



Capable, Hopeful, Accepted, Safe
and Engaged Youth

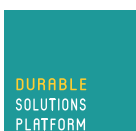


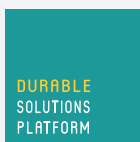
REGIONAL LEARNING ON GRADUATION APPROACH PROGRAMMING:

LESSONS LEARNED FOR IMPLEMENTATION IN LEBANON AND THE REGION

Learning Brief

August 2022





About DSP – The Durable Solutions Platform (DSP) was established in 2016 to support evidence-based stakeholder engagement on durable solutions for displaced Syrians in the region. DSP is a joint initiative of the Danish Refugee Council (DRC), the International Rescue Committee (IRC), the Norwegian Refugee Council (NRC), Oxfam, Action Against Hunger (ACF) and Save the Children International. Through its work, DSP aims to generate knowledge and learning, inform policy processes and enhance capacity development on the long-term future of displaced Syrians, based on international best practices and principles.



About CHASE – CHASE is a partnership between DRC, Al Majmoua and Fair-Trade Lebanon (FTL) that will implement a holistic approach to empowerment, reaching 2,760 youth and their families, by adapting the graduation approach to the Lebanese context. By implementing the graduation approach (combining elements of social protection, livelihoods development and access to finance) for youth and their families, the project will develop a comprehensive and scalable model for young people to become empowered and capable of reaching their aspirations.



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Suggested citation

Durable Solutions Platform and Capable, Hopeful, Accepted, Safe and Engaged Youth. 2022. Regional learning on graduation approach programming: lessons learned for implementation in Lebanon and the region.

Abbreviations

CHASE	Capable, Hopeful, Accepted, Safe and Engaged Youth
COVID-19	Coronavirus disease 2019
DSP	Durable Solutions Platform
FGD	Focus group discussion
ICT	Information and communications technology
KII	Key informant interview
LBP	Lebanese pounds
NGO	Non-governmental organisation
PAC	Poverty Alleviation for Syrian Refugees and Host Communities in Iraq
PEI	Partnership for Economic Inclusion
PSS	Psychosocial Support
RRG	Research reference group
RYSE	Resilient Youth, Socially and Economically
SOP	Standard operating procedure
US	United States (of America)
VASyR	Vulnerability Assessment of Syrian Refugees

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Introduction

Lebanon has been affected by multi-dimensional crises over the last few years, including civil unrest, a deepening economic and financial crisis, and the impact of the COVID-19 pandemic. The country has seen a significant surge in household vulnerabilities and poverty levels for all population groups, but especially among youth and other vulnerable groups. In light of the current crises in Lebanon, it is important for humanitarian actors to strengthen efforts to deliver holistic programming targeted at both refugee and host communities. This focus on holistic programming aims to support communities' abilities to achieve self-reliance, while also enabling pathways to durable solutions for refugees.

To enhance knowledge on how self-reliance and empowerment can be improved for displacement-affected youth in Lebanon, the Durable Solutions Platform (DSP) has developed this learning brief drawing lessons learned from the region on youth, self-reliance and integrated graduation programming. This brief is part of the Capable, Hopeful, Accepted, Safe and Engaged Youth (CHASE) project, led by DRC Lebanon in partnership with Al Majmoua and Fair Trade Lebanon.

This learning brief focuses on a number of thematic areas within the graduation approach that were identified together with CHASE project partners in February 2022: namely, the role of integrated programming and mentorship on youth empowerment (mainly through integrating protection components with livelihood interventions), youth access to finance and youth involvement in livelihoods in rural areas.¹

This brief aims to contribute to the general learning on the graduation approach and integrated programming in Lebanon and the region, in addition to other types of programmes that interlink with the identified thematic areas.

Box 1: Methodology note

This learning brief adopted a qualitative methodology, as follows.

- **Key informant interviews (KIIs):**

A total of 24 KIIs were conducted:

- » KIIs with project staff from two main projects relevant to the graduation approach in the region: (1) Inmaa consortium project led by Save the Children International in Lebanon: Sustainable Social Protection and Livelihoods Solutions for Severely Vulnerable Households in Lebanon (5 KIIs), and (2) Resilient Youth, Socially and Economically (RYSE) project in Jordan, led by DRC (6 KIIs).
- » The learning research was supplemented by 3 KIIs with the partners engaged in the Poverty Alleviation for Syrian Refugees and Host Communities in Iraq (PAC)
- » In addition, 5 KIIs focused on economic and policy aspects in Lebanon were conducted with Lebanon-focused stakeholders.

- **Focus group discussions (FGDs):**

Eight FGDs were conducted in Lebanon, distributed across population groups (Syrian and Lebanese youth) and covering both male and female youth² in the governorates of Bekaa and North Lebanon. The FGDs were conducted during the months of May and June 2022.

¹ For more information on research questions, themes and the selected projects, see Annex 1.

² Youth in this study refers to the age group of ##, in line with CHASE project.

- **Validation workshop:**

A validation workshop was conducted with the research reference group (RRG)³ of this learning research to validate the findings and develop programmatic directions.

- **Desk review:**

Short desk review of relevant materials on recent documents of current context in Lebanon and available learning materials on graduation approach from the region in relevance to the identified areas.

The research for this paper was concluded in August 2022.

Background

Lebanon is still struggling with the almost three-year economic and financial crisis, which has become one of the worst crises globally.⁴ The COVID-19 crisis emerged in Lebanon on top of the unprecedented protest movement, political instability, and a rapid deterioration of the economy.⁵ Lebanon defaulted on its debt in March 2020.⁶ On 4 August 2020, a massive explosion in Beirut port caused widespread destruction, hundreds of deaths and thousands of injuries, and further compounded the economic toll – causing more than USD 15 billion in damage, along with disruption to trade and economic activity and damage to infrastructure.⁷

The economic crisis led to currency devaluation, as since 2019, the Lebanese pound had lost more than 90% of its value,⁸ along with hyperinflation and a 58.1% contraction in gross domestic product (GDP) since 2019, with an estimated decline of 10.5% in 2021, on the back of a 21.4% contraction in 2020.⁹ According to recent statistics, the consumer price index recorded an increase of 168.45% as of July 2022 compared with the same month in 2021; the increase in food and beverage prices surged to 240.21% during the same period.¹⁰

The current crisis is occurring while the Syrian refugee crisis in Lebanon is entering its 12th anniversary soon. The majority of Syrian refugees face no viable prospects of a durable solution – safe return and reintegration, local integration or resettlement – to end their displacement in the near future.

This series of overlapping crises has exacerbated the challenges and vulnerabilities for all population groups in Lebanon, not only impacting their aspirations to reach self-reliance, but also limiting their ability to sustain and meet their basic needs. The multi-dimensional poverty rate in Lebanon doubled from 42% of the total population in 2019 to 82% in 2021.¹¹ The socio-economic crisis pushed the vast majority of the refugee population into extreme poverty. With continuing increase of prices of essential goods and services, 91% lived below the minimum expenditure basket of LBP 553,753 per capita as of June 2021, and 88% were below the survival minimum expenditure basket of LBP 490,028.¹²

3 A research reference group (RRG) was constituted of representatives of stakeholders with relevant engagement in the research topic. The role of the RRG was to provide technical advice and review the whole research process – research design, tools development and reviewing the draft.

4 The World Bank. 2022. Lebanon's economic update — April 2022. 14 April. [Link](#).

5 DSP and CAMEALEON. 2020. "Pinning down moving targets": Adapting humanitarian cash programmes to the multi-pronged crises in Lebanon. [Link](#).

6 GUECHATI Ichraq and CHAMI Mustapha. 2022. Lebanon, economic and financial crises, reasons for collapse. [Link](#).

7 AFP. 2020. Beirut explosion: Cost of damage exceeds \$15 billion says President Aoun. 12 August. [Link](#).

8 Reuters. 2022. Lebanon's currency plummets again amid financial crisis and political deadlock. 11 January. [Link](#).

9 World Bank Group. 2021. Lebanon Economic Monitor: The Great Denial. Fall 2021. [Link](#).

10 Central Administration of Statistics. Consumer Price Index for consumptions in Lebanon, July 2022. الرقم القياسي لأسعار المستهلك في لبنان شهر تموز 2022. [Link](#).

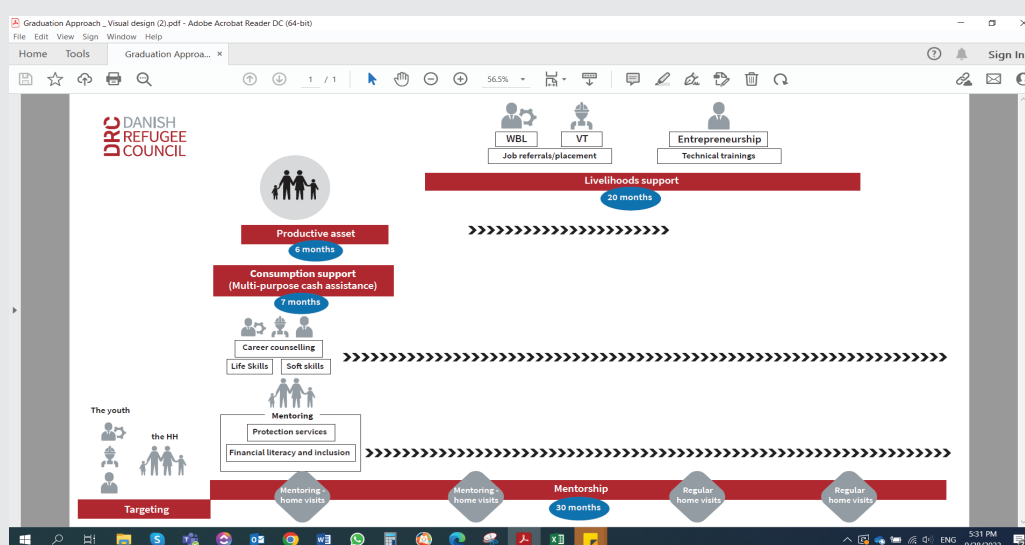
11 UNESCWA. 2021. Multidimensional Poverty in Lebanon (2019-2021). [Link](#).

12 United Nations Children's Fund (UNICEF), United Nations High Commissioner for Refugees (UNHCR) and World Food Programme (WFP). 2022. VASyR 2021: Vulnerability Assessment of Syrian Refugees in Lebanon. [Link](#).

Box 2: About the graduation approach

The graduation approach was piloted by BRAC in Bangladesh almost two decades ago.¹³ Since then, it has gained increasing international attention as a key strategy to building secure, sustainable and resilient livelihoods, and has been adapted by various organizations and scaled in several countries including by governments as part of social safety net programmes.¹⁴ The graduation approach is new in the middle east region.

The objective of the Graduation Approach is to support the most vulnerable and poorest households to graduate out of poverty and to reach self-reliance. The GA is a set of holistic, time-bound and sequenced services (18-36 months on average) that aim to not only address the immediate needs of a household but build their capacity and confidence to work themselves out of the cycle of poverty, through social and economic support. The graduation approach is structured around four pillars: social protection, livelihoods promotion, financial inclusion, and social empowerment.¹⁵



Source: CHASE, Danish Refugee Council

¹³ BRAC. 2020. [Link](#).

¹⁴ The model has undergone rigorous research including separate Randomized Control Trials conducted by JPAL, IPA and the London School of Economics and has been demonstrated to make lasting economic and social impacts on households across different contexts. See: A. Banerjee, E. Duflo, N. Goldberg and D. Karlan. 2015. A multifaceted program causes lasting progress for the very poor: Evidence from six countries. [Link](#).

¹⁵ BRAC. 2015. PROPEL Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach. [Link](#).

Lessons learned to support graduation approach programming

This section outlines six key lessons learned emerging from the findings on existing graduation approach programming in Iraq, Jordan and Lebanon. These lessons learned revolve around the thematic areas identified in the research described in the previous section.

1. Integrating protection components in graduation approach programming supports the empowerment of youth and their households

In RYSE and Inmaa experience, the integration of protection components in graduation programming aims to ensure that participants are less impacted by protection concerns while seeking their livelihoods and moving towards self-reliance. Integrating protection within the graduation approach programme helps in simultaneously tackling the socio-economic and protection vulnerabilities of displacement-affected people. This results in better outcomes by tackling different issues that youth and their households face, which takes into account the multi-faceted aspects of poverty.¹⁶ This in turn will allow youth to fully engage and focus on the development of their livelihood pathways while being embedded in a supportive environment.¹⁷ In addition, programmatic experience shows that integrating protection services in graduation programming increase beneficiaries' commitment in the programme, and increases women's participation in the livelihood activities.¹⁸

This study identified several concerns and barriers that graduation approach programming should consider. Lack of documentation for Syrian refugees is a major risk identified through both KIIs and FGDs in Lebanon, affecting refugees' freedom of movement and access to livelihood opportunities. For example, recent Vulnerability Assessment of Syrian Refugees (VASyR) figures shows that the proportion of Syrian refugees above the age of 15 who hold a legal residence permit has declined to 16% (having progressively declined from 27% in 2018). The figure was especially low in North Lebanon and Bekaa, both at 13%.¹⁹ At household level, rates of legal residency also declined, with only 8% of households reporting that all members held legal residency.²⁰

In addition, protection risks in the labour market were a critical concern of youth FGD participants. Many male Syrian refugee youths specifically raised that they face threats and harassments from other community members when they engaged in livelihood activities, making them a target of racism and discrimination. They described the lack of legal protection that exposes them to these threats.

“

The most important barrier is the fact that we do not live in our home county, we are foreigners, refugees. We face a lot of discrimination; we hear the sentence 'you are Syrian' so many times a day

female Syrian youth

”

The cash-for-protection modality included in graduation programming aims to empower households and to reduce protection risks and concerns.²¹ Another key benefit of cash for protection is that it builds trust among participants that the programme is not overlooking their protection concerns; this in turn

¹⁶ KIIs with Inmaa and RYSE staff, supplemented from CHASE project proposal.

¹⁷ CHASE project proposal.

¹⁸ Evidence from RYSE programming.

¹⁹ UNICEF, UNHCR and WFP. 2022.

²⁰ Ibid.

²¹ Drawn from KIIs with RYSE and Inmaa project staff.

positively contributes to their commitment and engagement in long-term programmes such as graduation programmes. It also prevents withdrawal from the programme when protection risks arise. The flexibility in defining ‘protection concern’ gives the programme the ability to respond to a less-restricted range of risks and thus respond more effectively to participants’ needs. Protection concerns can include what has previously been mentioned above, in addition to other concerns that affect the overall household, such as risk of eviction, school drop-out, child labour and health concerns. It is important to note that proper planning of the cash flow and duration of cash for protection leads to better outcomes at household level.

Integrating protection in graduation approach programming helps to address barriers related to gender faced by programme participants and their households. Gender barriers experienced by female youth in Lebanon present challenges for their empowerment and in pursuing their livelihoods. These gender barriers were in some cases more attributed to security concerns. Female youth in the FGDs, both Syrians and Lebanese, emphasised the gender-related barriers that impact their access to livelihood opportunities. Some of the barriers reported included not being allowed to leave the house unless accompanied by another family member, which was attributed to safety and security, such as lack of security outside the house. Other participants linked this barrier to early marriage and childcare responsibilities. While these restrictions impact female youths’ access to the labour market, they can also create challenges in joining programme activities or might lead to drop-outs. This was reflected in more Syrian female youth preferring home-based businesses over other types of livelihoods. According to one such participant, her care-giver would not support her in establishing a business as this would require her to interact with clients, which is not permitted.

“

Protection issues of violence and sexual harassment at the workplace act as barriers to accessing certain jobs; our parents and husbands may be against us working certain jobs, but only because they are concerned for our security

female Lebanese youth

”

“

As long as my parents are available and on their watch, then I think it would be okay to establish my own business, as long as it does not require me to leave the house unattended

Syrian female refugee youth

”

It is worth noting that evidence from FGDs in Lebanon shows that the phases of the crises started forcing gender dynamics to change, and created more openings for women to engage in activities that they were prevented to engage with before.

“

My husband did not allow me to work before, but now, because of the bad economic situation which has prevented him from being able to cover on his own the household expenses, he no longer objects to me working

Lebanese female youth

”

One major factor impacting youth empowerment that can be addressed through integrated programming is the dynamics that exist at household level. For example, power dynamics between household members is a huge consideration when implementing graduation programming. For young people who are still living with their parents, their male head of household tends to have strong decision-making power over household members, such as on career decisions, managing finances and on gender roles (such as whether specific family members can go out to work). This also impacts youths’ ability to take decisions on issues that

concern them and determining their own future. The generational gap between young people and their parents creates challenges in communication. The role of mentors is critical in addressing these household dynamics, as will be described in the next lesson learned. At the same time, the heads of household can play a positive role when it comes to motivating youth members to continue with the programme.

Gender sensitisation across graduation approach programming, through addressing gender dynamics, is important to influence household dynamics in a way that can create a conducive environment for youth empowerment. Awareness-raising sessions on gender dynamics are a key modality to influence household dynamics, engaging not only youth members, but also male care-givers and husbands of female youth who are married. Such awareness sessions would include topics on gender roles and misconceptions.

In Lebanon, it is already established that referring women who have experienced protection risks to protection services (such as counselling, awareness sessions on gender and protection or psychosocial support activities) can lead to better outcomes for their livelihoods and their own empowerment. When combined with livelihood support, including protection components through addressing protection risks and creating a safe environment allowed women participants feel more empowered and in control of their livelihoods, and allowed them to expand their network through connecting them with local associations, which can give them access to new services and expand their horizon.²²

KIIs with practitioners in Lebanon and youth FGD participants shared how the current crises in Lebanon are causing a deterioration in young people's mental health, both Lebanese and refugee youth. This is impacting young people's ability to have the motivation and the will to pursue their aspirations. The inability to secure livelihood opportunities is feeding the deteriorated mental health of youth, which is further impacting their ability to strongly seek the currently available livelihoods opportunities and to navigate through the crisis. Moreover, the situation is making young people feel abandoned and causing them to resort to negative coping mechanisms, as observed by FGD participants within their communities. Therefore, both Syrian and Lebanese FGD participants, both Syrian and Lebanese, expressed the need for psycho-social support to help overcome the psychological challenges to them dealing with current situation as well as with their challenges in regards to livelihoods.

“

Our mental health is deteriorating, and we do not have the proper motivation to work towards achieving our dreams. If we were living in better conditions and we were happy, automatically we would be driven to succeed and work hard to reach our goals

Lebanese male youth

”

To strengthen youth empowerment, it is important that protection-related awareness sessions are integrated into the graduation programme. Sessions would include training on gender, self-awareness, self-esteem, goal-setting, life skills, stress management, critical thinking and workplace rights. This creates a positive impact for youth, by increasing their positivity, commitment, social responsibility and their psycho-social well-being. According to KIIs, youth participants start to see themselves as productive agents in their community after attending such sessions when combined with livelihoods interventions and soft skills.²³

Inmaa and RYSE experience points to practical learning on how sequencing programme activities can positively affect beneficiaries' commitment to the programme. Starting with protection sessions (i.e. psychosocial support, gender sensitivities, life skills) followed by livelihoods activities has a positive impact on increasing retention of participants and helps achieve the behaviour-change aspect of the programme. As the livelihood component is the one desired by the participants, moving it after the protection-related sessions would ensure longer and greater commitment of participants in the project cycle. For example, Inmaa's approach is to start with social protection interventions (child-sensitive cash programming, protection, linking to existing social protection services, etc.), followed by life-skills intervention, then financial literacy, then livelihood pathways; the mentoring element is there throughout.

²² KII with implementing agency in Lebanon.

²³ Lesson learned from Inmaa.

2. Mentorship is vital in engaging with both protection and livelihood challenges faced by youth and their households, and in dealing with household dynamics

According to the Partnership for Economic Inclusion (PEI), “Graduation Programs also provide ongoing mentoring to participants to assess how households are faring, offer ongoing support, and boost self-confidence.”²⁴ Mentorship is the quintessential component of the graduation approach. It involves programme staff conducting home visits at frequent intervals (usually every two weeks to once a month), to deliver the different interventions to develop skills, knowledge and networks to enhance programme participants’ personal and professional growth,²⁵ in a way that is tailored to the individual household context.²⁶ Mentoring resembles relationship-based guidance, with the objective to develop skills, knowledge and networks to enhance mentees’ personal and professional growth.²⁷ The role of mentor²⁸ is to enhance the employability of mentees by providing guidance to address professional and personal challenges, and enhance work-readiness skills.²⁹

Mentors have a key role in identifying protection risks that occur in the household.³⁰ Along with being trained on mentorship and counselling, mentors also know how to identify, deal with and refer issues in the household, supported by standard operating procedures (SOPs) for different scenarios and challenges that they will face within households.³¹ Mentors will refer protection concerns to the protection team of the graduation programme or to other services depending on the needs of the participants. Mentors also engage with household members in dealing with household dynamics that may arise during the project cycle (see previous section).³²

When the mentor observes specific power dynamics that are creating challenges for youth, such as a parent’s reluctance to allow their son/ daughter to engage in a specific career, or a specific gender barrier, the mentor can act as a facilitator to create positive dialogue between household members. This usually allows youth members to have their voice heard and establish a middle ground between household members. Mentors can also address, deal with or refer the psycho-social concerns that young people might face throughout the project, by building a relationship with their mentees and establishing dialogue with them.³³

A successful mentorship is one that can build a relationship based on trust, not only with the youth, but with the whole household. Experiences from RYSE and Inmaa shed light on approaches to build trust within the household. Existing programming has shown that clarifying the requirements and the scope of the programme to beneficiaries, and explaining the role of the mentor, helps in managing expectations and builds a relationship between household and mentor. Throughout the project, when the mentor shows interest, engages in understanding the issues and challenges faced by the household, and works with the household members to address them, it can show that the programme cares about the beneficiaries concerns and challenges. In addition, maintaining the confidentiality of the household environment supports building trust between the beneficiaries and the mentor, which is in line with humanitarian principles and data protection commitments.

The role of mentors during the livelihoods component of the project is also critical. Along with mentoring and

24 Aude De Montesquiou, Tony Sheldon, with Syed M. Hashemi. 2018. From Extreme Poverty to Sustainable Livelihoods: A Technical Guide to the Graduation Approach, Second Edition. [Link](#).

25 Spring Impact and Argidius. 2020. Evidence and Tools for the Effective Mentoring of Micro, Small & Medium Enterprises. [Link](#); Allen, T. D., Eby, L. T. & Lentz, E. (2006). ‘Mentorship behaviors and mentorship quality associated with formal mentoring programs: Closing the gap between research and practice’. Journal of Applied Psychology. [Link](#).

26 DSP. 2020. Roundtable Discussion: “Evidence, Experiences and Medium-term Considerations on Holistic Livelihoods Programming including the Graduation Model in Jordan”. [Link](#).

27 Spring Impact and Argidius. 2020. Evidence and tools for the effective mentoring of micro, small & medium enterprises.

28 Different terms are used interchangeably for the term ‘mentor’, such as ‘counsellor’. This learning brief uses the term ‘mentor’ to refer for the mentorship component in the graduation approach.

29 J. Bayiga. 2018. Learning narrative: Mentorship for successful rural youth livelihoods.

30 Lesson learned from Inmaa and RYSE.

31 Lesson learned from RYSE.

32 Lesson learned from Inmaa and RYSE.

33 Lesson learned from Inmaa and RYSE.

counselling, mentors also support youth in their career selection, not only by understanding young people's preferences, but also by sharing insight regarding local market and community needs. The mentor can also help in identifying sectors in the area of the household that have potential for growth, either for wage employment or for self-employment. Mentors have proven to be a strong support for social community networking and for better connecting beneficiaries to the market. Mentors have helped in networking and creating connections between beneficiaries themselves to support each other's businesses. For example, a mentor helped connect participants who work in pastries with other participants who produce thyme. Mentors have a key role in avoiding duplication between business ideas and what already exists in the market.³⁴

Thus, mentors play a vital role in achieving the objectives of behavioural change, increasing the psycho-social well-being of youth participants and their households, and supporting the growth of participants' livelihoods.

Box 3: Mentor profile – findings from RYSE-DSP study on the graduation approach in Jordan³⁵

In-depth interviews with Jordanian and Syrian refugee youth indicated that mentors should be from the community. Respondents agreed that mentors should be slightly older than programme participants. While soft skills were deemed more important than technical skills, with a preference for mentors with a background in social work, technical skills related to specific income-generating activities, general business skills and/or direct experience in entrepreneurship were also highlighted as being preferred.

Communication skills, particularly the ability to effectively communicate information in a simple manner, and life skills (leadership, problem-solving, etc.) were also highlighted. Participants mentioned the importance of having mentors with relevant professional experience and knowledge in sector-specific income-generating activities, as well as broader business acumen and management skills such as market assessments, marketing and financial literacy.

They highlighted that they hoped that mentors would help them avoid obstacles and mistakes, share knowledge and experience, act as a source of support and advice, teach mentees, and introduce them to new ideas and different perspectives.

The following is a case study of RYSE graduation mentoring.

Mentor: One Family Mentor (protection, soft skills, women's empowerment) and one Livelihoods Mentor (income sources, livelihoods opportunities, job matching, grant planning).

Profile: One male and one female; Jordanian; educated; from the community; background in psycho-social support or specific livelihood activities.

Visit frequency: Bi-weekly to monthly household visits for 40 households.

Responsibility: (1) Follow-up on training received and group meetings attended since last visit; (2) follow-up on action items from previous visit; (3) monitoring. Family and Livelihoods Mentors make household visits together and divide meetings up depending on the content being discussed.

Training topics: Reinforcing training topics related to financial literacy, protection, gender, self-awareness and self-esteem, goal-setting, entrepreneurship and micro-business, stress management and workplace readiness.

Support systems: Mentoring toolkit and standard operating procedure (SOP).

³⁴ KII with RYSE staff member.

³⁵ Evidence in this box are drawn from study of DSP and RYSE. 2022. Barriers and Opportunities for the Use of the Graduation Model in Jordan. [Link](#).

3. Barriers to accessing finance impact youths' ability in financial decision making

In Lebanon, a number of contextual barriers limit the financing options when developing a graduation programme. The collapsing banking system means that loans from banks are no longer considered a source of financing. The devaluation of the Lebanese pound against the US dollar and inflation are affecting the amount of cash that could be provided by different financial service providers and reducing the ability of the cash to be used for investment, such as for establishing or supporting businesses. This is impacting all population groups in Lebanon.

Refugee youth face further, distinct barriers to access finance, linked to their displacement. A cross-cutting theme from Iraq, Jordan and Lebanon is the lack of formal financial inclusion of displaced persons, causing them to have fewer options for financing. In addition, implementers in Lebanon observed that refugees tend to have less knowledge about the financing options available to them. Conversely, micro-finance institutions offer an accessible option for displaced populations in the region.

Primary data gathered through this learning research shed light on the perceptions of both the implementers in the region and the youth in Lebanon on the different financing options. Implementers observed that youth tend more to seek grant opportunities rather than loans. This was confirmed by FGD participants who considered grants as the most preferred financing option. While addressing that getting a loan from a bank is not an available option during the current crises, FGD participants shared that it is a difficult option due to the strict requirements of acquiring a loan and the high interest fees involved with it.

Youth FGD participants in Lebanon mentioned other reasons as obstacles to meet loan requirements, such as finding a sponsor, not having a stable income, lack of documentation, and lack of proof of credits and assets. In addition, it was reported that there is an overall lack of trust in the banking system in Lebanon. Other FGD participants mentioned that for getting loans, micro-finance institutions and non-governmental organisations (NGOs) are better options as the process and requirements for the loan are easier than those of formal banks. That said, offering grants can create dependency if it is not complemented with skill-building in financial education, business and financial management.³⁶

When it comes to loans, youth highlighted barriers such as getting a sponsor or assets as a requirement to get a loan. This specifically impacted refugee youth more due to their lack of social capital. In addition, lack of documentation among refugee youth adds another layer of challenge to their access to finance. Programmatic evidence from implementers in Iraq, Jordan and Lebanon shows that banks and micro-finance institutions view youth as a high-risk group to provide loans to, due to the challenges they face, and the concern is that they will not be able to manage their finances to repay the loan. Therefore, there is a need for tailored financial inclusion for youth in graduation programming.

Implementers from Inmaa, PAC and RYSE stated that the major challenge faced by youth is how to access and qualify for financing options, such as grants. Similarly, youth FGD participants in Lebanon mentioned that not being qualified for grants from micro-finance institutions or NGOs is the main challenge for them to access finance, due to lack of experience, skills needed and other requirements.

Another financing option explored in this research was community saving groups.³⁷ Most of the FGD participants perceived community saving groups negatively. For seasonal work, depositing or withdrawing money does not fit with the seasonal nature of these types of livelihoods. The inconsistent livelihood opportunities of the community saving group members created a challenge to the sustainability of the group, as it requires the participants to have steady income. Being a subject of fraud was another concern of FGD participants, along with the lack of trust and the social sensitivities around using these groups, especially during the current economic crisis. Several participants agreed that community saving groups are not suitable for financing businesses and are more useful for personal expenses. For those who viewed community saving groups positively, they flagged a number of reasons, such as it does not require interest payments or specific documentation (such as proof of income), but they emphasised that it does require trust among the participants.

³⁶ KII with an expert in Lebanon.

³⁷ Community saving groups are community-managed groups composed of a small number of people (typically 10-20) who get together regularly to save and eventually take small loans if they choose to.

Borrowing money from other people was also an option stated by some FGD participants for financing businesses. Partnering with another person who can finance the business was also an option raised by some FGD participants. While some implementers are considering savings as a financing modality in Lebanon, the current economic crisis make it hard to gather savings that can be used for investment purposes. Alternative financing options were also identified in the process of this research, including crowdfunding, which was described as having potential and should be expanded.

“

Given the current situation, we barely save up any money, we work, and we use the money that is left to provide our daily needs

Lebanese Female youth

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Remittances from relatives abroad was only cited by Lebanese FGD participants and they are commonly used for consumption and not for investment. Within the current economic crisis, the few families who receive remittances from abroad are using them to cover their families' basic needs during the crisis. One of the advantages of receiving remittances from abroad is that it benefits from the current USD exchange rate in Lebanon.

4. Building youths' and their households' skills in financial literacy and financial management better supports youth decision-making on their finances

As explained in the previous section, a major barrier for youth access to finance is their limited knowledge of eligibility requirements and financial experience to be accepted for financing options. To reduce this barrier, it is important to build young people's skills on financial literacy, financial management and entrepreneurship skills. This will not only improve their financial capabilities, but also bring more acceptance from financial service providers. While FGD participants indicated that they had good knowledge of managing their personal finances, they said that there is room for learning when it comes to managing finances for businesses, improving their existing skills, and exchanging experiences with their peers on financial knowledge.

Household dynamics have a major impact on access to finance for youth. Programmatic learning from Inmaa and RYSE shows that youth have limited authority in decision-making on financial matters, where the male head of household has the authority in taking financial decisions and managing household finances. This is why there is value in integrating household members in finance-related interventions, and including the heads of households in finance-awareness sessions, such as financial literacy and financial management. Doing this helps change power dynamics and creates more shared decision-making among household members, including by considering gender sensitives in these awareness sessions. This can support youth, and female youth in particular, to take a stronger role in managing their finances through diversifying the decision-making process within the household by including different voices and positions, and enhancing the overall financial management at household level.³⁸

38 Programmatic evidence from Inmaa and RYSE.

Box 4: Inmaa project experience on digital saving platform

Financial literacy and financial inclusion are a priority during the early recovery period to smooth savings and consumption over the course of the year, ensure household debts can be managed with dignity, and promote household level economic resilience. The mobile-based savings platform application aims to support both unbanked Lebanese and refugees to save and to access this savings in the event of onward movement. This secure platform provides support on basic financial literacy and micro-savings and promote economic security to better absorb future shocks.

The savings platform is a complimentary service for the cash assistance programming and models; a more sustainable approach to households' financial capacities. Households receiving cash assistance benefit from financial management and counselling sessions so that:

- Families become more aware of their regular and intermittent expenses and keep track of these;
- Families are better able to prioritize expenses and spend within their income;
- Families can identify more cost-effective spending habits; and
- Families are encouraged to save contingency funds to cover for any financial shocks

By having these discussions, it is hoped that households will be nudged to make choices in the use of their money that benefit them and the whole of their household, particularly their children.

The savings platform is operated by Save the Children International's officers providing financial counselling sessions. Families are encouraged to save based on the savings plan set with the counsellors and have full decision-making authority on their savings amount. It is hoped that with those savings, families are better able to absorb any potential financial shocks.

The savings platform is digital platform that is also directly linked to Save the Children International's Financial Service Provider (FSP) in Lebanon. Households who decide to save money would need to inform the counsellors on the amounts. Every household will have a unique account showing savings amounts and withdrawals in case they wish to retrieve their savings. In case of the latter, households can access their savings through the FSP and withdraw the amount they wish to retrieve from their accounts.

5. Considerations for livelihoods programming in rural areas: identifying sectors and the value of in-depth market assessments

A few challenges need to be taken into consideration for programming in rural areas. Rural residents seeking livelihoods in urban centres creates the requirement for transportation from the rural areas. This is a systemic challenge in Lebanon due to the lack of proper transportation system and high cost of transportation, and is especially challenging with the increasing fuel prices and hyperinflation. However, these challenges create an opportunity for rural livelihoods, as rural residents are considering staying there because it is cheaper than travelling to the centre. Infrastructure barriers also negatively affect programming in rural areas, such as increased electricity shortages and weak internet coverage.³⁹

Key informants raised the question around how to best define a 'rural area' in Lebanon. A traditional perception is that the dominant livelihoods activities in rural areas are largely in agriculture. However, a more in-depth labour market assessment is critical in rural areas to determine what kinds of economic activities can exist in these areas and what types of jobs can be developed, in agricultural and non-agricultural sectors. For example, some *Dayaa*⁴⁰ (village) areas can have sectors such as agriculture and dairy products, while other *Dayaa* areas would tend to have tourism opportunities.

39 KILs with implementers in Lebanon.

40 "Dayaa" in the Lebanese dialect refers to small villages in rural areas of the administrative divisions in the country.

A lot of economic activities can happen in rural areas but require suitable infrastructure, such as an information and communications technology (ICT) sector, if internet and electricity coverage allow. FGD participants mentioned several types of livelihoods that are available in the rural areas they reside in, which included (in addition to agriculture) hospitality (restaurants and hotels), bakeries, grocery stores, blacksmithing, mechanics and working with civil society organisations.

When implementing graduation programming, it is critical to explore the local market needs as well as identify the types of businesses that youth might select to start their entrepreneurship in. While taking beneficiaries' preferences into consideration is a positive practice, it is important to assess and consider the local area's needs before selecting business types. This means that implementers should check if there is a need within the community for the business type and whether it will fill a gap and not over-saturate the market. For example, a RYSE beneficiary established their business in providing clean water to their local community, which lacked clean water. This serves as an example of social entrepreneurship, where youth businesses can contribute to solving local community problems. It is worth mentioning that a mentor can help with identifying market opportunities and also ensuring the diversification of roles and business ideas of different participants to avoid duplication.

That said, implementers have noticed that, because of the market situation, youth can tend not to prioritise their preferences and resort to working in the available livelihoods options even if they do not fit their original preferences. Implementers in Lebanon highlighted that youth are reducing their aspirations and standards for what they want to do for work. As a result of the crises, youth are becoming more accepting of some types of jobs and level of income that would be described as low-skilled or low-income. Moreover, while addressing youth preferences can be a good approach, meeting youth preferences might not always be good choice if it does not match the market needs.

On another note, implementers in Iraq note important considerations for programming in rural areas. Due to the small market in the rural areas, connecting businesses in rural areas with urban centres is an important aspect to support the sustainability of these businesses. Therefore, understanding the existing supply chain system between rural and urban areas and investing in it, and utilising it within the programme design, will lead to better results rather than duplicating or creating parallel systems.

6. Youth tend towards self-employment pathways in rural areas, creating a need to support their skills in financial management, address household dynamics and foster economic growth

Most youth participants in the FGDs in Lebanon (both Syrians and host communities) preferred to start their own businesses. Reasons for that preference were attributed to relying on themselves rather relying on other people for work to gain income, the ability to have more control over their earnings, the perception that the current economic crisis is limiting job opportunities, and to be able to work in their desired domain. A few Syrian refugee youths emphasised that establishing their own business can help them avoid being exploited by employers or avoid being blamed for taking jobs from Lebanese.

However, youth FGD participants highlighted a number of challenges that they would face when establishing their own businesses. The most cited barrier was the lack of capital or finances to establish a business. Some participants mentioned electricity shortages as a barrier for business that relies on electricity to function. Other barriers reported included high cost of raw materials, smaller markets to start a business in their village, and the complex process of registering a business. For the few other participants who mentioned that they prefer wage employment, they highlighted the potential risks of establishing a business and preferred the security that comes with a full-time job.

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Living in such a small village like mine, it is really tough to open a business and actually make profit

Lebanese female youth

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Meanwhile, key informants highlighted a number of challenges that should be considered for successful self-employment in rural areas. Due to the smaller number of people, rural areas tend to have smaller markets and less cash flow compared with centres, which can affect the ability of businesses to thrive.⁴¹ More specifically, the current economic context in Lebanon is impacting existing businesses and has caused many businesses to close, and small businesses are the most affected by this.

Household dynamics also play a role in youth pursuing self-employment pathways. Some FGD youth participants mentioned that their parents or husbands (for young women) would be supporting them if they decided to establish their own business, highlighting the value of getting motivation from them, such as encouragement and statements of affirmation. Other youth participants stated that their parents would not be supportive. In the midst of the crisis, care-givers are becoming more worried about their youth and their careers and livelihoods. The worsening economic situation, coupled with uncertainty, creates hesitancy for parents to support youth to establish their own businesses. Lebanese and Syrian refugee youth from the FGDs shared that their families will not encourage them to establish a business due to the current crises. In particular, refugees tended to highlight more the potential to desire moving to another country because they are not able to sustain themselves under the Lebanese economic situation.

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In the current situation, my family would not encourage me to open a business here; rather they want me to leave the country because they know there is no hope from a country that has collapsed

Syrian male refugee youth

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Directing young people to self-employment should be connected with financial management training on how to manage their business, along with financial support. Evidence from RYSE in Jordan shows that beneficiaries need knowledge on topics such as how to calculate expenses, developing feasibility studies, and financial management. Moreover, implementers in Iraq, Jordan and Lebanon indicated specific challenges faced when working with at-risk youth, as they require more effort to prepare them to engage in the labour market, in both technical and soft skills. In Lebanon specifically, because of the economic crisis, youth need to have more advanced skills to successfully manage a business, such as understanding and dealing with currency fluctuations.

Evidence from the FGDs showed that more investment should be directed into training young Syrian refugees in using digital tools, such as social media platforms and mobile applications, for investment purposes, as Lebanese youth showed greater tendency to use digital tools to support a business through marketing than did Syrian refugees. One young Syrian highlighted that some women are not allowed to own a mobile phone. For those who mentioned using digital tools for investment purposes (mostly Lebanese youth), using social media platforms, for example for marketing and selling products, was the largest benefit of using digital tools. Other participants mentioned using digit tools to search for job opportunities and find courses.

Programmatic evidence from implementers in Lebanon suggests that, to support youth involvement in livelihoods in rural areas, investing in establishing incubators that foster the production chain will enable stronger engagement of youth in rural livelihood activities. For example, if young people are trained in technical skills but do not have the required tools, they should be provided with the necessary equipment and machinery to help them establish, operate and grow their businesses. Without such support, the trained young people may become demotivated and lack the ability to start and run their businesses. Investing in such incubators can create more motivation among youth to engage in agriculture-related livelihoods, for example. In addition, supporting youth entrepreneurs by connecting them with the private sector and potential investors will enhance the sustainability of their businesses.⁴²

41 A recurring theme identified in KIIs in Iraq, Jordan and Lebanon.

42 KIIs with implementing agency in Lebanon.

Conclusion

The current crises in Lebanon requires solutions to lift at-risk people out of multi-dimensional poverty. Moreover, considering taking the graduation approach and integrated programming to support displacement-affected communities in the region, for both refugees and host communities, will help support these communities and the economy of the hosting country. This learning brief aims to draw and highlight key lessons learned on the implementation of the graduation approach with a focus on specific thematic areas. The lessons identified in this brief can support programme design and adaptation to implement a graduation approach and integrated programming.

Recommendations

Recommendations for the Government of Lebanon:

- **To consider how the graduation approach could link to existing protection schemes**, and support coordinating referrals between graduation approach actors and the social protection schemes.
- **To consider the positive economic and social impact of graduation approach in lifting people from poverty, and creating engagement of all population groups in the labor market and in the national economy.** On the longer term, it is important to present the graduation approach as a positive national outlook and inclusion, and as a link towards governmental social protection systems.

Recommendations for the international donor community:

- **Invest in funding programmes that integrate protection with livelihoods interventions, either in integrated programming or the graduation approach specifically.** As shown in this brief, integrating protection and livelihoods in the graduation approach, holistically and durably tackle the socio-economic and protection vulnerabilities of displacement-affected people in order to reach self-reliance.
- **Continue to invest in multi-year funding models to provide appropriate support for displacement-affected people, specifically in the graduation approach.** Timeline expansion should further allow for sufficient inception activities, including socio-economic assessments, context- and participant-specific market analyses, and targeting and mentor process and tool development.
- Programmatic evidence shows that **flexibility is vital for adaptation in responding to participants' emerging needs and the changing context in Lebanon when implementing the graduation approach.** Flexibility was also identified as a positive aspect in giving the participant the option of selecting their own desired pathway. One of the lessons learned from Inmaa and RYSE is to offer flexibility in directing youth to their preferred employment, whether it is the wage employment pathway (through vocational training) or the self-employment pathway (through an entrepreneurship track). In RYSE experience, for example, flexibility in directing youth participants to specific training or skill-building activities tailored to their needs was beneficial in strengthening their capacity and their presence in the market.
- Given that these type of programming are gaining more interest in the region to support displacement-affected communities, especially youth, to reach self-reliance, it is vital **to encourage and fund opportunities in cross-learning initiatives on the implementation of the graduation approach and integrated programming.**
- **Encourage operational agencies to partner with local Microfinance Institutions** who can provide access to finance and allocate budget lines for access to finance through a blended finance approach that allows the disbursement of subsidized interest loans in USD or a mix of loans and grants to be channelled by the microfinance Institutions.

Recommendations for operational agencies:

- **The graduation approach needs to be designed with a participatory approach**, through engaging relevant stakeholders from the beginning, by jointly designing the project and mapping potential risks.

- **Conduct thorough market assessments prior to graduation implementation.**⁴³ Market assessments should be specific to the population(s) being targeted in the graduation programming and should consider geography, nationality/refugee status, type of employment (wage, self-, informal), age, gender and poverty status. Findings should influence the design of the graduation interventions. Moreover, involve mentors in the learning process of local market needs so they can bring that knowledge when engaging with youth and their households.
- **Mainstream protection among mentors through training, and invest in developing strong technical background for training material.** Design graduation mentorship tools and SOP that directly address concerns around psycho-social well-being, resilience and motivation to engage in income-generating activities. Invest in training mentors on project components, in addition to training them about the local market. Graduation mentors should engage with all household members, not just the youth participants; thus, mentors should be equipped to support participants to overcome challenges related to both income-generating activities and household dynamics. To the extent possible, prioritise hiring graduation mentors whose profiles meet the preferences of graduation participants. Due to the involvement with the families and due to the extend of the social work they are providing, it is critical to ensure that mentors can have access to free and easily accessible psychological support
- **Invest in actively engaging with household members through trust-building,** and be sure to train mentors on how to positively engage with household members. Trust-building between household members and mentors is key for a successful mentorship, and aids participant commitment to completing the programme.
- **Be sure to engage household members, including care-givers, in graduation approach project activities, and in awareness sessions more specifically,** such as financial literacy, financial management, gender sensitivities and psycho-social support.
- **Consider gender sensitivities in programme design,** by addressing gender barriers that impede young women from engaging strongly in programming and the labour market. For example, by providing safe transportation and child support, and ensuring activity locations are close to participants' locations.
- To address household needs, **consider family-sensitive cash assistance to ensure meeting the needs, and respond to protection risks of the whole household and all household members, with a view to reducing negative coping mechanisms** (such as child labour and school drop-out) that can hinder improving the target member's ability to pursue their livelihood.
- **Consider exploring new alternative sources of financing,** including crowdfunding and blended finance (which is a mix of grant and subsidised loans), and inform youth and their communities about emerging types of finance and how to utilise them.
- **Promote and ensure meaningful youth participation in programme design.** Adopting a bottom-up approach in complex and crisis-affected contexts can help in responding to young people's needs and customising interventions to address their challenges and aspirations.

Annex 1: Research scope

This learning brief explored three levels of analysis: 1) the role of the current context in Lebanon in supporting or impeding youth self-reliance, 2) the existing learning to inform the design of graduation approach components, and 3) addressing youth preferences and challenges

The overarching research question is: **What learning can be drawn to inform graduation programming in Lebanon and the region?**

This brief focused specifically on a number of areas that were identified in the inception meeting with CHASE partners on February 2022. These areas are detailed in the following lines of inquiries:

⁴³ See, for example, RYSE. 2021. Employment and Market Systems Assessment in Jordan. [Link](#).

1. Role of integrated programming and mentorship on youth empowerment

- » How do protection components in integrated programming contribute to positive outcomes for youth and HH?
- » What is the role of mentorship in increasing beneficiaries' commitment to long programming? How does the relationship between mentors and families affect the motivation of households when participating in graduation programming?
- » How do household dynamics affect youth self-reliance, empowerment, and their ability to take decisions about their work and finances, and to have a stronger social role? How do household dynamics inform behavior change strategies, and what role can mentorship play within it?

2. Youth access to finance

- » What are the policy, practical and cultural barriers for vulnerable populations in Lebanon to access financial services?
- » What is the level of knowledge about the availability of financing sources?
- » What alternative options and coping strategies are currently being used by vulnerable populations who can't access financial services?

3. Youth Involvement in rural livelihoods activities

- » What challenges and preferences exist when it comes to youth engagement in livelihoods activities in rural areas, and how does it impact the design of livelihoods activities?
- » To what extent are youth interested in rural livelihoods activities, and how can youth in the region be more involved in livelihoods activities in rural areas? and what role can social entrepreneurship play on youth engagement in rural livelihoods activities?
- » How can livelihoods programs enhance youth engagement in rural areas and have dignified livelihoods from their skills in rural areas?

Annex 2: About the agencies that participated in the research

About Inmaa – INMA'A consortium is funded by the European Union and led by Save the Children International in partnership with Plan International, Akkarouna and Lebanese Organization for Studies and Training (LOST). Inmaa' partners support severely vulnerable Syrian refugees and Lebanese families in Lebanon in Akkar and Baalbek-Hermel governorates. The main goal is that severely vulnerable families become more self-reliant and less dependent on social assistance. The consortium work with 1850 families and will work with the same families until the end of July 2023. This is done through the implementation of a combination of social protection activities, livelihoods promotion activities, financial inclusion and social empowerment.

About RYSE – RYSE is an ambitious attempt to incrementally develop and mobilize a dynamic, powerful, multi-stakeholder initiative/ eco-system focusing on empowering at least 25,000 displaced and conflict-affected youth to become the much-needed positive change agents in a region marred by war and political instability. RYSE vision is to develop a flagship model, in which youth, governments, private sector companies as well as investors and civil organizations together educate, embolden and enable youth to fulfil their critical role in a future Syria and Jordan and to pursue their life ambitions. The key target group are Syrian youth who are displaced and living as refugees in Jordan but also vulnerable young Jordanians who have been massively affected by the conflicts in the region. The project is implemented by the Danish Refugee Council (DRC) in partnership with Generations for Peace (GFP), INJAZ, Jordan River Foundation (JRF), and Mercy Corps (MC). It is funded by the Novo Nordisk Foundation (NNF). The RYSE Graduation Approach covers the following core pillars: livelihoods promotion, social protection financial inclusion and social empowerment, with cross-cutting mentoring component.

About Iraq PAC - The Poverty Alleviation Coalition Iraq consists of Danish Refugee Council (DRC), GOAL, Norwegian Refugee Council (NRC), UNHCR and World Vision (WV) who all bring their own expertise and experience to the table to implement a Graduation Approach in Iraq to achieve the above-mentioned goals and objectives. The Coalition will develop referral mechanisms, informed by the five stages of the graduation approach and the experience of each partner, their presence in the identified locations, leveraging of other existing programs from other funding sources and mutual agreement. The PAC partners will coordinate and develop information-sharing mechanisms to avoid (geographical) overlap.⁴⁴

44 Poverty alleviation Coalition. 2021. Poverty alleviation for Syrian refugees and host communities in Iraq. [Link](#).