></p> <ul style="list-style-type: none"> <li>Incorporates a review of current, context-specific gender analyses and research USAID/Lebanon and other actors conducted</li> <li>Examines specific factors and barriers relevant to the project's economic growth objectives, geographic scope, and target populations</li> <li>Determines gender-related barriers and enabling factors that affect both supply and demand sides</li> <li>Identifies and consults with target populations and direct stakeholders/partners by gender, age, geography (urban vs. rural), and socioeconomic status</li> </ul> <p>In consultation with project staff and stakeholders, use gender analysis findings to <b>develop a project gender strategy</b> that (1) aligns clearly with overall project objectives and design; (2) establishes specific timelines, responsibilities, and targets for implementation; and (3) includes not only programmatic interventions, but also objectives for improving staff's capacity, thought leadership, and learning.</p>	<p><b>Review and ensure budget allocations</b> for gender analysis, strategy implementation, technical oversight, staff/partner capacity strengthening, gender- and women's empowerment-focused activities and technical assistance, and M&amp;E.</p> <p><b>Provide regular, project-specific training and technical updates to project staff and partners</b> on how to plan for, promote, and measure gender sensitivity and women's empowerment in project activities.</p> <p><b>Determine capacity baselines and targets</b> for gender integration and women's empowerment programming for all project grantees.</p> <p>Implement <b>activities that address identified gender gaps</b> (such as mentoring activities for new female entrepreneurs) and consider which non-financial services could be developed to support your intervention (mentoring, coaching, financial literacy, business management, family engagement, etc.).</p>	<p><b>Disaggregate all project M&amp;E data</b> by sex, age, and geography where sources allow.</p> <p><b>Gather data from female and male program participants</b> (training participants, loan recipients, etc.) on a routine basis through surveys, focus group discussions, and/or key informant interviews to understand their needs and priorities.</p> <p>Set <b>specific targets</b> for female participation and gender equality outcomes.</p> <p>Conduct at least one <b>mid-project assessment of performance</b> against gender strategy targets and objectives to understand progress; mitigate against unintended consequences; and identify opportunities to adapt, replicate, or scale up promising interventions.</p> <p>Identify opportunities to include questions on gender equality and women's empowerment as part of the project's <b>research and learning agenda</b>.</p>	<p><b>Report on progress</b> in closing gender gaps, creating opportunities, and addressing unintended consequences and emerging gender gaps/opportunities.</p> <p>Ensure that routine project reports not only include stand-alone sections on gender as a cross-cutting issue, but also <b>reflect gender integration interventions</b> and performance on activities that may not focus specifically on gender equality and women's empowerment.</p> <p><b>Share best practices</b>, case studies, success stories, and lessons learned with other USAID implementing mechanisms.</p>

# MEASUREMENT GUIDANCE AND SAMPLE INDICATORS

Monitoring, evaluation, and learning (MEL) play a critical, ongoing role throughout the life of the project to assess progress against overall targets and objectives. They are also important tools to identify promising practices or opportunities to improve activity implementation in support of the project's specific gender equality and women's empowerment objectives, as well as to assess and strengthen gender integration and women's economic empowerment across all access to finance activities.

## USAID REQUIREMENTS

USAID requires that projects disaggregate all people-level data by sex and other relevant factors (e.g., age, rural/urban residence, literacy level, disability status, nationality, refugee status). USAID/Lebanon is also required to report on standard foreign assistance indicators (or F-indicators) implementing mechanisms should be prepared to contribute to. In addition to disaggregating data under relevant economic growth F-indicators, there are eight cross-cutting gender indicators, several of which implementing mechanisms should consider when developing MEL plans for access to finance projects:

- GNDR-2: Percentage of female participants in U.S. Government-assisted programs designed to increase access to productive economic resources (assets, credit, income, or employment)
- GNDR-4: Percentage of participants reporting increased agreement with the concept that males and females should have equal access to social, economic, and political resources and opportunities
- GNDR-8: Number of persons trained with U.S. Government's assistance to advance outcomes consistent with gender equality or female empowerment through their roles in public or private-sector institutions or organizations

More information, including a full list of F-indicators and indicator reference sheets, is available at: <https://www.state.gov/foreign-assistance-resource-library/#managing>. Additional measurement requirements under the W-GDP and U.S. Women's Entrepreneurship and Economic Empowerment Act of 2018 are anticipated.

## DEVELOPING PROJECT-SPECIFIC INDICATORS

In addition to disaggregating all relevant project data by sex, access to finance projects should develop **gender-sensitive indicators** to measure the extent to which a project is closing the gender gaps identified and prioritized in the project gender analysis and strategy.

Ideally, the project's MEL plan will include both *quantitative* and *qualitative* indicators to measure not only progress in the way the project is reaching both males and females in activity implementation, but also change in economic participation, access and, when possible, transformation of the social/cultural attitudes and norms that serve as underlying drivers for unequal access to finance.

**Quantitative data** focus on issues that can be counted, and may include both output and outcome indicators to show changes in economic opportunity and participation over time.

**Qualitative data** capture people's experiences, opinions, attitudes, and feelings.



Measurement may require additional financial resources to, for example, survey participants, their families, or communities during implementation, and to understand all longer term change in skills, behavior, or opportunities following completion of project activities.

One useful way to think about measurement comes from the Alliance for Financial Inclusion. They propose a three-part approach to measurement: (1) access to formal financial services, (2) the quality of those services,<sup>5</sup> and (3) the actual use of services.<sup>6</sup> In addition to meeting minimum requirements for disaggregating data by sex, project-specific indicators could measure changes in gender norms and access in the three areas, such as change in financial capacity among female participants, change in awareness or attitudes regarding gender-related barriers to access among loan officers or other key stakeholders, or increase in women's sense of agency over financial decisions at home or in their business as a result of programming. The following illustrative indicators provide examples across these areas. Specific indicator language and approach to measurement will need to be adapted to project activities, targets (which may be set by numbers or percentages), and identified data sources as a part of the project MEL plan.

- Number of women (or proportion of female participants) who secure a business loan under project activities
- Average loan amount participants received (disaggregated by sex) under project activities
- Number (or proportion) of women who graduate business loan status under project activities
- Percentage increase in number of female loan officers and managers hired by MFI partners/sub-grantees supported by project activities
- Number (or proportion) of female participants in leadership/management training
- Number of bank/MFI branch manager participants (disaggregated by sex, age, and geography) completing project-supported gender sensitivity training sessions
- Number of project partners/sub-grantees who have improved upon baseline capacity measures for gender equality and integration<sup>7</sup>
- Number (or proportion) of female program participants/loan recipients reporting applying lessons learned to their business 6 months after completion of program
- Percentage of participant family members (disaggregated by sex) supportive of women accessing financial services

### Measuring Change among Supply- and Demand-Side Training Participants

For projects that include a training component, whether gender sensitivity training for financial service suppliers or partners, financial literacy, management, or other leadership training for female clients and beneficiaries, access to finance projects have an important opportunity to effect and measure not only any change in knowledge, skills, and attitudes immediately after a training, but also longer term outcomes. With appropriate MEL budget and planning, projects can systematically follow up with training participants and other stakeholders after some time has passed to assess behavior change—the degree to which participants have applied what they learned after the training is complete. For access to finance programming, post-training follow-up evaluation surveys and interviews can be leveraged to examine, for example, the extent and means by which female or male financial literacy training participants have applied lessons learned to open a bank account, secure a new business loan, or invest in needed capital.

<sup>5</sup> More information available at: <https://www.afi-global.org/publications/2351/Guideline-Note-22-Indicators-of-the-Quality-Dimension-of-Financial-Inclusion>

<sup>6</sup> More information available at: <https://www.afi-global.org/publications/1024/Guideline-Note-4-Core-Set-of-Financial-Inclusion-Indicators>

<sup>7</sup> See *Annex C: Partnering for Success*, for sample partner diagnostics.



# ANNEXES

Annex A: Documents Reviewed

Annex B: Additional References

Annex C: Partnering for Success

Annex D: Conducting an Access to Finance Project Gender Analysis

Annex E: Moving from Gender Analysis to Gender Strategy

Annex F: Glossary

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## ANNEX C: PARTNERING FOR SUCCESS

Implementing mechanisms will almost always work with banks, MFIs, and/or sub-contractors in financial inclusion interventions. Selecting inclusive partners, or helping partners become more inclusive, is an important part of a prime agency's role. Below, you will find a list of suggested documents to review and discussion questions to help implementing mechanisms understand potential partners' gender sensitivity. Based on the information gathered, implementing mechanisms can develop plans to build partners' gender capacity as a part of their gender strategies and workplans.

### STEP 1: PREPARATION

Before meeting with the partner, request the documents listed in the box. These documents will provide a good introduction to an institution's intended gender approach and some insight into current clients. This information provides a good foundation for a production discussion, while creating an opportunity for the partner to reflect on their policies and clients.

### STEP 2: DISCUSSION

After reviewing the partners policies and information, engage in a conversation with them about areas of strength and potential improvement. Use some of the data points provided throughout this resource guide as reference for the need for improved access to finance, particularly for women, across Lebanon.

#### Contextual Awareness

The first step in overcoming gender barriers is to understand the situation. An inclusive partner should be able to articulate some of the inequality in access to finance in Lebanon.

**Question: Do you think there are gender inequalities in access to finance opportunities in Lebanon? What are they?**

*Discussion Points: If the partner says no, share some of the data provided in the resource guide about the existing supply and demand constraints.*

#### Policies and Procedures

Organizational investment in gender-sensitive policies and procedures is a sign of commitment to inclusion. The existence of policies does not guarantee implementation, but it is a foundational step in promoting gender equality.

**Question:** [Note: You will have already reviewed the partner's documentation of policies and procedures]. **Do you think your organization's policies and procedures are adequate to address gender equality and women's empowerment? If not, what would you like to improve?**

#### Document Review

Before meeting with the partner for a discussion about gender equality, request the following documentation and information:

- Gender equality policy
- Antiharassment and non-discrimination policy
- Protection from sexual exploitation and abuse policy
- Ratio of male to female staff breakdown overall
- All existing quotas or targets for male and female clients
- Ratio of male to female staff breakdown for client-facing positions
- Ratio of male to female clients for loan and saving products
- Average size of loans to male and female SME clients
- Total amount of funds loaned to male and female SME clients

*Discussion Points: Reference USAID's requirements for gender equality policies from partners during this discussion.*

### **Human Resources**

Diverse teams send messages to clients that everyone can access services and products.

**Question: What is your male-to-female staff breakdown overall? What is your male-to-female staff breakdown for roles interacting directly with clients? For supervisory roles?**

*Discussion Points: If the partner is unable to provide this information, discuss the importance of collecting sex-disaggregated data both internally and with clients to be able to measure progress and equality.*

**Question: Does your team receive gender training? If yes, when was the last time? What topics did it cover?**

*Discussion Points: This is an opportunity to discuss training needs and priorities with the institution.*

### **Approaches, Products, and Services**

In an unequal context, partners need disaggregated information about their potential clients and targeted approaches, products, and services to overcome gender barriers. Without these evidence-based products and services, delivery will likely exclude underprivileged groups.

**Question: What is the breakdown of your male-to-female clients who access saving and credit products and services?**

*Discussion Points: This information will show whether there is inequality in clients who access services. At this point, the conversation is usually around the institution's interest in decreasing the gap between male and female clients.*

**Question: What is the average value of loans distributed to male and female SMEs?**

*Discussion Points: Women entrepreneurs often receive smaller loans—either because they request smaller amounts or lack collateral or the institution does not approve their requests. It is important to discuss the size of loans, as well as the number of female clients.*

**Question: Does your organization have male/female targets and/or quotas? If yes, what are they and how were they set?**

*Discussion Points: Targets and quotas based on market data are more effective than arbitrary percentages.*

**Does your organization have gender-specific products or tools? If yes, what are they and what makes them gender-specific?**

*Discussion Points: This will help you understand how the institution targets female clients.*

**Question: How does your organization conduct outreach to women? To men? In rural areas? What has been the most successful?**

*Discussion Points: This response will help you understand how the institution reaches female clients.*

### **STEP 3: ANALYSIS**

Based on the conversation with the institution, you will be able to decide whether a productive partnership is possible. The level of capacity building you will be able to provide to the institution will depend on the activity design and budget available. A red flag would be if the institution does not have and is not willing to develop basic gender equality policies. Working with local institutions to improve access to financial services for female entrepreneurs is both a priority for USAID/Lebanon and a sustainable intervention.

## ANNEX D: CONDUCTING AN ACCESS TO FINANCE PROJECT GENDER ANALYSIS

The project-level gender analysis can be used to both validate and build on relevant data and findings from previous analyses and studies (including USAID/Lebanon country-level gender assessments and, if available, Project Appraisal Document-level gender analysis USAID conducted to inform its activity design and solicitation).

Importantly, you should design the project gender analysis to understand the specific context, communities, partners, suppliers, and potential clients/beneficiaries the project scope and design indicate.

### PLANNING CONSIDERATIONS

Commitment to and budget for a project gender analysis should ideally be included as a part of the initial project proposal. During project start-up and work plan development, be sure to review the following needs when developing a scope of work for your project's gender analysis. Allow adequate time and budget, and consider including a formal gender analysis report among Year 1 project deliverables.

- Identify a gender analysis team, with clear roles and responsibilities for meeting various milestones and deliverables. Even a simple gender analysis should engage various project team members (including but not only during key stages). Develop a scope of work for all external consultant(s) or data collection firm(s) that could be required to support the process.
- Conduct a desk review. Remember that the gender analysis team will probably come across more documents as they interview people. Reading these documents to pull out the relevant information will add to the level of effort.
- Based on the desk review and overall project scope, develop research tools and identify sample for primary data collection. The sample may include loan officers or other representatives of relevant financial institutions and project partners (see *Annex C*), current and prospective loan recipients or target beneficiaries within the project's geographic scope, and NGOs, government stakeholders, or other implementing mechanisms working in the sector. Methods may include, for example, key informant interviews, focus group discussions, or surveys.
- Analyze information gathered to identify any trends, opportunities, or barriers to effective implementation of the project and meeting of project objectives—not only with regard to women's economic participation and access, but also overall project outcomes.
- Consult with the project team and, where appropriate, select stakeholders to present and validate data and findings. This step is an important opportunity to enhance awareness and buy-in within the project regarding gender-related barriers and opportunities in project design and implementation. (See *Annex E* for a gender analysis matrix the team can use to identify priority gaps, interventions, and indicators to inform the project gender strategy.)
- If your project gender analysis report is a formal project deliverable, allow adequate time for report writing, and both internal (project management) and external (USAID) review and feedback on the final report.



## GENDER ANALYSIS DOMAINS

The following gender analysis domains are recommended under ADS 205. In many cases, you might find that underlying institutional, social, and economic factors that affect women's and men's ability to access finance equally may be relevant to more than one of these domains. You should treat them as guidance to ensure your data collection addresses an adequate range of research questions and understanding of various policy, institutional, and cultural issues that might affect project implementation or outcomes.



### **LAWS, POLICIES, REGULATIONS, AND INSTITUTIONAL PRACTICES**

Practices that influence the context in which men and women act and make decisions. Laws include formal statutory laws, and informal and customary legal systems. Policies and regulations include formal and informal rules and procedures public institutions adopted for making decisions and taking public action. Institutional practices can be formal or informal and include behaviors or norms related to human resources (hiring and firing), professional conduct (workplace harassment), and the like. Gender analysis should identify the extent to which laws, policies, regulations, and institutional practices contain explicit gender biases (e.g., explicit provisions that treat males and females differently; laws and regulations that criminalize and/or restrict individuals on the basis of their gender identity or expression) or implicit gender biases (e.g., the different impacts of laws, policies, regulations, and practices on men and women because of different social arrangements and economic behavior). The analysis should also identify when key gender-related legislation (e.g., laws on nondiscrimination, gender equality, GBV, sexual harassment) is absent.



### **ACCESS TO AND CONTROL OVER ASSETS AND RESOURCES**

A key component of gender analysis is an examination of whether females and males own and/or have access to and the capacity to use productive resources—assets (land, housing), income, social benefits (social insurance, pensions), public services (health, water), technology, and information necessary to be a fully active and productive participant in society. Analysis of this domain might also include examining how a society's acceptance (or lack thereof) of individuals' gender identity and/or expression could influence their ability to access and control resources. While gender gaps in access to resources can be identified at the country level, they are especially important at the project and activity levels.



### **GENDER ROLES, RESPONSIBILITIES, AND TIME USE**

The most fundamental division of labor within all societies is between productive (market) economic activity and reproductive (non-market) activity. This is the central social structure that characterizes male and female activity. Gender analysis should examine what males and females do in these spheres, including roles, responsibilities, and time use during paid work, unpaid work (including care and other work in the home), and community service to get an accurate portrait of how people lead their lives and anticipate potential constraints to participation in development projects.



## CULTURAL NORMS AND BELIEFS

Every society has cultural norms and beliefs (often expressed as gender stereotypes) about what are appropriate qualities, life goals, and aspirations for males and females. Gender norms and beliefs are influenced by perceptions of gender identity and expression, and often supported by and embedded in laws, policies, and institutional practices. They influence how females and males behave in different domains, and should be explicitly identified in the analysis at the country level—especially in project design—because they affect potential participation of males and females in project activities.



## PATTERNS OF POWER AND DECISION MAKING

This domain of gender analysis examines the ability of women and men to decide, influence, and exercise control over material, human, intellectual, and financial resources in the family, community, and country. It also includes the capacity to vote and run for office at all levels of government. The analysis should examine to what extent males and females are represented in senior-level decision-making positions, and exercise voice in decisions made by public, private, and civil society organizations. Issues of power often cross-cut the other domains of gender analysis.

## ILLUSTRATIVE GENDER ANALYSIS QUESTIONS FOR ACCESS TO FINANCE PROJECTS

The following, illustrative questions could address one or more of the gender analysis domains described above; the icon indicates each dominant domain. Some are generally relevant to the broader Lebanese context, and may be answered largely through review of existing literature and data. Others might need to be selected, adapted, or amended for interviews, focus group discussions, or surveys as a part of primary data collection more specific to the project's scope or geographic focus.



- What national or sectarian laws or policies exist that support gender equality and women's economic empowerment?
- Do financial suppliers the project will work with effectively understand and/or implement these laws or policies?
- Are potential beneficiaries/clients aware of those policies? Are they aware of or able to access mechanisms for judicial or other recourse?
- What national or sectarian laws or policies either explicitly or implicitly inhibit gender equality in access to finance?
- Do financial suppliers have institutional (internal) policies, practices, or regulations that promote equal access to finance?
- Do financial suppliers have institutional (internal) policies, practices, or regulations that directly or indirectly inhibit equal access to finance (such as requirements for male signatories for loans)?
- What forms of income or collateral do project-supported financial suppliers require?
- What institutional policies or practices are needed to improve equal access to finance?



- What factors enable or inhibit both males' and females' access to income, property ownership, and other immovable and movable assets?
- What factors enable or inhibit access to collateral for both male and female clients?
- Where are financial institutions/suppliers located relative to the project's target population(s)? Are they physically accessible to both male and female clients? To persons with disabilities?
- Are there any specific financial products or services that increase opportunities for women to secure loans? To engage in enterprise development? Why? What additional products or services are needed?
- What formal and informal education and skills-building opportunities (including financial literacy, leadership, and business development) both female and male clients need to improve access to finance and ability to secure loans?
- What formal and informal education and skills-building opportunities (including financial literacy, leadership, and business development) both female and male clients need to improve ability to use business loans effectively/succeed in enterprise development?
- What types of formal or informal networks do male and female clients/beneficiaries engage with? How do or might these networks support access to finance, leadership, or business development opportunities?
- How do males and females in the project's target communities access the Internet, mobile, and other communication technologies? What types of these technologies do individuals use and how frequently?



- What percentage of staff of project-supported financial suppliers are women? What percentage of loan officers? Of management?
- What percentage of clients of project-supported financial suppliers are women?
- What types of financial products and services do female clients typically use? What types do male clients typically use? How do they usually use those products or services?
- Are certain types of businesses/enterprises more typically led by women? By men? If yes, what are common examples?
- What types of businesses or services in project-supported communities primarily target female clients or consumers? What types of such businesses or services are needed?
- What percentage of women in the community are working in the informal sector? Of men?
- How does distribution of household responsibilities affect individuals' time and ability to access financial services? To access education and training? To engage in enterprise development or management?





- Are women typically successful in obtaining the financial services they want? Are men? Why or why not?
- What are the attitudes of loan officers in your community toward female loan applicants? Toward male applicants?
- Who are the champions and role models—both male and female—for gender equality and women’s empowerment among the project’s prospective partners and target populations? How do they influence the individuals they interact with?






- At the household level, who makes decisions about how financial resources are spent?
- How do household decision making dynamics/differences affect individuals’ access to savings or financial services? Access to education and training? Ability to engage in enterprise development or management?
- How does the risk of sexual harassment affect opportunities for enterprise development or management?
- How does the risk of other forms of gender-based violence, or violence in general, affect opportunities for enterprise development or management for women and for men?
- How do the project’s potential partners and target populations—both male and female—perceive women in leadership and management roles?

## ANNEX E: MOVING FROM GENDER ANALYSIS TO GENDER STRATEGY

After gender analysis data have been collected and analyzed, the following matrix can be used to help any access to finance project identify specific issues, opportunities, and interventions to address gender barriers and inequalities that might influence project implementation and outcomes. Ideally, project technical and management teams should set aside time during start-up, and as part of routine MEL activities, to work in collaboration with all project gender and M&E specialists to review gender analysis findings and complete this matrix separately for each project objective or result area.

	<b>Based on the project gender analysis findings, what are the key gender issues or inequalities in this domain that could influence the project implementation?</b>	<b>How will this gender issue/inequality affect project implementation or outcomes?</b>	<b>Which specific gender gaps or opportunities can be addressed through the project to improve project results? What types of activities or interventions could be used to address those gaps?</b>	<b>INDICATORS TO TRACK PROGRESS FOR REDUCING GENDER GAPS</b>  Identify relevant indicators to track gender gaps to be reduced.
 <b>Laws, Policies, Regulations, and Institutional Practices</b>				
 <b>Access to and Control over Assets and Resources</b>				

	Based on the project gender analysis findings, what are the key gender issues or inequalities in this domain that could influence the project implementation?	How will this gender issue/inequality affect project implementation or outcomes?	Which specific gender gaps or opportunities can be addressed through the project to improve project results? What types of activities or interventions could be used to address those gaps?	<b>INDICATORS TO TRACK PROGRESS FOR REDUCING GENDER GAPS</b>  Identify relevant indicators to track gender gaps to be reduced.
 <b>Gender Roles, Responsibilities, and Time Use</b>				
 <b>Cultural Norms and Beliefs</b>				
 <b>Patterns of Power and Decision Making</b>				

## ANNEX F: GLOSSARY

**Access:** The availability of financial services. Financial services are accessible if they are physically accessible, affordable, and appropriate to a users' needs. (Napier et al. 2013)

**Collateral:** Property (such as securities) pledged by a borrower to protect the interests of the lender. (Merriam Webster Dictionary 2019)

**Demand side:** Individuals, companies, and other organizations that use financial services. (Napier et al. 2013)

**Female/women's empowerment:** When women and girls have the power to act freely, exercise their rights, and fulfill their potential as full and equal members of society. Although empowerment often comes from within (individuals empowering themselves), cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment. (USAID 2012)

**Financial inclusion:** Access at a reasonable cost for all individuals to the range of financial services they are bankable for, including: savings, credit, leasing and factoring, mortgages, insurance, pensions, payments, and local and international transfers. (Napier et al. 2013)

**Fintech** or financial technology: A business that aims to provide financial services by making use of software and modern technology. (Fintech Weekly 2018)

**Gender:** A social construct that refers to relations between and among the sexes, based on their relative roles. It encompasses the economic, political, and sociocultural attributes, constraints, and opportunities associated with being male or female. As a social construct, gender varies across cultures, and is dynamic and open to change over time. Because of these variations, gender roles should not be assumed, but investigated. *Gender* is not interchangeable with *women* or *sex*. (USAID 2010)

**Gender analysis:** A tool for examining the differences between the roles women and men play in communities and societies; the different levels of power they hold; their differing needs, constraints, and opportunities; and the impact of these differences on their lives. (USAID 2012)

**Gender-based violence** is directed at an individual based on his or her biological sex, gender identity, or perceived adherence to socially defined norms of masculinity and femininity. It includes physical, sexual, and psychological abuse; threats; coercion; arbitrary deprivation of liberty; and economic deprivation, whether occurring in public or private life.

Gender-based violence takes on many forms and can occur throughout the life cycle. Types of gender-based violence can include female infanticide; child sexual abuse; sex trafficking and forced labor; sexual coercion and abuse; neglect; domestic violence; elder abuse; and harmful traditional practices such as early and forced marriage, "honor" killings, and female genital mutilation/cutting.

Women and girls are the most at risk and the most affected by gender-based violence. Consequently, the terms *violence against women* and *gender-based violence* are often used interchangeably. However, boys and men can also experience gender-based violence, as can sexual and gender minorities. Regardless of the target, gender-based violence is rooted in structural inequalities between men and women, and characterized by the use and abuse of physical, emotional, or financial power and control. (USAID 2014)

**Gender equality:** Fundamental social transformation, working with men, boys, women, and girls to bring about changes in attitudes, behaviors, roles, and responsibilities at home, in the workplace, and in the community. Genuine equality means expanding freedoms and improving overall quality of life so that equality is achieved without sacrificing gains for males or females. (USAID 2012)

**Gender integration:** Identifying and addressing gender inequalities during strategy development and project design, implementation, and monitoring and evaluation. Because the roles and power relations between men and women affect how an activity is implemented, it is essential that project managers address these issues on an ongoing basis. (USAID 2012)

**Gender-sensitive indicators:** Point out to what extent and in what ways development programs and projects achieve results related to gender equality, and whether/how reducing gaps between males and females and empowering women lead to better project/development outcomes. (ADS 205, p. 24)

**Microcredit:** Very small loans, typically to people who are excluded from the formal financial system. (Napier et al. 2013)

**Microfinance:** Microfinance includes microcredit, but also all other forms of financial service, including savings, payments (including remittances), and insurance. Microfinance is characterized by very small transaction sizes. (Napier et al. 2013)

**Non-financial services:** Linked services that may be provided alongside financial services. Examples include business training, healthcare, or childcare services. (adapted from Napier et al. 2013)

**Sex:** The classification of a person as male or female. At birth, infants are assigned a sex based on a combination of bodily characteristics, including chromosomes, hormones, internal reproductive organs, and genitalia. USAID policy calls for the collection and analysis of sex-disaggregated data for individual-level indicators and targets. Terms *gender* and *sex* are not synonymous. (USAID 2012)

**Sex-disaggregated data:** Disaggregated data are indicator data broken out by key categories of interest (such as demographic characteristics). Performance indicators must be disaggregated by sex when measuring person-level data. (ADS 201)

**Supply side:** Financial and other institutions that provide financial services. (Napier et al. 2013)



## USEFUL LEBANON RESOURCES AND LINKS

This SME Portal is accessible at: <https://www.economy.gov.lb/en/services/support-to-smes>.

The subsection *What's in Lebanon for SMEs* includes information related to different stakeholders in the sector, and is available at: <https://www.economy.gov.lb/en/services/support-to-smes/whats-in-lebanon-for-smes/business-development-training-and-mentoring-services>

The *Lebanon SME Strategy: A Roadmap to 2020* is also available at: <https://www.economy.gov.lb/media/10312/lebanon-sme-strategy-english-web.pdf> and the report on the progress of the implementation of the Lebanese SME Strategy which is available at: [Progress on the implementation of the SME Strategy](#).

The Lebanese Microfinance Association website, which includes information on the nine microfinance members is available at: <https://lmfalebanon.org/ar/>

United States Agency for International Development  
Beirut, Lebanon