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ACRONYMS USED

ATO	Alternative Trading Organizations
AWSO	Arab Women Speak Out
BAW	Business Appreciation Workshops
B2B	Business to business relations
BID	Business Identification and Development Workshop
CD	Compact Disc
CDC	Community Development Centres
FAQ	Frequently Asked Questions
FES	Friedrich Ebert Stiftung
FPA	Family Planning Association
GAW	Gender Awareness Workshops
GIRAFE	Governance and decision making process, Information and management tools, Risks analysis and internal control, Activities and loan portfolio, Funding: equity and liabilities, and Efficiency and profitability
GoL	Government of Lebanon
GTZ	Deutsche Gesselschafft fuer Technische Zusammenarbeit
IEC	Information Education Communication
ILO	International Labour Organization
MOPH	Ministry of Public Health
MOSA	Ministry of Social Affairs
MOV	Means of Verification
NGO	Non-Governmental Organization
NPC	National Project Coordinator
P2P	Peer to Peer Systems
PC	Project Coordinator
PPER	Project Performance Evaluation Report
PRA	Participatory Rapid Appraisal
PSU	Project Service Unit
RH	Reproductive Health
SLE	Structured Learning Exercises
SME	Small and micro enterprises
SPW	Strategic Planning Workshop
SGYB	Start and Grow Your Own Business
SYB	Start Your Business
TOR	Terms of Reference
TOT	Training of Trainers
UNFPA	United Nations Fund for Population Activities
UNDP	United Nations Development Programme
UNDP-UNIFEM LEB/95/009	Strengthening Institutions for the Development of Women Enterprises
UN-ESCWA	United Nations Economic and Social Commission for West Asia
UNIFEM-EU	United Nations Fund for Women-European Union
UNIFEM-EU LEB/97/WO1 & WO2	Assistance Programme to Women: Economic Empowerment and Reproductive Health
UNOPS	United Nations Office of Project Services
WOMEN	Women-Owned MicroEnterprise Networks

FOREWORD

This report highlights the processes and the results of implementing a consulting mission performed by Eduardo Q. Canela (hereinafter, also called the “Consultant”) in the Ministry of Social Affairs (MOSA) which is the Government of Lebanon’s (GoL) implementation agency for the “Assistance Programme to Women: Economic Empowerment and Reproductive Health” (UNIFEM-EU LEB/97/WO1 & WO2) and “Strengthening Institutions for the Development of Women Enterprises” (UNDP-UNIFEM-AGFUND LEB/95/009) Project (also called the "Project") in Beirut, Lebanon under a short term contract with the United Nations Office of Project Services (UNOPS). The entire mission was conducted from October 19 to November 18, 2000.

Considering the nature and scope of the Project, this one-person mission would not have been completed within the time allocated had it not been for the cooperation, assistance and sense of urgency provided by Mr. Hussein Majed, MOSA’s head of Women and Family Affairs Department and the National Project Coordinator (NPC) as well as the administrative and logistics support provided by the Project Support Unit (PSU) headed by Ms. Randa Hussein, the Project Manager and assisted by Ms. Atas Shoucair (Project Assistant hired on short consultancy term for the mission). They also helped in the preparations and implementation of the two workshops required by the Mission. Finally, this Consultant wishes to thank MOSA and the entire PSU staff for the enthusiastic cooperation, support, teamwork and commitment to the Mission.

OBJECTIVES

The TOR suggested by the UNOPS expected this Consultant to:

Participate in the mission’s components which include:

- o Overall assessment of the project’s achievements and the strategic orientations of the major players (financial and non-financial institutions) in applying the various small and micro enterprises (SMEs) promotion and development methodologies
- o Training of project staff and coordinators from MOSA, and representatives from financial and non-financial institutions in new techniques for the identification of innovative business ideas and new business opportunities for the micro and small enterprise sector
- o Training of project staff and coordinators from MOSA in needs assessment for SMEs and in how to make strategic links between training and business counseling activities, and between business development services and financial services targeting small and micro enterprises
- o A series of consultations with selected stakeholders and decision-makers to generate their participation and build consensus among the policy makers for the promotion and development of SMEs

Contribute to the mission’s final review of recommendations for improving the current operations, suggesting new approaches and tools to make the delivery of financial and non-financial assistance to SMEs better and more efficient

Considering the above TOR, the Consultant and the PSU prepared a tentative schedule of the mission implementation and initiated a weekly review of the activities completed and a more detailed planning of the succeeding week’s activities. The schedule was presented to the NPC early in the mission.

LIMITATIONS

The Review is not an evaluation exercise, which is more comprehensive and examines in great detail the clients, impacts, financial flows as well as derive some important lessons learned. A review has a more limited view because it merely prepares the Project (e.g., PSU, stakeholders, etc.) for the eventual evaluation at the end of its implementation period. Likewise, it is generally more internal in nature and secures the basic documents (Logframe, Benchmarks, Forecasts, etc.) for the evaluation process.

As it is today, the Project has significantly evolved and expanded into a relatively more complex, multi-donor (hence, multi-objectives but complementary in nature), and even multi-beneficiaries (without losing its women focus) one. Moreover, it has completed its fifth year and has barely eight more months to complete all its deliverables. This greatly increased the time needed to do a more thorough review. Clearly, more time was needed for client meetings, CDC visits, and discussions with other-related project partners. Such personnel (a one-person mission) and time limitations likewise prevented the mission from examining funding flows and the financial structure issues.

To deal with this time limitation, this Consultant relied heavily on the professional support and help provided by the PSU and the NPC, Mr. Majed. The teamwork that evolved between the consultant and the MOSA and PSU contributed to the completion of this review mission on time.

CONSULTATIONS AND INTERVIEWS

The Mission held several consultations and interviews with the constituencies and publics of the Project. This includes discussions with key personnel in MOSA, UNDP, UNIFEM-EU, ESCWA, and other related institutions as well as NGOs that are either directly or indirectly involved in the Project activities. The list of the main institutions contacted by the mission is shown below.

- Ministry of Social Affairs
- United Nations Development Programme
- UN ESCWA
- UNIFEM Regional Office in Amman
- Professional BusinessWomen Association
- Friedrich Ebert Stiftung (FES)
- Deutsche Gesselschaft fuer Technische Zusammenarbeit (GTZ)
- CDC's visited (Bourj El Barajneh or BB, and Baalbeck)
- SYB Course visited (The Women's Voice Association) implemented by BB team of trainers

A briefing sheet consisting of all the questions preceded all interviews. Basically, the interviews focused on obtaining a sense of the direction and nature of the involvement by the stakeholders in the Project. For example in MOSA's case, the interview focused on the transition period as well as the preparations being undertaken to takeover the full responsibility of continuing any unfinished but still considered important Project activities after its implementation period has elapsed. In all cases, the mission noted the respect, cooperation and high level of attention provided by those interviewed and institutions visited. These reflect the quality of relationships developed between the Project and the stakeholders as well as with the other related institutions. Finally, the mission also participated in the UN-Poverty Day, held last October 31, 2000 which gave the mission an overview of the status of the economy and the development debate in Lebanon.

As required by the TOR, this mission also conducted two workshops which provided ample opportunities for interactive dialogues and in-depth discussions with the Community Development Centres' (CDC) business counselors and some key credit NGO personnel who were represented. In some cases, a more formalized way of inquiry has been applied, for example, the skills inventory of the participants in helping and training SMEs.

OVERALL REVIEW STRATEGY

The Project did not have a clear and official Logframe which summarizes the developmental objectives, activities, objectively verifiable indicators, means of verification, and assumptions (or risks and constraints) in the various levels of goal, results, activities and even preconditions when it began. This instrument would have been very useful in seamlessly integrating the Reproductive Health (UNIFEM-EU LEB/97/WO1 & WO2) with the empowerment (UNDP-UNIFEM-AGFUND LEB/95/009) component. In fact, it would have made the process easier and the conceptual complementarity clearer. This review would have been much easier if this basic project management instrument was available. Fortunately, the Project benefited from the visit of an EU consultant who introduced a Logframe format which the PSU eventually adapted and applied for its June 1998 to June 2001 workplan. Being still valid, this was used in review and considered in assessing the progress benchmarks for the Project¹.

The overall review strategy was presented and cleared with the NPC. Given that the Project is expected to end within the next eight months by all the stakeholders, its project management will shift from resource to time driven. As this happens, the Project's most appropriate strategy is to complete as much of the deliverables within the time frame. To achieve this, the mission decided to concentrate on some doable improvements within the current Project activities but refrain from making any more fundamental changes. Doable in this context means that the activities were planned, resources allocated and considering the current context can still be within reasons achieved.

ORGANIZATION OF THE REPORT

This report consists of three main sections. The first section deals with the review of the Project as well as other relevant observations and findings on some of its key elements, e.g., background and history, reporting progress, stakeholders, project management, key activities, etc. The second section describes the implementation of the needs identification and the business idea generation and development workshops. The third section itemizes the mission's recommendations and suggestions for the Project's final eight months.

¹ This Consultant was informed that the Project asked for the comments and confirmation from the UNIFEM Regional Office regarding the Logframe but got no response and eventually assumed their acceptance in principle.

SECTION 1: THE PROJECT REVIEW

1. THE PROJECT BACKGROUND

Leb/95/009: Project Background: The civil war in the country which resulted in massive human and physical destruction impoverished many Lebanese families. This has led to the increased participation of women in the labor force, as providers for secondary incomes for their families. Furthermore, there is evidence that women are intensely involved in small-scale entrepreneurial activities, with low incomes and low levels of guidance and expertise. Thus, this project aims at improving the socio-economic conditions of limited income women, more specifically women heads of households, by increasing their participation in the small enterprise sector. This is expected through direct institutional support the Ministry of Social Affairs, and specifically to its Community Development Centers and the Social Service Training Center, to strengthen their capacity to provide training, counseling, financial assistance, and marketing services for women entrepreneurs.

Leb/97/WO1,WO2: project background (as it is stated in signed Memo of understanding in between UNIFEM and MOSA): The project financed by UNIFEM and the EC is anchored on the present working relation in between UNIFEM, UNDP and the Ministry of Social Affairs. It is based upon the experience and results achieved by an ongoing project, partly financed by AGFUND (Leb/95/009), in building the required human and institutional capacity for helping women in the field of small and micro-enterprise development, the extension of support to women potential entrepreneurs in starting/improving their own businesses, as well as the creation of different linkages with national institutions for the support of the SME sector.

The idea of the project emerges from the Ministry and UNIFEM mandates and frame of work, seeking commonly, and with other governmental and non-governmental concerned institutions, to empower the Lebanese Woman in all sectors, increasing the visibility of her contributions to the nation and their mutual commitment towards strengthening follow-up and implementation of world conferences platforms of action at the national level.

In spite of the high participation of the Lebanese Women in the labor force compared to the women in neighboring Arab countries, their contribution remains mostly invisible and not enough portrayed in the national statistics, and their role at the decision making level remains conspicuously marginal. Furthermore, in light of increasing economic needs and scarcity of employment opportunities, women are mainly entering the informal sector, thus constituting a significant portion of the informal sector in Lebanon. The presence of women in this sector is justified by the increasing unavailability of employment in the public sector and/or it is deemed as a strategy adopted by women in order to conform between their productive and reproductive roles.

The latest housing and population survey, sponsored by UNFPA, and executed by MOSA, shows an increase in the rate of women illiteracy as well as a degradation of the health services' quality. This situation might lead to the deterioration of behavior and practices in the reproductive health domain especially of the Lebanese low-income groups. Furthermore, given the actual Lebanese difficult economic situation and its negative effects on health and education standards for the whole population in general and for women and girls in particular, and their lack of access to sources of sufficient and qualitative information in the field of sustaining small businesses and reproductive health, the idea of the project and its reasons came to be efficient.

2. THE PROJECT'S PROGRESS

In doing the review, the mission examined the various Progress Reports prepared by the PSU to its stakeholders. The mission noted that the Project has a well maintained filing systems, both the manual and electronic versions which likewise include backup systems. All the required progress reports have been completed and submitted to its stakeholders. In fact, its latest progress report is dated June to August 2000. Overall, the reports are comprehensive and well written. The following reports were considered as background materials for the review:

1. Report on the Internal Technical Review of UNIFEM's Entrepreneurship and Leadership Development Projects in Jordan, Lebanon, Syria, and Gaza which was conducted by a joint UNIFEM and ILO experts (Teckie Ghebre-Medhin and Martin Clemensson) technical review with contributions from Zohra Merabet, Maha Khatib, Randa Husseini, Nisreen Alami, Lina Balhawan and Aitemad Muhanna. The mission was conducted on February 15-28, 1997.

2. Project Performance Evaluation Report (PPER) which was prepared by the PSU based on the PPER format prescribed by the UNDP on May 1998. This details the Project's outputs and its progress. At that time, the Project consisted of one development objective and nine sub-objectives as summarized below:

Development Objective: The Project aims at improving the socio-economic conditions of limited income women, and more specifically those head of households by increasing their participation in the small and micro enterprise (SME) sector. This is done through institutional support to the MOSA's CDCs and strengthening their capacity to provide women with adequate training, counseling, financial and marketing services. The sub-objectives are:

Objective one: Support the rehabilitation of the Social Services Training Center's training capacity

Objective two: Develop the managerial and technical training services tailored to the needs of women for their participation to the SMEs sector at home and / or at the work-site, in addition to the introduction of Basic Living Skills Package into the training curriculum especially in training the women living in the rural areas

Objective three: Improve availability and access to business information and counseling services for women

Objective four: Initiate the development of a pilot business incubator to promote growth and sustainability of women owned enterprises, and to promote women's participation in the different economic sectors

Objective five: Improve the use of financial services, marketing channels, and innovative business technologies by women

Objective six: Increase awareness of the existing legal requirements, regulations and procedures relating to the operation of a small business enterprise

Objective seven: Introduce gender responsive planning and service delivery among development agencies and national institutions working in the field of SME sector

Objective eight: Develop appropriate follow-up procedures for beneficiaries of CDCs services to enhance the knowledge of the social workers in the problems, potentials and needs of their clientele

Objective nine: Establish information systems at two pilot CDCs to improve their capabilities to serve the community

The report did not attempt to measure the Project's progress in each of the above sub-objectives. It has however noted that the Project's training activities---particularly the Start Your Business (SYBs), Business Appreciation Workshops (BAWs) and Training of Trainers (TOTs) were more advanced than its other activities, its former trainees began feeling the credit shortage together with the need for training in new lines of self-employment. It also noted that as the Project worked more and more with the UNIFEM regional office and ESCWA, it has began to learn from and to contribute to the learning on entrepreneurship in both the national and regional levels. Finally, it concluded that the Project cannot finish all its planned activities as it ended its two-year period (January 1998) and immediately recommended its extension until end of 1998. After the PPER, the Project held its Tripartite Review for Leb/95/009 on October 14, 1998.

3. First Progress Report, June-December 1998 was prepared by the PSU which in a comprehensive way described the progress in doing the 1998 WorkPlan. It noted the activities that were achieved and those that were not. It also clearly summarized the activities completed by funding sources (e.g., UNDP/UNIFEM/AGFUND Project Leb/95/009, UNIFEM/EU Leb/97/WO1 and WO2, UNIFEM Regional Office for Western Asia, and the UNIFEM Regional Office for Western Asia National Non-Project Activities). This report noted the setting up of the PSU staff, laying the groundworks for Participatory Rapid Appraisal (PRA) implementation, equipment procurement, conduct of more BAWs and SYBs, and the inventory of the completed and planned activities. Efforts to build the needed human and institutional capacity for helping women in SMEs in MOSA both at the CDC and Headquarters levels continued. Finally, the report pinpointed two reasons why implementation has been slow during the period. First, the Project's approaches (e.g., for building the local capacities and linkages with a number of institutions within a wide geographical area) took more time to realize. Second, there were many difficult administrative hurdles encountered.

4. Progress Report, January-December 1999 which was brief but also comprehensive as the others. The brevity was achieved by using the Logframe format, e.g., objectives, activities, progress, results and challenges which was introduced by an EU consultant to the Project. At this time, the Project had five objectives². The report noted the strengthening of the collaboration with MOSA and its Steering Committee (composed of MOSA, MOPH, UNDP, UNIFEM, UNFPA, ESCWA, FPA, and EU representatives). It reviewed its Project objectives and agreed on the modalities of cooperation. Finally instead of concluding, it outlined some future challenges, e.g., the non-availability of qualified CDC staff, cuts on MOSA's staff entitlements, political events currently taking place at the regional level, etc.

5. Progress Report, January-May 2000, which was written for the UNIFEM Western Asia Program. It reported that EU narrowed the Project's objectives down to only three, viz: (a) improved MOSA's gender mainstreaming capacity, (b) strengthened capacity of selected CDCs in providing leadership and entrepreneurship development skills and related services such as link to existing credit funds/institutions for women, and (c) strengthened capacity of selected CDCs to deliver RH education with social and gender dimension, specially for working women and youth. Likewise, the targets have been adjusted as: (a) 2000 women in BAWs and 500 of whom will take SYB, (b) 3000 women, men and youth (overlapping with the 2000) will take RH training, and 650 MOSA, MOPH, NGOs staff, and credit officers would have had different training on gender, RH education, entrepreneurship and business counseling services. Finally, the report outlined the planned activities for the incoming implementation period.

6. Progress Report, June to August, 2000 briefly described the activities which were completed by the Project within the three month period in line with its objectives and workplan (June 2000 – May 2001). It itemized the main activities completed plus the progress of the on-going ones for each of the three sub-components: gender mainstreaming (mainly focused on MOSA's activities), entrepreneurship development (including training and business counseling, UNDP studies and the preparations for this mission), and reproductive health (including the RH PRA research, MOSA-MOPH RH TOT, development of RH IEC material). Finally the report also listed the some unplanned activities but were accomplished in the same period.

COMMENTS: Overall, the Project is well-documented. All the reports have been comprehensive and sufficiently describe the status and progress of project implementation. The following were however evident in these reports:

² Objectives IV and V are about Reproductive Health and have not been covered in this Report.

1. In some instances, the executive summary was not included in the report, but was later officially submitted.
2. The reports did not have a fixed pattern showing the flexibility that the Project was allowed by its stakeholders. The mission did not see anything wrong with this, however it made understanding of the Project relatively more difficult and required more time in following through the progress of each activity which falls in-between two progress reporting periods.
3. Disbursements for the period must likewise be provided in each progress report. The reporting should also include an estimate of the funds committed but not disbursed as well as an estimate of the funding burn-rate (e.g., a comparison between the budgeted and the actual expenditures expressed in percentage for a given period).
4. The reports should have more graphics and less texts.
5. If possible, actual pictures and photos of selected project activities must be included in the reports. In some cases, many donors like to see “faces” of development. Include a more recognizable image such as an appropriately designed cover that consists on its flaps the Project description, stakeholders, services, contact address, etc. in both English and Arabic languages. This need not be expensive as the covers can be stored in a computer and printed on-demand.
6. A timeline of the previous period’s plan and achievement must be presented in each of the progress report plus the detailed workplan for the succeeding planning period.
7. Some difficulties encountered by the Project can be farther elaborated in the progress reports. For example, the claim that “the prevailing political events currently taking place at the regional level affect project implementation” needs more elaboration and an explanation of how such affects the conditions of project implementation. If the effect is significant, the Project may decide to compress or even suggest the omission of some of the activities affected with the full concurrence of the stakeholders.
8. Except for one, the reports should also mention the special operational needs, problems, concerns, and obstacles encountered by the Project while in the implementation period as well as how they were eventually resolved. The resolutions of such obstacles carry the needed value-adding lessons in project management.
9. Promotion can be intensified (e.g., standard Power Point presentations, institutional leaflets, brochures, etc.). Specifically, the Project needed a simple PowerPoint formatted presentation about its profile and diagrammes. The paper and transparency versions are available but a PowerPoint presentation materials can better capture the ongoing dynamics and changes encountered as the Project is implemented. The same materials can also be used by others including the MOSA officers.

3. THE STAKEHOLDERS

Over the years, the Project has gained keen interest in its approaches, objectives, and tasks from the GoL agencies, the donor communities as well as NGOs in and outside Lebanon. Approximately, a year after it started, the Project has been lodged with the MOSA which is mandated as the main GoL agency dealing with gender and economic empowerment, reproductive health programmes as well as poverty alleviation. It serves the poor and the lower-middle income women making it the most suitable Project partner. Moreover, MOSA has an extensive network of 112 operating CDCs and 262 cooperating NGOs, and a SSTC throughout the country.

The mission noted that MOSA’s commitment to the Project and its objectives have improved over the years. Early in its implementation, MOSA established an executive committee consisting of relevant MOSA’s concerned departments to oversee the Project planning and coordination. The executive committee used to meet on regular basis until early 1999, from when the monitoring of the day-to-day implementation started to be performed by the NPC (who is also executive committee member). At this time, all the planning and coordination tasks needed with other partners were already completed.

MOSA has continued to maintain its commitment to the Project objectives as the Project ends. In various meetings with the NPC, he suggested that the mission consider among others the following: (a) assessing the Project impacts via survey on the opinions of target, trainers, and others, (b) current level of achievements by the Project must be maximized and secured, (c) promote cooperative action among the development actors and promote collective enterprises, (d) strengthen business counseling and required forms, (e) strengthen the local authorities' role in the promotion of business incubators, (f) laboratory for elaborating the business profiles and business plans and product designs in specific sectors to minimize the undesirable consequences of globalization, (g) conduct vocational and technical training, (f) participation in local and international trade fairs, and (h) process all the data that are now available. While some of these are actually outside the mission's TOR as have been explained to the NPC, the long list still shows MOSA's trust on the Project's ability to do more for strengthening of its institutional capacity.

The mission likewise learned that MOSA is now ready to take over the responsibility of continuing its efforts in achieving the Project objectives even after the Project's planned completion period. It is preparing an internal handover plan as well as identifying the staff required to takeover the Project functions.

For its part, the UNDP sees the Project as an important ingredient of its Lebanon development portfolio. The Project contributes to the UNDP's gender programme and the poverty alleviation measures, particularly in its current thrusts in developing the South of Lebanon. UNDP continued to benefit from the Project in terms of its experiences which have been shared with its other Projects in Lebanon. Some of the Project results are also being taken over by other Projects which insures its sustainability and continuing supports.

Overall, the UNIFEM Regional Team (from Jordan) likewise expressed its confidence to the Project management as it's recent visit with the Project coincided with this review. With the UNIFEM Team, the review examined the progress achieved in RH and its linkages with the gender mainstreaming objective. Each activity and required outputs were discussed with the Project Manager. Together with the Project Manager, the team prepared a forecast for the deliverables and prepared a budget for the next eight months. The UNIFEM team offered to assist the Project Manager in whatever possible ways to insure that all the deliverables are completed. The mission and the Project Manager mentioned the need for an assistant which was immediately approved by the Team subject to availability of funds. In conclusion, the mission assured the team that all the deliverables are achievable and that disbursements will all be made according to the budget discussed. UNIFEM also informed the mission of their current activities in the region, most notably the establishment of a portal (Arabwomenconnect) as well as the Regional Technical Resource Unit which the Project was involved in the initial conceptualization tasks.

The ESCWA, the Friedrich Ebert Stiftung (FES) and the ILO, although minimal financial exposure have shared with the Project a significant resources and technical inputs in its entrepreneurship and women empowerment approaches, e.g., SYB, BAW, and even the business counseling methodologies. It has also benefited and more importantly contributed to the development, dissemination and application of the materials and manuals developed by the ESCWA and the FES for Lebanon and within the region. Moreover, the Project also benefited from its relationship with the Arab Gulf Fund (AGFUND) which is currently co-funding the Project in preparing three major research studies for improving macro-economic conditions relating to SMEs (e.g., sub-sectoral marketing strategies and business opportunities, support for Maison de l'Artisan in improving designs and marketing of handicrafts, and study on laws and regulations affecting women-owned SMEs).

COMMENTS:

The Project has done an excellent job in relating with its peers and constituencies in the field of development. Over the years, it has demonstrated its ability to articulate MOSA's needs and transform them into development propositions that can attract interest from among the donor communities. If it

can be replicated within MOSA, its success in building consensus and creating interest is a competency that cannot be taken for granted. Perhaps, the PSU can at a later stage assist the MOSA in resource mobilization and funds generation. For Example, early in its implementation, the Project noted the need for access to credit. It immediately facilitated the preparation of a proposal for a credit scheme targeting its graduates. This proposal was instrumental in the eventual establishment of the US AID-funded CHF credit programme.

Over the years, the Project has benefited from its being transparent and ability to report its progress and needs. This gained for the Project the autonomy and respect from its stakeholders. The Project has been able to achieve flexibility in its prioritization of activities as well as a strong influence on what could be achieved and what couldn't. Such is a privilege resulting from its ability to develop positive relationships with its stakeholders.

4. THE CDCs AND THE BENEFICIARIES

The mission had limited time to look into the CDCs and the Project's beneficiaries which would appropriately be within the purview of an evaluation or impact assessment exercise. The CDCs visited by the mission are: Bourj El Barajneh (Beirut Southern Suburb), Zahleh, and Baalbeck (in the Beka' Valley). The CDCs are operated by MOSA and provides multi-social services to the community. It provides literacy, training, health, RH and other services in addition to the Project's inputs in the areas of gender training, economic empowerment and RH services. The mission can only examine the economic empowerment where the Project provides courses like BAWs and SYBs as well as business counseling and follow-up services. The CDCs that the mission visited has well-maintained client files using the formats specified by the PSU.

In one CDC, the business counselor has served more than 150 clients and the clients were very satisfied with the courses that they took. It was interesting to meet clients who took the BAWs (three day introductory courses) and were able to start their own simple businesses that they are very proud of. The client portfolio of this CDC is rich with possible case studies and experiences that can be shared and used in other areas providing similar services.

COMMENTS:

The mission appreciates the positive impacts that the Project clients mentioned during the client visits. All the clients were on the whole praising the courses they took and in fact attributes their success to the courses they took. The mission also noted that even with a three-day BAW, some ex-trainees are able to start their own enterprises and then move on to other business activities. This was really nice to see and their comments nice to record.

5. THE BENCHMARKS AND THE REVIEW PROCESS

1. The Logframe. In preparing the review benchmarks, the mission relied on a Logframe prepared by the PSU under the guidance of the EU adviser as earlier hinted. Apparently, PSU spent significant amount of time to define, clarify and communicate its development objectives and precisely identify the activities and results which are critical to the achievement of its objectives. It covered the period from June 1998 to June 2001. All other activities covered by the Leb/95/009 component which were planned before June 1998 but have not been accomplished were included in this Logframe. This means that it is no longer necessary to reassess and review the activities you mean before June 1998, most of which would have been elaborated and rated by the PPER.

The Logframe became urgently necessary when the Project got the UNIFEM-EU funding. Having two funding pipelines, e.g., the "Assistance Programme to Women: Economic Empowerment and Reproductive Health (or LEB/97/WO1 & WO2)" and the "Strengthening Institutions for the Development of Women Enterprises (LEB/95/009)" would have made project management and

administration very complicated. Consequently, an EU adviser suggested the formulation of a simplified Logframe with three main sub-objectives.

Noting that this was not enough to clearly describe the Project and on its own initiative, the PSU also prepared a graphical representation of the Project which highlights the main programme components and where the funding is coming from. This showed the Project as having broad activities (e.g., gender statistics being implemented in cooperation with ESCWA, UNDP, UNIFEM, ILO, UNESCO AND UNICEF, PRA Training via the Leb/97/WO1 and WO2, as well as the computerization of CDCs via the Leb/95.009) and four main programme components (e.g., Reproductive Health via Leb/97/009, Facilitation of Access to Credit via Leb/97/WO1 contributed by EU and WO2 contributed by UNIFEM, Entrepreneurship Development via both Leb/97/009 and Leb/97/WO1 and WO2 as well as Gender Issues via both Leb/97/009 and Leb/97/WO1).

The four-by-three Logframe consists of four main columns (e.g., each representing Activities, Expected results or Impacts, Assessment indicators, and Risks and opportunities). Basically it has three main rows representing the activities under each of the three main sub-objectives, viz: (a) improved MOSA's gender mainstreaming capacity, (b) strengthened capacity of selected CDCs in providing leadership and entrepreneurship development skills and related services such as link to existing credit institutions for women, and (c) strengthened capacity of selected CDCs to deliver RH education with a social and gender dimension, in particular to working women and youth. The contents of each cell in the Logframe have been well formulated and articulated. It is clear that significant thinking went into its formulation.

2. The Review Process. The review process examined the Logframe and assessed the progress of the implementation of each of the activities mentioned. When necessary, the Consultant and the PSU added new activities which were not anticipated when the Logframe was created but over time have been viewed as necessary by both MOSA and the stakeholders. Both the Consultant and PSU agreed to add review the Logframe by considering the activities and its funding stream, the progress rating (e.g., 100% means fully completed and no additional funding is expected in the future), status and forecasts (for the next eight months only) constraints, and the means of verification (or MOVs, that such activities have actually been accomplished). The review took more time than anticipated but proved to be an engaging learning process for the PSU. Most of this time was spent on the examination of the progress and the identification of the activities that must be completed during the Project's remaining implementation period. Little time was spent on the assessment of the: (a) expected results or impacts, (b) indicators of success, as well as (c) opportunities and risks which could have also yielded valuable lessons in project management and administration.

COMMENTS

Overall, the Logframe is optimistic. Some indicators were included as activities. Moreover, reporting and monitoring which actually consumed more staff time were not considered as Project activities. The same is true with translation tasks, which likewise consumed time (and sometimes additional expenses, too). The format can be improved together with the necessary syntax in preparing a logframe, see Annex 1 for the format.

3. The Review Results. The results of the review process is the updated version of the Project logframe which is summarized in Annex 2 of this report. The highlights of the results are:

1. Under the first objective "improved MOSA's gender mainstreaming capacity, the Project envisioned ten major activities; viz:

- Contribute to the development of ESCWA-UN Agencies' booklet on Men & Women statistics in Lebanon
- Finalize and test (via selected CDCs) the first draft of Gender and SMEs manual

- Organize a TOT with a follow-up plan on application of acquired concepts & techniques by the PCs
- Implement the gender audit of MOSA
- Train Master trainers and PCs in Johns Hopkins University's "Arab Women Speak Out AWSO" training package containing modules on gender, women empowerment, and health safeguarding
- Upgrade skills of MOSA women and family unit in the development of demand driven gender training material
- Put a plan of action for training of MOSA, MOPH and NGO social and health workers
- Implement 2 TOTs for RH trainers and RH/IEC District Focal Points
- Contracts for Gender Audit of 4 UNFPA-prepared RH Manuals, TOT on gender for 50 RH staff and follow-up action plan formulated and executed
- Implement 20 gender awareness workshops (GAWs)

COMMENTS

Of these activities, six have already been fully completed and four (e.g., implement the gender audit of MOSA, upgrade skills of MOSA women and family unit in developing demand-driven gender training materials, implement two TOTs for RH trainers and RH/IEC district focal points, and implement 20 gender awareness workshops or GAWs) more are in various stages of completion. Except for one, the implementation of 20 GAWs, all will be completed during the Project period. The 20 GAWs may not be fully achieved before the Project ends but will still be achieved next year as a result of the Project's Letter of Understanding (dated: Sept. 17, 1999) with the UNFPA/, MOSA/, MOPH, National RH programmes regarding this activity. Target was also revised from 400 to 600 pax. Based on the GAW schedule, the institutional partners think that implementation will start on Nov, 2000 (and has in fact, already began as the mission was on its way) and will be fully completed by next year---six months after the Project is completed.

2. Under the second objective "strengthen capacity of selected Community Development Centers (CDCs) to provide leadership and entrepreneurship development skills and related services such as a link to existing credit institutions for women", the Project planned 16 major activities. These are:

- Organize one SYB TOT to assist women in starting or improving their own businesses
- Implement SMEs needs assessment study
- Design computer programme for compilation and analysis of family files at BB-CDC
- Organize PRA surveys in 12 CDCs
- Put a plan of action for services delivery and a promotion strategy of the project components
- Implement BAW courses for women
- "Start or Grow Your Business" training and business counseling and follow-up by staff at selected CDCs
- Coordinate with the employment office for helping the women who desire to go for employment
- SYB and computer refresher courses provided to the PCs
- Subcontract 3 studies for improving macro-economic conditions relating to SMEs:
 - Sub-sectoral marketing strategies & business opportunities
 - Support for Maison de l'Artisan in improving designs and marketing of handicrafts
 - Study on laws and regulations affecting women-owned SMEs
- Support women in grouping themselves into sectoral associations
- Produce an inventory of credit institutions along with credit needs of project participants, and discuss it with credit institutions
- Identify credit specialist and prepare for Strategic Planning Workshop (SPW) with concerned GO-NGO institutions
- Hold SPW and compile results & recommendations and future plan of action
- Produce required printed materials
- Adopt mechanism of coordination

COMMENTS

Of the 16 main activities, only eight have been fully completed. Eight more are in various stages of completion, these are: (a) design computer programme for compilation and analysis of family files at BB-CDC³, (b) prepare a plan of action for services delivery and a promotion strategy of the project components, (c) implement BAW courses for women, (d) SGYB training, business counseling and follow-up by staff at selected CDCs, (e) SYB and computer refresher courses provided to the PCs, (f) subcontract three studies for improving macro-economic conditions relating to SMEs, e.g., sub-sectoral marketing strategies and business opportunities, support for Maison de l'Artisan in improving designs and marketing of handicrafts, and study on laws and regulations affecting women-owned SMEs, (f) produce an inventory of credit institutions along with credit needs of project participants, and discuss it with credit institutions, (g) identify credit specialist and prepare for Strategic Planning Workshop (SPW) with concerned GO-NGO institutions. The PSU has planned that these activities will be completed within the Project period.

3. Finally, for the third objective, “strengthen capacity of selected CDCs to deliver Reproductive Health (RH) education with a social and gender dimensions of the working women (particularly) and the youth”, the Project planned six major objectives as describe below:

- Conclude LOA with UNFPA
- Set-up of expert task force (e.g., UNFPA, MOSA, MOPH, FPA, etc.) and draft TOR for its work with the Project
 - PRA Socio Cultural Surveys
 - Audio-visual material and guiding manuals
 - IEC materials targeting illiterates
- Discuss PRA survey results in a SPW with concerned parties
- Put a plan for training of staff from MOSA, MOPH, and NGOs
- Implement the training of staff
- Hold the information days through schools, project training activities and the regular work of the CDCs health section

COMMENTS

Of the six main activities envisioned for this objective, four more activities needed special attention and concern from the PSU. These are: (a) set-up of expert task force (e.g., UNFPA, MOSA, MOPH, FPA, etc.) and draft TOR for its work with the Project, re: PRA socio-cultural surveys, audio-visuals and guiding manuals, and IEC materials targeting illiterates which are completely implemented via subcontracting; (b) discuss PRA survey results in a SPW with concerned parties; (c) implement the training of staff; and (e) hold the information days through schools, project training activities and the regular work of the CDCs health section. It should be noted that in most cases, these activities will be conducted with UNFPA. As with the activities falling under the two other objectives, the mission believes that all the activities will still be completed at the time stipulated.

5. EQUIPMENT PROCUREMENT

All the equipment (transport, audio visuals, computers and peripherals, etc.) planned for the Project have all been procured and no other procurement activity is foreseen in the forthcoming months. All the equipment procured have been inventorized and the equipment lists are available in the PSU and submitted to MOSA, and UNDP every year as well as to UNIFEM WARO. This consultant was informed that all the equipment are in good operating condition and are ready for handover to MOSA at the right time.

COMMENTS

³ The design has already been completed. The activity needed to complete the data entry which should be done by the BB-CDC with support from AUB and the Consortium of Belgian NGOs. As to the database of the women trained by the project and the business counseling services, the Project is currently adjusting to the design and the completion by the CDCs of the missing data. Then, the updated statistics will be generated.

The remaining period of the Project should concentrate on preparing the list of inventories (the list of inventories (e.g., expendables) are all updated and completed) and identifying the status of the various equipment and other non-consumables that the Project will eventually handover to MOSA. The Project should allow sometime for the handover of such equipment, spares, furniture, supplies, etc.

6. THE PROJECT MANAGEMENT

The day-to-day project management and administration is performed by the PSU which is currently located in the SSTC building in Hadath. This location gave the Project two strategic advantages. First, is that it is inside a training facility. Second, it gained a significant amount of autonomy from MOSA's routine functions. Both MOSA and the PSU did not have any difficulties with this arrangement.

The PSU staff currently consists of the Project Manager who have been with the Project since it began and two technical coordinators, one for the reproductive health and the other for the business counseling. It has a full time secretary and a driver. The staff are relatively young and to a large extent the best that the Project can have considering its low salary structure. They needed additional computer training in PowerPoint (which the mission provided to some extent) as well as Project Management programmes, group-working technologies, and graphics manipulation. Some staff are taking computer lessons on their own. Based on its Project Document and the workplans, the Project hired short term national consultants (who are subcontractors with specific tasks) and staff (only a Project Assistant for this mission) to complement its very limited staff resources.

Perhaps, largely because the Project did not have a Logframe when it began, it also did not have the overall detailed schedule for implementation (say weekly, for example) visibly displayed in the office. This would have made Project presentations easier and more comprehensive. It is also very important Project management tool that facilitates coordination (MOSA's NPC should likewise have the same timetable in his office), progress tracking (activities completed must be crossed out and on-going activities monitored properly), and staff load analysis (lists who should do what when). Without this Project Management tool, the Project could lose its overall direction and priorities misdirected.

The teamwork and coordination among the Project staff should be maximized as the Project shifts from being opportunity-driven to time-driven within the remaining period. The project management should be tighter and everyone will be needed the process of delivering the values being created by the Project. To achieve this, the Project may consider a one-day (a good one should be three-days at most) teambuilding exercise for the PSU. Even if the above improvements can be implemented, the Project is still severely under-staff considering the remaining activities. Moreover, in addition to the activities planned, other activities resulting from this review likewise needed more staffing resources. These activities are: (a) completion of the review mission, (b) final Project evaluation and impact assessment, (c) formulation of the Project handover plan and budgets, (d) MOSA's preparations and eventual staff deployment and (e) other wrap-down activities.

COMMENTS:

Overall, the Project management structure is sound. It may however require tighter coordination, staff involvement, and motivation as it shifts into a time-driven mode. In the remaining period, one area that will deserve much attention is the smooth transition period which was already discussed with MOSA and appropriate actions are being undertaken. In fact, one of the major results of this review is MOSA's decision to elaborate such a plan together with an estimated budget. The NPC requested the PSU to help in drafting the needed manpower and an estimated budget for the next six months with the possibility that the MOSA staff complement will be in-place as early as end April, 2001.

7. THE PLAN FOR THE NEXT EIGHT MONTHS

The Project has a detailed workplan for its activities which are planned for June 2000 to June 2001 which was revised on Sept. 20, 2000. The plan has listed all the activities for each of the three main sub-objectives. As expected, the activities are much more detailed than the ones listed in the Logframe. The workplan also shows the responsible staff, the planned dates, source of funding, estimated budget, resource persons (if any) and the concerned staff within MOSA or beneficiaries. These workplans are then translated to the levels of MOSA and the CDCs which are also required to make their own respective workplans that fit their CDC activities.

As a result of this review mission, the Project has already prepared an eight month workplan for November 2000 to June 2001. The plan considered that the implementation will become more and more time-driven and exert more and more pressure on the staff and the Project Manager as the Project draws to its close. The plan prepared by the Project Manager is shown in Annex 3. The mission does not consider this plan adequate for a time-driven implementation. The Project needed at least a day to prepare a weekly plan for the remaining period. The plan must be discussed with MOSA, the UNIFEM, UNDP and the staff. In implementing this plan, the Project Manager and the PSU should have a weekly review of the activities achieved and the detailed plans for the succeeding week. This must be done every Friday after of the remaining weeks.

COMMENTS

The planning for the next eight months needed to be more precise than the simple plans that the Project is using. The timelines must be drawn so that any conflicts or any manpower resource constraints can easily be identified. It is expected that a lot of other activities that may or may not even be planned will suddenly become more important as the Project rush to its completion date. The plan must also be visible for every staff to see so that not a single activity is left unattended when they should deserve the needed attention. A new plan must be made which will integrate the activities which still need to be completed as outlined in the Logframe with the workplan for the Project's final months.

SECTION 2 THE WORKSHOPS IMPLEMENTED

One of the most important components of this mission was the conduct of two workshops: the needs assessment of the financial and non-financial assistance to the SMEs and the business identification and development. Both workshops were successfully completed by the Project with the Consultant acting as the Trainer. The following is a brief description of the two workshops.

1. NEEDS ASSESSMENT OF THE FINANCIAL AND NON-FINANCIAL ASSISTANCE TO THE SMES

This workshop was held last October 25 to 27, 2000 in the STTC in Hadath. The Project considers this as a major step in building the much needed bridges and forging a closer link between the financial and non-financial help for the SMEs. This issue has been perceived by the Project as one of the most important obstacle that hinders the growth and expansion of the SMEs in areas where it is operating. To start this linking process, the Project initiated this needs assessment workshop and invited the active credit NGOs (including the UN-assisted area development projects having credit components) and allowed them to sit together with its business counselors and trainers from the CDCs.

The workshop had 25 participants, out of whom 21 were women. A total of eight participants came from six of the 13 Project-assisted CDCs while the rest came from the credit NGOs. Overall, nine credit NGOs were represented in the course. This is more than half of the 16 who responded to an earlier survey of credit NGOs conducted the Project. About three participants came from various UN assisted area development projects having some credit components. One participant was a PhD student from Germany. Most participants were young and are involved in the day-to-day operations of their credit schemes. See Annex 4 for the list.

Specifically, this workshop aimed to: (a) identify the relevant needs of both the financial and non-financial services to the SMEs in Lebanon, (b) examine the trends in assisting and promoting SMEs in other countries, and (c) determine the benefits for linking the financial and non-financial services to the SMEs.

To achieve these objectives, the workshop applied the highly interactive training methodologies used in the Project's SYB, BAW and TOT courses via the agenda shown below:

<p>DAY 1</p> <ul style="list-style-type: none">RegistrationOpening Remarks by RandaObjectivesHow you solve problemsThe Development SoupDiscussionVideo: The HelperHow Professional Are YouVideo: The Bangladesh SMETest for Business CounsellingTrends in SME Promotion and DevelopmentPrioritiesProblem 1: The Workshop <p>DAY 2</p> <ul style="list-style-type: none">Special topics in small business counselingLimits of referral serviceProfit making technologiesOne to many counseling methods
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Other counseling techniques
Special topics in credit delivery and client development
Graduation scheme
New appraisal methods
The learning institution method
Becoming a bank
Computers and assisting the clients

DAY 3

Linking of financial and non-financial assistance
Benefits for linkage
Potential products when linkage is achieved
Two new training games
Workshop on potential products
Conclusions

The financial and non-financial needs of the target groups were obtained by mirroring on what the participants have seen or perceived in their day-to-day work. Then their needs were captured via several mini-dialogues that happened in the workshop.

Main Findings

The main findings in this workshop are as follows:

1. As a result of the “How do you solve a problem exercise”, it appears that the group of credit NGOs is still fragmented and not as organized as initially thought by the Project (particularly, the business counselors and trainers). While this may not be good for the NGOs, it could be for the non-financial assistance providers. For example, a client may be rejected by one NGO, but may be given the loan by another. The NGOs knew this and seemed committed to do something. Meanwhile, the non-financial providers can refer the borrowers to as many NGOs as possible (also called shopping around) before settling for a loan scheme. To do this properly however, the non-financial providers needed a comprehensive directory of the available NGOs including the names of the directors, credit officers together with the communication modes (e-mail, fax, telephone, etc.) and some practical tips on how to obtain credit.
2. The NGOs have also expressed their need to relate and work with one another. They reported that there were attempts to create a credit NGO network in the past. But none has yet succeeded so far. From what little information gathered, it seems that all past initiatives started with the wrong foot, e.g., blacklisting of bad clients. Experience however shows that modest start (begin by sharing tools, best practices, clarifying market segments, defining relationships with formal banks, etc.) is better. It takes time for the NGOs to build trust with one another.
3. There is a need for clarity and standardization of messages to the clients. In a mini-exercise about interest rates for example, the NGOs showed that they tend to have different perceptions of the interest fees (e.g., some consider them as fees, others charge per day, another charges per year, and there is also a Muslim bank that charges fees in its own way) and different ways to communicate them with their target clients. This situation confuses the market and will not build the integrity and confidence between the NGOs and their clients.
4. The costs of money and the costs of providing the services to the poor will become more and more expensive in the future. The credit NGOs have not done much in terms of market segmentation and hence, product diversification. The group of NGOs represented in the workshop have a wide array of credit schemes ranging from a low of US\$ 100 to as high as US\$ 20,000 (for individuals) and 125,000 (for cooperatives). Clearly, the entire group can benefit from a more systematic approach to market segmentation which will enable to make their already limited funds go a bit farther.

5. The participants from the non-financial sector tend to be much more aware about the business problems of their clients vis-à-vis their counterparts in the credit NGOs. When presented with a video on a typical furniture earthenware SME in Bangladesh, practically all the participants from the credit NGOs used the cliché, “prepare a detailed market plan” and some even suggested prepare a full business plan. This means that another hurdle has been added to the already long process. The non-credit NGO participants came out with more practical solutions like “sell the inventories”, “increase safety”, etc.

6. Like those coming from the non-financial sector, the credit NGOs have special needs the burden for providing these needs can however be shared among each other. These common needs include the following: (a) identification of best practices and strategies, (b) sharing of common tools for SME appraisal, valuation of assets and collaterals, rapid client interview techniques, etc., (c) impact assessment methodologies, (d) how to deal with strategic concerns such as, “who owns the NGOs?”, how to cross-subsidize product development?, concept of financial viability, and (e) how to increase efficiency and outreach.

7. The competence of the non-financial group in identifying training needs via PRA, structured interviews and other social science research methods are adequate for the time being. What seems to be the main concern is what to do about the needs they have identified. The strategic response options for the business counselors and trainers are very limited. For money, they can only refer them to the nearest credit NGOs. For training, they can only provide them with BAW or SYB. For needs regarding technical or managerial competencies, they can only provide them with counseling services. What seem to be needed is to empower the counselors and trainers with the competencies for tools and services development.

8. The credit NGO participants found the GIRAFE (**G**overnance and decision making process, **I**nformation and management tools, **R**isks analysis and internal control, **A**ctivities and loan portfolio, **F**unding: equity and liabilities, and **E**fficiency and profitability) tool as a rating and evaluation instrument very interesting and may even be applied by some of them. This tool has been designed to launch the refunding process of the credit NGO. It aims to provide a global and detailed analysis of the institutions, by evaluating both quantitative and qualitative aspects to cover the full range of risks run by a potential investor. It intends to promote an **international standard** of quality on which bankers and donors can rely to make a decision to fund a credit NGO. To achieve this, internationally recognized standards, ratios, norms and themes are used for the analysis.

9. The participants appreciated the workshop and expressed their satisfaction via the post-evaluation matrix, see Annex 5. Both groups appreciated the fact that they both have similar problems and that significant avenues for cooperation can be explored. In one CDC, the business counselor has already been appointed as one of the trusted credit officers in one of the major credit NGOs in the area. Specifically, they have recommended the following:

Non-financial group:

- Shorten the workshop hours (till noon)

- Credit associations’ guide and coordination among associations for formulating a work plan

- Credit associations’ guide

- Information pertaining to the Credit associations

- Developing the community is not a job but a talent that develops with training, new techniques and information. Starting otherwise leads to failure

Credit NGOs

- Intensify communication among people working within the SYB spectrum

- Presentation of the Credit associations for their Loan approval process

- Credit NGOs working method. Live stories of women assisted by credit. List of successful projects by area

- Share live experiences among credit associations and CDCs

2. THE BUSINESS IDENTIFICATION AND DEVELOPMENT WORKSHOP

The Business Identification and Development (BID) Workshop was held last November 2 to 3, 2000 in the STTC. A continuation of the previous one, this workshop basically focused on enhancing the participants' ability to facilitate processes that generate business ideas and to enable them to provide better counseling services to their SME clients. The workshop had 23 participants, out of whom 20 were women. Eight participants came from six Project-assisted CDCs while the others came from the credit NGOs. Overall, eight credit NGOs were represented in the course. Three participants came from various UN assisted area development projects having some credit components, see Annex 6 for the participants' list.

Specifically, this BID workshop aimed to: (a) understand the concept of business identification and how to transform an idea into business proposition, (b) identify the basic elements in creating wealth for a community and how they can be used in promoting entrepreneurship and SMEs in the targeted areas, and (c) understand the important roles of financial and non-financial assistance in the process of business identification and development. To achieve these objectives, the workshop applied the processes shown below:

BUSINESS OPPORTUNITIES IDENTIFICATION

DAY 1

Concept of Business Identification
Exercise in Business Identification
Development of Business Ideas
From Opportunities to Business Proposition
Games and Exercises
The Business Planning: New Practices
The Roles of Financial and Non-Financial Assistance

DAY 2

Creating Wealth in the Communities
Design of New Ways to Help
New Product Development
Funding Micro-Innovations in SMEs
The Future of Financial and Non-Financial Help
New Games and Exercises
Conclusions
Evaluation
Conclusions

Main Findings

The main findings in this workshop are as follows:

1. The participants from the non-financial group proved to be very good trainers using the structured learning exercises (SLE) methods applied in courses like the BAWs and SYBs. They are able to implement the games even if some of the games given in the workshop were in English. They tend to be more animated and more confident which was appreciated by their counterparts from the credit NGOs. Some credit NGO participants also demonstrated some aptitude for training. This is a good avenue for linking both the financial and non-financial services to the SMEs.
2. In one exercise, this trainer applied a "personality test" which was obtained from the internet and asked a group of trainers to transform it into an SLE and apply it to the others in the group. They succeeded. This means that in the future, the trainers merely needs a continuous supply of new games

and SLEs. Besides developing this themselves, they can also obtain some from the internet. Internet-sourced SLEs should however be translated (in Arabic) and adapted to the Project context.

3. The workshop showed the potentials of an interactive course via a CD (simulated by a computer) or even a video. The trainers and facilitators will still be in the picture but will be able to manage as many possible learners as there are. In this way, the participants can work on the video by themselves and literally develop learning relationships with the trainers. The approach also required the learners to perform tests and evaluation exercises at the end of the modules.

4. The participants appreciated the business plan's new financial model which the workshop introduced. The workshop also demonstrated how to use the model in providing counseling to women-owned enterprises which is the Project's main target. The model requires the client to examine the business proposition, presumably after taking an SYB and all the required information have already been obtained besides the four documents (e.g., investment plan, profit and loss, cash flow, and balance sheet) of the financial plan. One of the participants acted as the entrepreneur in demonstrating the effectiveness of the model in counseling. She was so good and the enterprise that she depicted was very realistic. However, the presentation of the model took more time than intended.

5. The new game on the entrepreneur's life pattern which was started by the participants in the previous workshop was fully completed in this workshop. The life pattern traces how the entrepreneur's start their enterprises, going through the hurdles (applying for a loan, unfavourable economic conditions, obtaining a license, etc.), having some lucky breaks and some effective actions (like attending a training course, obtaining market information, etc.). It also shows the various financial and non-financial assistance available for the entrepreneurs. The game is driven by two pairs of dice which the participants considered too chancy. The trainer however suggested other ways to minimize the probability elements of the game. The trainers were very keen to use the game.

6. The BID workshop uncovered additional training needs for the participants. These are summarized in the evaluation matrix which the participants prepared and is shown in Annex 7. In brief, these are: internet and computer skills, English, more info on credit schemes (conditions), more skills training or similar workshops, identification of new project ideas, introduce technology in training, internet connection, information on the market prospects in Lebanon, adapting training to the Lebanese context, and how to solve the issue of uneven wealth distribution, how to work with our women beneficiaries, needs assessment and problem solving in short one-to-one interviews, more adaptation of the business plan, new business ideas for the disadvantaged areas, more subjects in analysis of project feasibility, and marketing ideas.

6. Overall, the two workshops delivered 114 files to the participants which were collected on a CD which were distributed during the closing ceremonies. The files consists of reference materials, handouts, games, tools, presentation materials, video clips, and photos. The list of the files is shown in Annex 8. Though unplanned, this CD should form an integral part of this mission.

7. The closing ceremonies was held on November 15, 2000 with the new Minister of MOSA, Honorable Dr. Assaad Diab and about 50 guests in attendance from the various donors, GoL agencies, related projects and the media. The closing ceremony was well attended which motivated the participants.

3. THE PROJECT'S TRAINING ACTIVITIES

The Project's training functions were focused on the trainers and the grasroot women. To contribute to the achievement of its three main objectives, the Project needed to initiate various ToTs on many subjects including, SYB, BAW, PRA, feasibility studies, business counseling, gender and case writing, gender and SMEs, etc. Participants of these courses ranged from MOSA staff, project coordinators, NGO staff, academe, UN agencies, etc. Since 1996, the Project has logged 121 training

days and trained 812 trainers. The complete ToT activities conducted by the Project is in the Annex 9, refer.

Training has been one of the Project's main programmes. It offered the grassroots women several SYBs and BAWs courses. Since December, 1995 the Project has trained 1,760 grassroots women in these courses within the five mohafazats that the Project operates. The number of courses held by the Project averaged 13 courses amounting to 59 days and yielding 352 participants annually. In 1998, there was a decrease in the number of courses held due to a re-framing and review of its course contents and the inclusion of the RH component. These details are in the Table 1 below.

Table 1
Courses by year

Year	Courses	Days	Registrants	Participants
1996	8	80	217	211
1997	23	103	738	641
1998	3	15	93	78
1999	18	67	626	515
2000	11	29	371	315
Total	63	294	2045	1760
Average	12.6	58.8	409	352

There has been significant fluctuations between the participants recruited and the participants who eventually graduate from the courses offered by the Project. This is because of the unique characteristics of women who participated in the courses. Most are generally busy with their household chores and making ends meet. They have very little time to commit and even less time for courses that the Project offer.

COMMENTS

The implementation of its training activities remains to be one of the Project's main strengths. It has achieved them by continuing efforts to develop trainers and local consultants in its processes and methodologies. The results of these training programmes will be difficult to measure but judging from the limited interviews conducted during this Review, the beneficiaries are more than satisfied with the courses that they got from the Project.

SECTION 3 CONCERNS AND CHALLENGES

Instead of ending with conclusions and recommendations (which is usually the way evaluation reports end), the mission decided to use concerns and challenges that the Project can still consider while it complete all its deliverables in the remaining time period. These are presented in four main headings: financial assistance, technical assistance, the Project and prospects.

1. FINANCIAL ASSISTANCE

1.1. Concern: Despite some initiatives in the past, the credit NGO community is still fragmented. In the long run, this will not build the legitimacy and eventually, the microcredit industry which is most urgently needed. Market segmentation strategies are not in-placed yet. Product differentiation is yet to emerge.

Challenge: Find new and durable coordinating modes that allow the credit NGOs to work together in better ways. They need to start with achieving simple common goals first, e.g., a Frequently Asked Questions (FAQ) for NGO credit in Lebanon, use a common fund to publish common (rather than individual) brochures and promo materials, share “best practices”, or standardize procedures (for appraisal, asset valuation, etc.) and then move on.

1.2. Concern: Business development is a very delicate matter. It is only a thin line that separates helping and pushing. Both the financial and the non-financial assistance providers should be more careful with helping. Avoid openly suggesting a business for the clients. Nor make the business plans for them.

Challenge: Empower rather than overpower the clients. Help them to help themselves!

1.3. Concern: Funds for credit will become more and more expensive in the future as the crisis deepens.

Challenge: The challenge is in a sustained joint-effort to attract and keep cheaper funds in Lebanon.

2. TECHNICAL ASSISTANCE

2.1. Concern: The SYBs are effective and responded well to market demands, but except for the equally successful BAWs, it did not mutate into a multi-product brand.

Challenge: The challenge is to split these courses even finer and enrich each slice into learning events. Some possibilities are: Business Identification Courses (BICs), Marketing WOMEN (Women-Owned MicroEnterprise Networks) Products, Women in Business, Obtaining Credit, etc.

2.2. Concern: MOSA’s trainers and business counselors pool in the participating CDCs is already good and effective. The clients are more than satisfied with their results and the intended effects of our services---making them actually start their simple enterprises.

Challenge: The future challenge is not to provide more training but to empower them to develop “smart tools” for training and counseling that dramatically increase the number of clients served. Print rather than verbalize, mass rather than individual counseling (use solutions sessions), apply models (like the Business Plan model introduced in the workshop, etc.)

2.3. Concern: The battery of needs assessment (via PRA, sociometrics, etc.) tool box is now adequate. What is needed is enough time to apply them. The mission noted the limited response options for the needs identified. If money is needed, they can only refer them to the nearest credit NGOs; if training, they can only provide BAWs or SYBs or both; for technical or managerial advise, they can only provide counseling.

Challenge: Expand the options and examine the quantity of response. Frequently, we provide a training response for an information need. Or the reverse! The emerging challenge is in implementing learning events and empowering the CDCs to host and do them. Learning events are short (a day or

two), individualized or group, happening everyday at the times preferred by the learners (e.g., not trainer-availability driven), and is always accessible.

2.4. Concern: The credit NGOs still consider repayment rates as an important success measure. Time is changing though. A typical credit NGO (even with a 98% repayment rate) for example may serve an average of 400 clients yearly. That's only two clients daily (assuming 200 days-year)! Similarly, a business counselor has some 200 clients. That's only one client a day! This is the numbers challenge. Challenge: This challenge allows technical assistance service providers to critically question their traditional processes for delivering their services.

3. THE PROJECT

As of this date and despite the inherent obstacles, the Project has done an excellent job of meeting its targets and thereby contributing to its main objectives. All it needs now given the remaining time is just to complete the few remaining deliverables specified in its logframe and plan.

All the stakeholders are generally satisfied with what the Project has achieved and know that it will accomplish the remaining activities. This mission concurs with this conclusion. The risk posed by its transition to MOSA has been significantly addressed by this mission.

MOSA is now ready for this challenge. Indeed, the Project has effectively triggered the institutionalization of its approaches and methodologies for strengthening and empowering women in the country.

4. A PROSPECT

One of the most interesting ways for expanding the delivery of social services is that when properly selected and sufficiently empowered, communities can develop their own self-help infrastructures (e.g., linkers, information brokers, local leadership, special groups, business development services, civil societies, ATOs, P2P, B2B systems, etc.) and attract appropriate development actors (e.g., social entrepreneurs, private donors, investors, etc.) which will eventually enable them to mobilize their collective wealth and effectively deal with their poverty and other socio-economic concerns.

Properly addressed, communities can then become MOSA's dynamic development partner in its continuing efforts to deliver the much needed social services to the poor and the disadvantaged.

Annex 1: Format of the Logframe

	Narrative Summary	Objectively Verifiable Indicators (OVIs)	Means of Verifications (MOVs)	Risk Assumptions and	Comments
Goal					
Objectives					
Results					
Activities		Inputs:			
				Preconditions	

Annex 2: Updated Logframe: Results of the Review

“Assistance Programme to Women: Economic Empowerment and Reproductive Health” (LEB/97/WO1 & WO2)

and “Strengthening Institutions for the Development of Women Enterprises” (LEB/95/009)

Period Covered: June 1998 to June 2001

Activities	Expected results / Impact	Assessment indicators	Risks and opportunities	Funding	Rating	Status and Forecasts	Constraints (if any)	MOVs
Objective One: Improved gender mainstreaming capacity of the Ministry of Social Affairs								
Contribute to the development of ESCWA-UN Agencies’ booklet on Men & Women statistics in Lebanon	Increase awareness on importance of sex disaggregated data among users and producers of national statistics	Booklet on Men and Women in Lebanon drafted and printed	Opportunities (O): -The Project being the Gender TaskForce secretariat -Interest from the UNIFEM Regional Office and other UN agencies in this activity	Leb/95/009	100%		None	Workshop Report, Booklet
-Finalize and test (via selected CDCs) the first draft of Gender and SMEs manual	-CDCs staff are knowledgeable in writing case studies -Gender concept & tools are demystified -Generation of a gender manual, in the Arabic language, including local case studies	-Experience in support to SME and women economic empowerment documented	O: Availability of relevant basic gender information at regional office, and exchange of expertise with the Post-Beijing project;	Leb/95/009	100%	None	None	Draft Manuals and Revisions Lists
-Organize a TOT with a follow-up plan on application of acquired concepts & techniques by the PCs	-Enterprise development is done in a holistic and gender sensitive approach	-Increase in the capacity of the CDCs coordinators to do needs assessment in gender and SMEs sector -Increase in the follow-up capacity of the CDCs	O: High interest from other partners concerned with women’s economic empowerment and poverty eradication	Leb/95/009	100%	Status (S) Completed two TOTs for PCs in May 2000 on case study writing, testing the Manual and doing the follow-up plan. Forecasts (F) English version fully completed by mid-Oct 2000. Arabic version is being finalized and will be printed by end Jan, 2001.	PM needs to finalize the Arabic version	Arabic Manual printed and Training Reports submitted
-Implement the gender audit of MOSA	-Generation of gender audit report -Support is extended	-Commitment from MOSA to adopt recommendations	O: -MOSA support to the initiative	Leb/97/WO1 & WO2	30%	S: TOR has been completed, processed and approved. Actual work has already	The first risk, e.g., not being	MOSA’s Gender and Organizatio

	to the organization of the women and family unit at MOSA, definition of its role, its terms of reference, strategy, plan of action and relation with the other departments	generated by the study -CDCs staff operate according to clearly set plans -Coordination mechanisms in between the CDCs' sections and the different MOSA departments are in place -MOSA development plan contains gender indicators -Women receive better quality services at CDCs	-Reform of public sector: a priority to the present government -UNFPA programme in capacity building to MOSA and the CDCs Risks (R): -Not having cooperation at all levels of the Ministry and its affiliated institutions -Cut on the CDCs budgets			began. MOSA's gender unit is currently gathering data. Gender consultants who will process the data have been identified. F: The activity will be fully completed by end April, 2001.	able to obtain MOSA's support has been overcome. The second risk is still real.	n Audit Report and Workshop+ Completion Report
-Train Master trainers and PCs in Johns Hopkins University's "Arab Women Speak Out AWSO" training package containing modules on gender, women empowerment, and health safeguarding	-Team of trainers at selected CDCs is formed for support of social and health workers in gender awareness and implementation of training and counseling activities at the grassroots level	-AWSO training package is integrated into the SDTC training curriculum -Training in the package is integrated in the regular work of the CDCs	O: -Existence of need for this training especially in the rural and conservative areas R: Inability to innovate proper outreach mechanisms	Leb/95/009	100%	S: 4 Master Trainers trained in AWSO. TOT supervised by John Hopkins and executed by the 4 Master Trainers was implemented with 27 pax. AWSO concepts have been integrated in the gender mainstreaming in RH training and counseling	None	TOT Reports, AWSO Materials + Videos
-Upgrade skills of MOSA women and family unit in the development of demand driven gender training material	-2 staff from the women and family unit are trained	-Women department is active in putting gender material -Locally produced training packages are used for better quality services -Demand for the generated materials from other development partners	O: coordination with the work being done in the regional office and through the Post-Beijing programme R: Staff turn-over; difficulties in quantifying impact in the immediate future	Leb/97/WO1 & WO2	50%	S: Subsidized computer training for 3 staff in MOSA's gender unit. Two are currently involved in the Gender Audit. Will complete this task before the Project ends	Risk no longer exists and said staff are fully committed to the Project.	MOSA's TOR for the gender unit is formulated, approved and applied
-Put a plan of action				With co-	100%	S: Plan has been formulated	None	Plan of

for training of MOSA, MOPH and NGO social and health workers				funding from UNFPA		and already implemented.		Action
-Implement 2 TOTs for RH trainers and RH/IEC District Focal Points	-Increase gender mainstreaming capacity of the concerned institutions	-Gender focal units are active in the implementation of gender sensitive programming and analysis	O: Pre-requisite: Gender focal points can afford to expand training to staff in other CDCs or institutions	Leb/97/W O1 & WO2	50%	S: Gender focal points are continuing to improve their performance. Completed 1 TOT with 23 pax. F: Still to be completed is 1 TOT with 27 pax on end Nov, 2000	None	Pax List and Consultant's After-Completion-Reports
Contracts for Gender Audit of 4 UNFPA-prepared RH Manuals, TOT on gender for 50 RH staff and follow-up action plan formulated and executed				Leb/97/W O1 & WO2	% 50%	S: Full contract implementation is on-going. F: Will be fully completed by end Dec, 2000 as stipulated in the contract.	None	Contract signed.
-Implement 20 gender awareness workshops (GAWs)	-400 staff from concerned institutions attended gender awareness training -Staff are more skilled in formulation of projects in respect to follow-up to platform of action of the major inter. Conferences	-Work of trained people improved as a result of training -Better impact of services on beneficiaries -Compilation of related indicators for better assessment of development interventions	R: Unavailability of baseline indicators for proper impact measurement Not enough number of technical & professional staff staff turn-over and frequent pregnancies of young female staff	Leb/97/W O1 & WO2	10%	S: GAWs have been integrated with RH-related tasks. Target revised from 400 to 600. The Project is now collaborating with the UN/MOSA/MOPH, National RH programme via an LOU dated: Sept. 17, 1999. Cooperation is considered as vital in the completion of this activity. In the process, the Project might have lost full control of the speed and time of implementation. F: Activity started on Nov 6, 2000 and Partners think that the activity will be completed by end of next year.	None	Schedule of GAW Implementation and After-Training Reports
Activities	Expected results / Impact	Assessment indicators	Risks and opportunities	Funding	Rating	Status and Forecasts	Constraints (if any)	MOVs
Objective Two: Strengthen capacity of selected Community Development Centers (CDCs) to provide leadership and entrepreneurship development skills and related services such as a link to existing credit institutions for women								
-Organize one SYB TOT to assist women	-30 staff are trained to provide BAW	-Team of trainers / business counselors	R: trained staff quit their jobs at	Leb/97/W O1 &	100%	S: 2 TOTs in BAW/SYB and Business Counselling have	None	Completion Reports

in starting or improving their own businesses	and SYB training and ready to implement the training throughout selected CDCs	operating entrepreneurship training services simultaneously and independently form the PSU	CDCs or find more interested opportunities with other agencies working in other areas than SMEs dev.	WO2 and Leb/95/009		been completed in Sep 98 and May 99 with 25 PCs participating		
-Implement SMEs needs assessment study	-Operational report on SMEs needs in training and business counseling	-Demand-driven training and counseling packages	R: Report is over-generalized	Leb/97/WO1 & WO2	100%	S: Initiated various focus-group dialogues between the beneficiaries and trainers.	None	Various needs assessment reports
-Design computer programme for compilation and analysis of family files at BB-CDC	-Data at CDCs are organized and serving as database for selection of women beneficiaries of entrepreneurship and RH services	-CDCs files are used for selection of beneficiaries, follow-up, generation of various indicators, impact assessment and identification of needs	O: Admin reform activities Interest from other UN projects R: Process taking longer time than prospected	Leb /95/009	50%	S: Design has already been completed. Data entry needs to be done. F: Estimated completion time is Mar 2001.	AUB is having difficulties recruiting the researcher	Completed forms and reports in the computer of BB-CDC
-Organize PRA surveys in 12 CDCs	-PRA survey reports on constraints, opportunities and needs in business and RH are available	-Data and indicators available on women, work conditions and RH practices in the CDCs areas	O: Involvement of local NGOs and municipalities in the process	Leb/97/WO1 & WO2	100%	S: The 3 planned TOTs with 61 pax have been completed generating 3 surveys reports	None	Survey reports and comments in Arabic
-Put a plan of action for services delivery and a promotion strategy of the project components	-Detailed workplans and promotion strategy are completed for each of the concerned CDCs	-Business Counseling Services are better known to the community -Increase in the organizational capacity of the PCs	R: Workplans do not capture all tasks required of the PCs O: Project activities are important in the work of the CDCs	Leb/97/WO1 & WO2	30%	S: Plan completed but implementation (actual printing of brochures and other promo materials). F: Will be completed by end Feb 2001.	None	Signed contract for promo materials design
-Implement BAW courses for women	-2000 women benefited from training	-The trained women's work choices are more diversified and over 500 selected for completion of business plans	R: Selection of participants not fully mastered Need to diversify training methodologies according to # socio-economic contexts	Leb/97/WO1 & WO2	67%	S: Before integration of UNDP with UNIFEM-EU, project ran 18 BAWs with 524 women pax. Then, the project ran 28 BAWs with 820 pax. Total now is 1344 pax. F: Will be fully completed by mid-Apr 2001	None	Pax List Post BAW Reports
-“Start or Grow Your	-Over 500 are	-At least 50% of	R: Economic	Leb/97/W	75%	S: Before integration of	None	Pax List

Business" training and business counseling and follow-up by staff at selected CDCs	trained and provided with business counseling	women enterprises are established or expanded	recession -Saturation of markets for some of the business ideas generated by the participants O: New EU socio-economic fund -UN and International NGOs' areas development schemes	O1 & WO2		UNDP with UNIFEM-EU, project ran 13 SYBs with 328 women pax. Then the project ran 4 SYBs with 88pax. Total now is 416 pax. F: Will be fully completed by end May 2001 including the follow up for former pax		Post SYB Reports Follow-up records
-Coordinate with the employment office for helping the women who desire to go for employment	-Services provided to the graduates with low entrepreneurial skills	-More women are able to be served by the project	O: The two ministries' merge under one ministry R: Process not actualized on time	Leb/97/W O1 & WO2	100%	S: Efforts to coordinate have been undertaken but with no tangible results. The two target institutions have been demerged again. No more additional efforts is required in the future.	None	2 staff from Employment Office joined an SYB course Minuted discussions with the General Director of the Employment Office
-SYB and computer refresher courses provided to the PCs	-At least 30 social workers are trained and followed-up in their work at CDCs	-At least 20 experienced SYB trainers & counselors are working at the CDCs	R: Experienced trainers quit their jobs for better salaries O: -Built-up experience through the previous UNDP/UNIFEM/ AGFUND project -Contact with inter. Experts	Leb/97/W O1 & WO2	60%	S: 11 main & 16 co-trainers participated in ref courses. F: Two more courses (specially on follow-up services) will be initiated before the Project ends.	None	Completion Reports Certificates List
-Subcontract 3 studies for improving macro-economic conditions	Report on marketing prospects and new business	-More effective business development	R: Study may not capture the constraints and	Leb/95/00 9	30%	S: Original TORs have been reformulated and adjusted with current conditions and	No more delays in the release	Contract signed Draft Final

relating to SMEs: --Sub-sectoral marketing strategies & business opportunities --Support for Maison de l'Artisan in improving designs and marketing of handicrafts --Study on laws and regulations affecting women-owned SMEs	opportunities made available Report on the requirements for upgrading of artisan skills Report on rules and regulations facilitating the work of women-owned SMEs	services and handicrafts market is expanded	reality of the informal SME sector O: MOSA support to Maison de l'Artisan in resuming its work O: Publication of results of the handicrafts survey GoL's interest in SMEs increased			combined into one sub-contract package. New TORs have been completed and already revised by MOSA. Firm offers have already been received but they are fewer than expected. F: The subcontract will be awarded by end Nov 2000.	of the second AGFUND tranche is absolutely essential.	Reports Revisions and Final Printing
-Support women in grouping themselves into sectoral associations	-Sectoral associations formed and active	-Women groups with better lobbying and negotiating skills		Leb/95/009	80%	S: 3 women groups have been formed in Berqayel, Ain el Remaneh, Bibnine which are currently being assisted by the CDCs. Only minor follow-ups will be provided in the future.		
-Produce an inventory of credit institutions along with credit needs of project participants, and discuss it with credit institutions	-Report on available credit is generated	-Report is disseminated and Credit NGOs are introduced to each other's programmes	O: High demand for information exchange R: Disinterest of some credit NGOs in cooperation	Leb/97/W01 & WO2	80%	S: Minor updating is currently being made. F: Final printing for dissemination to CDCs and credit granting NGOs is expected by early Dec 2000	None	
-Identify credit specialist and prepare for Strategic Planning Workshop (SPW) with concerned GO-NGO institutions	-Design and objectives of the workshop are set and all concerned are prepared for discussion of micro-credit situation	-Workshop design is completed and all concerned are prepared for the workshop	O: ESCWA interest in the subject -increased interest from GO, NGOs & donors -Availability of experts	Leb/97/W01 & WO2	50%	S: TORs for the study and conduct of the credit SPW has been prepared. F: 2 TOTs by an international consultant will be completed by Nov 2000	None	Signed contract, Reports and Pax Lists
-Hold SPW and compile results & recommendations and future plan of action -Produce required printed materials	-Report on findings and recommendations and follow-up measures is made available -A guideline on borrowing is published and	-Coordination mechanisms in between CDCs and credit facilities are set and operating -Improved business counseling and referral services	O: Women & family unit, & handicrafts unit interest in strengthening this capacity at the CDCs -Media and donors interest	Leb/97/W01 & WO2		F: Will be finalized by end Feb 2001	None	

	distributed		R: CDCs staff turn-over increases					
-Adopt mechanism of coordination	-A group of financial institutions coordinate regularly with the CDCs	-Women participants to the project activities are referred to the credit NGOs on regular basis as it will be shown in the referral files at the CDCs	O: Willingness of credit institutions to expand their market R: Strict lending conditions to prevail, & poor women do not benefit as those who are better off	Leb/97/W O1 & WO2	Continuing	S: On-going in 3 pilot business counseling centres	None	
Activities	Expected results / Impact	Assessment indicators	Risks and opportunities	Funding	Rating	Status and Forecasts	Constraints (if any)	MOVs
Objective Three: Strengthen capacity of selected CDCs to deliver Reproductive Health (RH) education with a social and gender dimensions working women (particularly) and youth								
-Conclude LOA with UNFPA	-Integration of the Project RH component in the overall national strategy and complimentary and synchronized activities are identified	-LOA is signed by concerned parties -Coordination mechanisms are in place	O: Good working relation with UNFPA R: Continued delay in launching UNFPA project	UNFPA Leb/97/W O1 & WO2	100%	S: This is now operating at the project level sites (UNFPA RH, and UNIFEM/EU project). UNFPA did not see the need for LOA between sister agencies. LOA signed between the two projects on Sept 1999	None Risks no longer exists	Signed LOA
-Set-up of expert task force (e.g., UNFPA, MOSA, MOPH, FPA, etc.) and draft TOR for its work with the project - PRA Socio Cultural Surveys -Audio-visual material and guiding manuals - IEC materials targeting illiterates	-Expert task force are involved in monitoring PRA surveys and the generation of training packages and TOTs -TORs drafted and training of PCs on collection of data & information concluded -RH IEC material produced	-Task force meets regularly and their directives and recommendations are documented and followed up -TORs and follow-up on implementation are in place -RH IEC material are adopted and	O: Availability of experts especially from the RH Group of the American University of Beirut and the Family Planning Association O: Previous and ongoing work done in this field by FPA and AUB O: Availability of expertise in the domain O: High demand by projects operating in	UNFPA Leb/97/W O1 & WO2	40%	S: TOR has been completed. Surveys have been completed and results will be analyzed and published at end Jan 2001. F: TOR for IEC materials have been initiated and will be finalized by end Dec 2000.	None	Signed contracts, AV materials, and guiding manuals AV, IEC, Report and Distribution List

		used in awareness	the disadvantaged areas					
-Discuss PRA survey results in a SPW with concerned parties	-Qualitative reports related to RH practices are done in 6 areas (4 suburbs of the capital, Baalbeck and Tripoli) -Consolidation of results	-Generated material is used for reproduction of needed training packages -Study results are approved by the workshop participants and material for the TOTs, IEC material are highlighted	O: Computerization of health section family files, and availability of files for studying available relevant indicators and trends R: Interviewed individuals and families resist disclosure of information related to intimate & sensitive issues R: Suitable social scientist can be recruited	UNFPA Leb/97/W O1 & WO2	60%	S: Qualitative reports have been completed. F: Discussion and dissemination is under way and will be completed by end Mar, 2001	None Male input to the study will be limited	Reports
-Put a plan for training of staff from MOSA, and MOPH, and NGOs	-Joint planning with UNFPA is in place, and a strategy to train and monitor RH education is formulated and integrated in the workplan of each CDC & health center	-A comprehensive action plan for RH education and awareness to reach a large and diversified population is adopted and is in place at the CDCs & health centers	O: The integration of the project activities in the national RH programme	UNFPA Leb/97/W O1 & WO2	100%	The plan has been drafted and currently being applied	None	Plan
-Implement the training of staff	-MOSA has 20 experienced trainers -600 ⁴ health and social workers of MOSA and MOPH have been trained to provide education and awareness on RH issues	-RH IEC materials are integrated in the social and health workers workplans as well as in the SDTC curriculum	O: Overlap with the UNFPA programme in relation to targeted geographic areas, ministries and NGOs' staff, and the communities	UNFPA Leb/97/W O1 & WO2	20%	S: TOT in RH has been completed in Aug 2000 F: Health and social workers training started November 6, 2000 and will be completed throughout 2001 as have been agreed with the partners. The Project might lose full control of the speed and time of implementation.	None	Reports
-Hold the information	-3000 women, men	-Increase in the	O: use of CDC work	UNFPA		S: Project will deliver all	None	IEC

days through schools, project training activities and the regular work of the CDCs health section	and youth are reached with IEC material	use of RH services by the communities targeted by the CDCs, Ministry of health centers & those of the FPA	with the secondary schools R: negative reactions from conservative groups	Leb/97/W O1 & WO2		required IEC materials by end Jan 2000 with UNFPA Project being responsible for holding the Info-days throughout 2001.		materials Agreement with UNFPA on its approach has been clarified and agreed upon
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FOOTNOTES:

1. The original Logframe has four main objectives which were at a later stage been modified and simplified by a EU mission into three objectives as depicted here.
2. In the design computer programme for compilation and analysis of family files at BB-CDC, the Project was able to leverage its funds and attracted AUB, BBHC and a Belgian NGO to co-finance the computer purchase. In some CDCs, there are still so much data that remain unprocessed. One such interesting data is the PECs profile of more than 400 SYB and BAW pax.
3. In Put a Plan of Action for training of MOSA and MOPH social and health workers and NGOs, the items employment officers and banks have been omitted from the original logframe because the course was offered only to RH service providers
4. The Project commitment is only 200 health and social workers; rest will be completed by UNFPA within its project duration.

Annex 3: The Plan for the Remaining Period

THE PROJECT PLAN (NOV 2000 TO JUNE 2001)

Activity / Completion date	Project Number	Nov-00	Dec-00	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01
Gender & SMEs (translation & printing)	Leb/95								
MOSA gender & organizational audit (Primary data, Workshop for SWOT analysis and discussion of report, final report, training of MOSA staff (heads of departments))	Leb/97								
Gender Mainstreaming in RH programme (TOT, IEC district focal points, Gender audit RH manuals, follow-up plan on training and awareness campaigns)	Leb/97								
Gender training of 400 to 600 Social/Health workers from MOSA, MOPH and NGOs	Leb/97 & UNFPA								
Computerization of CDCs files at BB	Leb/95								
Design of promotional materials for the project activities in relation to entrepreneurship development	Leb/97								
BAW workshops in 12 centers (656 participants)	Leb/97								
SYB training (300 to 400 participants) at 12 centers	Leb/97								
2 TOT refresher courses on follow-up services	Leb/97								

[REDACTED]								
Follow-up on women groups and training and counseling clients	Leb/97							
Complete 3 studies (project assessment, obstacles for moving from informal to formal sector, laws governing SMEs)	Leb/95							
Update [REDACTED] dit NGOs	Leb/97							
Credit study [REDACTED]	Leb/97							
Credit w [REDACTED]	Leb/97							
set op [REDACTED] between financial and non-financial institutions	Leb/97							
PRA study [REDACTED]	Leb/97 & UNFPA							
RH vide [REDACTED]	Leb/97							
RH literacy manual [REDACTED]	Leb/97							
[REDACTED]	Leb/97 & UNFPA							
RH training of social and health workers (200 to 600)								
[REDACTED]	Leb/95							
Project Review								
[REDACTED]								
Project Hand Over	Leb/95, Leb/97							
[REDACTED]								
Project evaluation	Leb/95, Leb/97							

Annex 4: Participants List for the Needs Assessment Workshop

NAME	TITLE	INSTITUTION	Telephone	Fax	Email
Walid Assaf	Technical Supervisor	MOSA / CDC - Baalbeck	03-370891	08-377063	
Miray Kirbaj		MOSA / CDC – Zahle'	08-815100/1/2	Same	
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Leila Shamas	Social Worker	MOSA / CDC – Bourj al Barajneh	01-838737	Same	
Elisar Duwayhee	Assistante Sociale	MOSA / CDC – Ain el Remaneh	01-388919		
Lody Wahbe	Assistante Sociale	MOSA / CDC – Ain el Remaneh	01-388919 / 03-766907		
Yolla elHaj	Director	MOSA / CDC – Lebaa'	07-230904		
Mona Nasr el Dean	Health/Social Worker	MOSA / CDC Aley	05-554074/ 03-945866		
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May Assad	Economic development program	Caritas / Catholic Relief Services	01-499767/8	01-494713	vbprog@caritas.org.lb
Fares Hariri	Volunteer in social develop.	Lebanese Najdeh Association	07-735510	Same	Spl_ss@inco.com.lb fares_hariri@hotmail.com
Mona Jaber	Credit Promoter	Makhzoumi Foundation	01-860940	01-863949	
Marie-Gabrielle Corm	Projects Coordinator	Pontifical Mission	04-714901/2/3	04-714905	pontim@inco.com.lb
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Najah Shamoun	Credit Officer	UNIRD - Baalbeck - Hermel	08-373233 /4	08-372070	unirdp@cyberia.net.lb najahchamoun@hotmail.com
Amal Nour AlDeen	Volunteer / charity activities	Monetary House & Yoursr for Investment	01-271775	01-271845	Sammer99@cyberia.net.lb
Hiyam Sujud	Business Counseling Coordinator	UNIFEM project	05-466122	Same	gender@inco.com.lb hiyamsujud@hotmail.com

Annex 5: Evaluation Matrix of the Needs Assessment Workshop

Non-financial Assistance

Important Ideas	Action taken accordingly	Results to be Achieved	Topics I still Need	Recommendations
New training techniques: various ways to convey a message	Utilize information in training workshops and writing a report on the workshop	Dissemination of acquired information	Get more into details and new project ideas for small projects	
Convey the information through games	Utilize new training methods in the training next month	New and effective work mode operation	More knowledge of the customer's needs	
New methods in training	Simplify the training program		Training on counseling women	Shorten the workshop hours (till noon)
Learning about financial and non-financial needs that lead to the prosperity of a business project through games	Understand the needs and type of assistance for SMEs	Contribute to the capacity building of project owners	Suggestions for counseling entrepreneurs on effective topics leading to growth	
	Summarize the workshop topics to my dept. colleagues in order to include it in our work	Selection of the target group will be more specific	View experiences in this area to add up to our skills and experiences	Credit associations' guide and coordination among associations for formulating a work plan
Proper ways for needs assessment (2)				
GIRAFFE method, and impact knowledge management program framework	Apply the studies or techniques especially in doing the small entrepreneurs feasibility studies	Better studies to avoid some of the difficulties	Specific studies in banking and financial issues	
New techniques for identification of solution leading to prosperity of business projects through counseling and financial and non-financial inputs (2)	Categorize /sort the information in order to utilize it in forth coming training workshops (as a trial)	Reach for the target group in a specified and easier way	Prototype projects applied successfully	Credit associations' guide
New ideas & techniques for extension of non-financial assistance to SMEs	Categorize and employ the information on a small group to check on its affectability	Realizing the training program in a better way through the applied exercises	Business ideas and marketing methods applied in the developed countries	Information pertaining to the Credit associations
	Categorize and sort the information to utilize it in training workshops	Reaching the target group easier and avoiding previous mistakes	New ideas and methods applied in various countries	
New games			Training on how to do an effective feasibility study	
Convey information by means of a story, game or a role for recollection (easy to remember)	I currently have a training program within my association and this workshop supported my idea	I'm not able to realize much activities in the short term as the development programs start very small from realistic	Successful credit associations' policies and laws relating to the subject in order to assess the association's sustainability	Developing the community is not a job but a talent that develops with training, new techniques and information.

		circumstances and takes time and an adaptation stage in order to suit the target groups		Starting otherwise leads to failure
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Financial Assistance

Important Ideas	Action taken accordingly	Results to be Achieved	Topics I still Need	Recommendations
Knowing more credit associations in order to assist women	Plan to visit the credit associations I met through this training workshop	Giving women more chances to know and deal with credit associations		
Getting to know new financial and non-financial institutions	Contact the associations found within my area of work	Get acquainted with all the associations and their available services and promoting the training programme within the association and various CDC departments	Experiments from the Lebanese reality and better understanding of the Problems facing the labor market	Intensify communication among people working within the SYB spectrum
Getting to know the financial associations and its terms and requirements as well as communication in between them and the CDCs	Contact the credit associations and acquire all of their information for referral of women entrepreneurs by the CDC	Increase the women's trust and increase demand on workshops and counseling services	All the legal issues related to the small enterprises in terms of starting and improving, as well as the information related to counseling centers	Presentation of the Credit associations for their Loan approval process
Information pertaining to credit associations and its problems and coordination mechanisms with them. How to access their services	Contact the associations found within my area of work for cooperation in providing assistance to women entrepreneurs	Assisting the women entrepreneur on starting or improving their projects through the development of tasks in the counseling center and active follow up	The legal issues and issues related to counseling services	Credit NGOs working method. Live stories of women assisted by credit. List of successful projects by area
Getting to know the financial associations and its role and ability to communicate with them	Conducting Business Awareness and SYB training and assisting women by informing them of the credit associations	Increase the women's and NGOs trust in our work thus increase demand on the training workshops and counseling services	Understanding the legal issues of production projects	Share live experiences among credit associations and CDCs

Networking and Coordination

Important Ideas	Action taken accordingly	Results to be Achieved	Topics I still Need	Recommendations
Importance of linkages in between all credit NGOs and CDCs	Connect with CDC Bourj Barajneh to attend their training workshops	Clearer credit fundamentals and assisting borrowers in a better way	Knowledge of how to coordinate among institutions	
Necessity for linkages in between credit NGOs to avoid duplication	Meet and coordinate with credit NGOs and MOSA CDCs in the area where I work	Access a higher number of people and benefit others' experiences	How to conduct good feasibility studies	

Necessity to coordinate with non-financial institutions			Training people	
Coordinate among all institutions				
Necessity to coordinate among all institutions and expand geographical spectrum	Awareness training for rural women (concentrating on the importance of girls' education)	Training as much women as possible and assisting trainees in securing work opportunities	How to strengthen the position of rural women	
The gaps that exist between the different organizations	Try to reduce the gap between the involved parties in my work	I can't expect any results until I analyze the responses of my superiors to what I proposed		
Coordination between financial and non-financial services	Propose a method to coordinate between financial and non-financial NGOs	I can't expect any results until I analyze the responses of my superiors to what I proposed		
Need for communication & interaction between involved parties	Discuss in my section if we can do some networking activities, work on overview of existing institutions	Breed familiarity, may start the process of trust building		
Importance of communication with the other associations	Training workshops (SYB)	Social and economic awareness	Practical steps in starting productive programmes	
I realized that throughout training and communication in between associations, it's possible to realize major achievements in the area of development of tools and increase in productivity	I intend to deepen my knowledge in financial services	Specialization and acquiring of methodologies leading to the association's sustainability	Unspecified (Various)	
Necessity to coordinate among all supporting parties of the programme				
Coordinate in between credit and training associations to initiate an actual coordination				

Documentation

Important Ideas	Action taken accordingly	Results to be Achieved	Topics I still Need	Recommendations
Importance of the work we're doing and its evaluation through documentation consolidation of experience, sorting of project ideas and businesses in order to improve	Work on small business counseling and recording of information			

the work				
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Annex 6: Participants' List for the Business Identification and Development Workshop

NAME	TITLE	INSTITUTION	Telephone	Fax	Email
Walid Assaf	Technical Supervisor	MOSA / CDC - Baalbeck	03-370891	08-377063	
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Elissar Douaihee	Assistante Sociale	MOSA / CDC – Ain el Remaneh	01-388919		
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Amal Nour AlDeen	Volunteer / charity activities	Monetary House & Yoursr for Investment	01-271775	01-271845	Sammer99@cyberia.net.lb
Afaf Nehme'	Director	Cooperative Libanaise pour le Developpement	04-406688	04-406188	colide@inco.com.lb
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Annex 7: Evaluation Matrix of the Business Identification and Development Workshop

Relevant Subjects	What I will do	Results to be achieved	Other needs
Importance of coordination in between financial and non-financial institutions	Encourage the introduction of training to our institution	Increase the chances of success of the borrowers' projects	Internet and computer skills
Methodology in putting the feasibility study	Coordination with the credit institutions		English
New games and exercises according to the subjects being discussed			
New games and the training techniques	Introduction of the new games to the training		More info on credit schemes (conditions)
How to put a business plan and the project feasibility study	Introduce trainees to the credit programmes	Trainees have more trust in the training	More training skills
Get to know the credit institutions, their programmes and the regions covered	Meet with AEP for more coordination	Coordination mechanisms in place	Have similar workshops
Detailed feasibility study	Taining and business awareness	Improve the beneficiaries economic situation	Identification of new project ideas
Experience sharing	Intensify coordination	Increase experience of social workers	
How to study the business feasibility with the entrepreneur techniques	Apply the new counseling techniques	Identify feasible project ideas, help in solving business problems and smoother way of studying the project feasibility	Introduce technology in training
Financial aspect of the business			
New way of analysing the business feasibility	Introduce new techniques to the SYB course	Simplify and clarify the learning process	
New training techniques	Share the acquired knowledge with my colleagues		
New ways for analysing the business feasibility	Apply what I learned	More successful training	New computer programmes
Project feasibility study			English
New training techniques			

Development of project ideas	Introduce the new games to the training	Enable the trainees to identify new project ideas	Internet connection
Business plan	Exercises for analyzing the project feasibility		
Financial plan and project feasibility study			
Business plan	Apply new techniques in counseling	More efficient counseling	Information on the market prospects in Lebanon
How to do business counseling			
Relevance of dialogue and participatory approaches achieving results	Strengthening beneficiaries technical skills	Upgraded business products	
Simple approach and intelligent tools for needs assessment and trying to find solutions to problems	Work on the acceptance of the new ideas by my institution	Work on raising the beneficiaries interest in entrepreneurship development	Training adapted to the Lebanese context, and how to solve the issue of uneven wealth distribution
New ideas and training techniques for our planned training sessions	Apply the learnt exercises	Share experience with the team for improving our work	How to work with our women beneficiaries
	Apply the business plan		Needs assessment and problem solving in short one-to-one interviews
	Adapt the business plan		
Introduction of new games and learning exercises to the vocational training	Introduce changes to the training provided and problem solving through games before extension of the loan	The clients become more motivated and the analysis of the business plan become more efficient	More adaptation of the business plan
	Business plan		New business ideas for the disadvantaged areas

How to study the business feasibility with the entrepreneur	Introduce the new creativity exercises to the training course	More efficient training which will increase their training women's trust in our programmes	Introduce technology
New games and exercises	Introduce the women trainees to the credit institutions and increase their negotiating skills		More subjects in analysis of project feasibility
Training approach			
Business plan	Apply the business plan for each client	Limit my losses and those of the entrepreneurs	Marketing ideas
How to develop project ideas			

Annex 8: Content of the CD Provided to the Workshop Participants

1. THE NEEDS ASSESSMENT WORKSHOP

1.1. HANDOUTS

- Agenda
- Registration Form
- List of Participants
- Workshop Problems
- How Professional are You?
- The Development Soup
- Women CEOs
- Evaluation Results Matrix
- Evaluation Form
- Needs Assessment Results

1.2. GAMES

- Cash Register
- How Professional Are You?
- Who are You?
- Producer's Game
- Skills Inventory
- Entrepreneur's Life Pattern

1.3. TOOLS

- 15 Secrets to Growing Your Enterprise
- Girafe
- MFI Ratios
- Impact Knowledge Management Programme
- Analysis of MFIs
- Guidelines for MFI Viability
- GIRAFE Method
- Successful MFIs

1.4. PRESENTATIONS

- Development Soup
- Break time
- Priority Quiz
- Trends
- Squiggle

2. BUSINESS IDENTIFICATION AND DEVELOPMENT WORKSHOP

2.1. HANDOUTS

- Agenda
- Participants Lists
- Characteristics of Entrepreneurs
- Learning Vicious
- Evaluation Form

2.2. GAMES

- Easy Money
- Entrepreneurs' Life
- Food Chain
- Number Trace
- Personality Test
- Trainer Competencies
- Trainer's Audit
- Words Production
- Who's Who?

2.3. TOOLS

Product and Business Development

Scamper1

Scamper2

Financial Planning in English

Financial Planning in Arabic

2.4. PRESENTATIONS

Business Identification and Development

Creativity

Learning

Money

Creativity Boosters

3 REFERENCES

Helping SMEs Grow

Institutions

Women Entrepreneurs in the Global Economy

Lebanon NGO Microfinance Workshop

UNDP Poverty Awareness Strategies

UNIFEM Currents

Lebanon Map

4. PHOTOS

The Photo Album

5. CLIPS AND VIDEOS

Alien Song

Baby Defense

Helping

The Bangladesh Case

Annex 9: ToTs Conducted or Participated by the Project

Mo	Year	Courses	Days	Target	Pax	Funding
Dec	96	Strategic Planning Workshop	2	Mosa staff & credit NGOs	42	Leb/95/009
Dec	97	TOT PRA (2 Wkshp)	5	SSTC Auxiliary social workers	52	Leb/95/009
Dec	97	TOT Gender Orientation (24 workshops)	4	SSTC Auxiliary social workers	50	Leb/95/009
Dec	97	TOT IWSAW Basic Living Skills (2 workshops)	4	SSTC Auxiliary social workers	52	Leb/95/009
Jan	98	TOT BAW and SYB		SSTC Auxiliary social workers	37	Leb/95/009
Jul	98	TOT SYB Feasibility studies	2	SSTC Auxiliary social workers	37	Leb/95/009
Sep	95	1st TOT SYB	15	Mosa staff (mainly CDCs directors)	26	UNIFEM regional project
Apr	96	Training with grassroots women	10	Mosa Staff	3	Leb/95/009
Jul	96	2nd TOT SYB	10	Mosa Staff	26	Leb/95/009
May	97	3rd TOT SYB (BAW part)	6	Mosa Staff	17	Leb/95/009
Nov	97	3rd TOT SYB (SYB part)	3	Mosa Staff	11	Leb/95/009
Nov	97	3rd TOT SYB Feasibility studies	2	Mosa Staff	25	Leb/95/009
Dec	97	Regional Course Camp	6	Mosa Staff	6	Leb/95/009
May	99	TOT SYB	6	Mosa Staff	33	Leb/97/WO1,W O2
Sep	98	TOT Business Counseling	4	Mosa Staff - Project Coordinators	27	Leb/95/009
Jul	00	TOT SYB for Handicaps	5	Mosa staff, handicaps, PC	26	Leb/97/WO1,W O2
Jul	97	TOT PRA & survey in BB	5	Mosa Staff	26	Leb/95/009
Dec	98	TOT PRA & survey in Tripoli	3	Mosa Staff, NGOs, and Project staff	16	Leb/97/WO1,W O2
Mar	99	TOT PRA & research plan in SME & RH	4	Mosa staff	19	Leb/97/WO1,W O2
Jul	99	TOT PRA	3	Mosa Staff, NGOs	24	Leb/97/WO1,W O2
Dec	98	Arab Women Speak Out Master Trainers' Workshop	8	Mosa Staff	4	Leb/95/009
Mar	99	TOT (Arab Women Speak Out)	6	Mosa Staff - Project Coordinators	27	Leb/95/009
Oct	99	TOT Gender "Writing Case studies"	1	Mosa Staff - Project Coordinators	27	Leb/97/WO1,W O2
May	00	Gender & SMEs Wkshp.	3	Mosa Staff - Project Coordinators	27	Leb/95/009
Mar	00	Gender Awareness Meeting in celebration to the women's day	1	Academia, NGOs, Family Planning Association, Rachaya CDC & from Rachaya community	50	Leb/97/WO1,W O2

Ma	00	RH meeting for identification of priorities & presentation of PRA tools	1	MOSA-RH programme, MOSA staff, MOPH-RH programme, Midwife Association, AUB, UNFPA and UNIFEM/EU project	25	Leb/97/WO1,W O2
Aug	00	TOT RH	10	Mosa staff	26	Leb/97/WO1,W O2 & UNFPA
Oct	00	TOT Gender & RH	2	Mosa staff	23	Leb/97/WO1,W O2
Oct	00	"Assessing needs for financial & non-financial assistance to SMEs" wkshp	3	Mosa staff, and Credit institutions	25	Leb/97/WO1,W O2 & Leb/95/009
Nov	00	"Business identification and Development" wkshp	2	Mosa staff, Credit institutions	23	Leb/97/WO1,W O2 & Leb/95/009