

Policy Brief on Entrepreneurship in Lebanon

Unlocking Potentials: Addressing Barriers and Empowering Entrepreneurs in Lebanon.

July 2024

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The Middle East and North African (MENA) region faces high unemployment. The research team has conducted a comprehensive survey to create a novel dataset on labor market trends and business ownership in the MENA region. The survey covers Egypt, Jordan, Kingdom of Saudi Arabia, Lebanon, Tunisia, and the United Arab Emirates. The data encompasses a large amount of information on individuals' socio-economic and demographic characteristics, such as gender, age, education, income, marital status, labor market outcomes, household characteristics, and parental background. The survey includes questions about the respondent's work experience, providing information that is lacking in other datasets in the MENA region. A section on the respondent's personality traits and sense of agency in their own lives also provides data that is scarce for the MENA and several other regions.

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Executive Summary:

Lebanon's entrepreneurial landscape, characterized by high operational costs, bureaucratic hurdles, and political instability, presents significant challenges and remarkable opportunities. The MENA Entrepreneurship and Labour Market Survey (MELMS) reveals a critical need for enhanced awareness and accessibility of support services among Lebanese entrepreneurs. Notably, only 22% of men and 16% of women are aware of essential resources such as financial aid, mentorship programs, and educational workshops. This disparity underscores the necessity for targeted outreach and support mechanisms, particularly for women, to bridge the information gap and promote gender equity in entrepreneurship.

Despite these challenges, the survey highlights a robust entrepreneurial spirit among the Lebanese population, driven by a strong desire to innovate, create jobs, and contribute to the nation's economic development. Entrepreneurs in Lebanon are motivated by opportunity rather than necessity, with a notable commitment to business success and long-term aspirations for growth. However, the findings indicate a significant skills gap, with many entrepreneurs lacking the necessary expertise and resources to launch successful businesses. This gap underscores the need for comprehensive training programs and increased access to startup capital to nurture entrepreneurial talent and potential.

Key success factors for Lebanese entrepreneurs include access to funding, a supportive regulatory framework, and robust networking opportunities. Governmental efforts, such as the "Lebanon SME Strategy" and initiatives by the Investment Development Authority of Lebanon (IDAL), play a pivotal role in creating a conducive environment for SMEs by improving access to finance, enhancing market access, and enacting regulatory reforms. Additionally, initiatives like the Kafalat program and Circular 331 by the Central Bank of Lebanon have significantly supported the entrepreneurial landscape, particularly in high-growth sectors like technology and renewable energy.

The socio-cultural context in Lebanon presents unique barriers, particularly for women entrepreneurs who navigate gender norms and structural inequalities. Cultural perceptions, social barriers, and patriarchal norms significantly impact the willingness and ability of individuals to engage in entrepreneurship. Addressing these barriers through educational programs, community engagement initiatives, and policy interventions is essential to promote gender equality and empower women entrepreneurs.

To foster a thriving entrepreneurial ecosystem, Lebanon must adopt a holistic approach that integrates support services, financial mechanisms, and capacity-building initiatives. This includes developing innovation hubs and technology parks, offering research and development incentives, and fostering public-private partnerships to enhance networking and collaboration. Engaging the Lebanese diaspora for investment and mentorship, along with leveraging international support from organizations like UNDP, ILO, and the European Union, can further bolster the entrepreneurial ecosystem.

The resilience of Lebanon's entrepreneurial community, particularly in the face of economic crises, underscores the importance of supportive policies and initiatives. By aligning efforts across public institutions, private sector entities, and international organizations, Lebanon can create a sustainable and dynamic environment where entrepreneurs can thrive. This strategic alignment will drive continuous improvement, ensuring that Lebanon's entrepreneurial ecosystem remains adaptable, innovative, and robust, ultimately contributing to sustained economic growth and global competitiveness.

1. Policy Background:

Entrepreneurship is a critical engine for economic growth, innovation, and job creation. Accordingly, this policy report aims to identify the key factors influencing entrepreneurial success in Lebanon, with a particular focus on gender dynamics. Despite Lebanon's rich history of entrepreneurial success, particularly within its diaspora, local entrepreneurs face significant hurdles such as high operational costs, bureaucratic inefficiencies, and political instability. Moreover, cultural perceptions and gender norms further complicate the entrepreneurial journey, particularly for women who encounter additional barriers to accessing funding, networks, and mentorship.

This policy paper leverages data from the MENA Entrepreneurship and Labour Market Survey (MELMS), a comprehensive survey designed to create a novel dataset on labor market trends, entrepreneurship, and business ownership in the MENA region. The data provides extensive information on individuals' socio-economic and demographic characteristics, including age, education, income, marital status, labor market outcomes, household characteristics, and parental background. Unique to this dataset are questions about respondents' work experience, personality traits, and sense of agency, providing insights that are often missing in other regional datasets. The sample in Lebanon consists of 1000 observations with an average age of 38 years old, capturing a diverse and representative snapshot of the entrepreneurial landscape.

The data for Lebanon is part of a larger project externally funded by the Templeton World Charity Foundation, under their initiative to understand and foster entrepreneurship across the MENA region. The comprehensive nature of this survey allows for a nuanced understanding of the specific challenges and opportunities faced by entrepreneurs in Lebanon, contributing to a broader regional analysis aimed at enhancing entrepreneurial ecosystems.

We present our research and recommendations for aligning efforts to foster a resilient entrepreneurial ecosystem in Lebanon. We explore the barriers and opportunities that Lebanese entrepreneurs face, especially women, while proposing targeted policies that foster entrepreneurial success and gender equity in Lebanon.

By integrating resources, policies, and support systems, Lebanon can create an environment where entrepreneurs thrive, leading to sustained economic growth and increased global competitiveness. This alignment is essential for withstanding economic challenges and enhancing competitive advantage through knowledge and innovation, including the significant contributions of the Lebanese diaspora. Promoting the sharing of best practices, encouraging collaboration, and driving continuous improvement will ensure that Lebanon's entrepreneurial ecosystem remains adaptable, innovative, and robust in the face of evolving conditions.

2. Objectives:

The motivation behind this policy paper stems from the recognition that entrepreneurship is a vital component for Lebanon's economic revitalization, especially in the context of its ongoing economic and political challenges. By highlighting the socio-economic and cultural challenges faced by entrepreneurs and proposing evidence-based policy recommendations, this paper aims to guide strategic interventions that can create a more supportive and inclusive entrepreneurial ecosystem. We provide a detailed analysis that informs policymakers, donors, and international stakeholders about the current state of entrepreneurship in Lebanon. The ultimate goal is to harness the entrepreneurial potential of Lebanese individuals to drive sustainable economic growth, job creation, and innovation, thereby enhancing the country's resilience and competitive advantage in the global market.

It serves as a comprehensive guide to understanding the entrepreneurial landscape in Lebanon, emphasizing the importance of gender equity and inclusive support systems. It calls for a holistic approach to policy formulation and implementation, addressing both the structural and cultural barriers to entrepreneurship, fostering a thriving, dynamic, and resilient entrepreneurial ecosystem in Lebanon.

3. Lebanon Entrepreneurial Ecosystem:

Lebanon's unique historical and cultural context has profoundly influenced its entrepreneurial practices. Lebanese business culture and management are deeply shaped by historical events, fostering distinctive business practices and a resilient entrepreneurial spirit among its entrepreneurs. Today, entrepreneurship in Lebanon faces a complex array of challenges and opportunities influenced by historical, political, and socio-economic factors. High costs, inadequate government support, political instability, and violent conflicts present substantial obstacles for entrepreneurs (El Annan & Haidoura 2023; Saleh & Levy-Tadjine, 2023). Despite these challenges, policy initiatives and the indomitable entrepreneurial spirit of the Lebanese people continue to drive innovation and economic development.

Small and medium-sized enterprises (SMEs) in Lebanon constitute 90% of the country's enterprises. Traditionally, Lebanon has paid limited attention to SME policy, adopting a laissez-faire approach with minimal proactive government support (OECD, 2014). However, in recent years, several policies and initiatives have aimed to enhance the entrepreneurial potential of SMEs. Collaborative efforts between governmental and non-governmental entities have significantly shaped the entrepreneurial and SME landscape in Lebanon. Various policies and initiatives have been implemented to support entrepreneurship and SMEs through financial aid, educational programs, and infrastructural improvements. Key public institutions include the Ministry of Economy and Trade and the Central Bank of Lebanon.

Governmental efforts to support entrepreneurship include various reforms to improve the business environment. The Ministry of Economy and Trade in 2020 has played a pivotal role in supporting SMEs and entrepreneurs. One significant contribution is the "Lebanon SME Strategy," which aims to create a conducive environment for SMEs by improving access to finance, enhancing market access, building capacity, and enacting regulatory reforms. The Investment Development Authority of Lebanon (IDAL) is another crucial institution supporting entrepreneurship. With the support of several donors and UN Agencies, IDAL has been providing incentives and support services to startups and SMEs, particularly in sectors

with high growth potential such as technology and renewable energy (USAID 2020). Such projects and agencies play a key role in promoting investment and facilitating business operations in Lebanon.

The Kafalat program offers loan guarantees to SMEs, helping them secure necessary financing from commercial banks. By reducing the risk for lenders, Kafalat facilitates access to credit for SMEs, enabling them to grow and expand their operations. The Central Bank of Lebanon, through initiatives such as Circular 331 in 2013, has also supported the entrepreneurial landscape. Despite these many advancements, the entrepreneurial landscape in Lebanon faces several challenges. The influx of Syrian refugees and the multi-crisis affecting Lebanon since 2019 and its public institutions have reduced the momentum of initiatives and policies supporting early-stage entrepreneurs.

At the micro and local levels, based on the Global Entrepreneurship Monitor Reports from 2014 to 2018 and scholarly research (Hill, Ramadan, Akhrass, & Solorzano, 2017; GEM, 2017; GEM 2016), there is substantial evidence that Lebanon exhibited higher levels of early-stage entrepreneurial activity compared to other MENA countries during 2015-2017 (Hill, Akhrass, & Barakat, 2018). This entrepreneurial activity is predominantly opportunity-driven rather than necessity-driven (Lebanese Ministry of Economy, 2020). This ecosystem is characterized by a strong presence of incubators, accelerators, co-working spaces, NGOs, and international organizations supporting entrepreneurship through various programs and funding opportunities. Numerous NGOs, international organizations, and think tanks have been actively involved in supporting Lebanese entrepreneurs and SMEs. For instance, the United Nations Development Programme (UNDP) and the International Labour Organization (ILO) have launched programs to improve entrepreneurial skills and provide financial support to budding entrepreneurs. The UNDP's "Live Lebanon" initiative and USAID's "Lebanon Enterprise Development Project" offer training, funding, and market access to entrepreneurs. "Live Lebanon" focuses on regional development and supports local entrepreneurs and SMEs, aiming to create job opportunities and stimulate economic growth in underserved areas.

Berytech and the UK Lebanon Tech Hub are key initiatives in fostering a vibrant entrepreneurial community. Berytech, an incubator and business development center, provides incubation, acceleration, mentorship, and access to funding for startups, along with co-working spaces and events. International bodies such as the World Bank and the European Investment Bank have also provided substantial financial and technical support to bolster the SME sector in Lebanon. These initiatives focus on improving the business environment, enhancing competitiveness, and fostering innovation. Their programs often target infrastructure improvements, regulatory reforms, and capacity building, essential for the sustainable development of SMEs. The European Union has also funded several projects aimed at enhancing the capacity of Lebanese SMEs and integrating them into regional and global value chains through training, market access facilitation, and financial support.

However, significant challenges impede this entrepreneurial potential. Other studies, corroborated by our research, identify four primary factors affecting entrepreneurship in Lebanon: social networks, lack of funding, risk and hard work tolerance, and economic and political stability (El Nemar, Ghazzawi, El Danaoui, Tout, & Dennaoui, 2016). While social networks generally encourage entrepreneurship, in Lebanon, the lack of funding, risk aversion, and political instability serve as significant barriers. These issues are confirmed by our survey

and other studies, highlighting the critical influence of economic and political factors, alongside social network and funding challenges, on entrepreneurial inclination (El Nemar, Ghazzawi, El Danaoui, Tout, & Dennaoui, 2016, Malaeb 2018).

Further compounding these challenges is a reluctance to transition from owner-managed to professionally managed businesses and a patriarchal culture that limits women's participation. The absence of SME-focused government policies significantly hinders the sector's growth. The study by Malaeb (2018) recommends a unified national definition for SMEs and the establishment of a National SMEs Directorate to coordinate efforts and support the sector. Additionally, the UNDP-funded Lebanon SME Strategy of 2020 and policy recommendations of the Lebanese Ministry of Economy and Trade acknowledge and emphasize the need for policies that encourage the institutionalization and professional management of SMEs and provide support for women entrepreneurs (Lebanese Ministry of Economy and Trade, 2022).

4. Key Messages and Insights:

4.1 Enhancing awareness and accessibility

Overall, only 22% of men and 16% of women report awareness of entrepreneurial support organizations, highlighting a significant disparity in awareness and accessibility of resources for entrepreneurs. While both genders exhibit low awareness, the findings indicate that men are generally more informed about these resources than women, suggesting that current information dissemination efforts are inadequate. This awareness gap could hinder potential entrepreneurs from accessing the necessary support to start and grow their businesses. To address this gap, targeted outreach programs should be developed, focusing on increasing awareness among women entrepreneurs through community centers, women's groups, and digital platforms. These strategies can ensure more inclusive access to entrepreneurial resources, promoting gender equality in the entrepreneurial ecosystem.

4.2 Addressing socio-cultural barriers and gender dynamics in Lebanese entrepreneurship

Cultural perceptions and social barriers significantly impact the willingness and ability to engage in entrepreneurship, particularly for women. Our survey results and multiple studies (Mouazen and Hernandez-Lara, 2023; Nigam and Shatila, 2024) highlight that in Lebanon, socio-cultural and economic factors deeply influence entrepreneurial activities. This complex environment affects how men and women entrepreneurs perceive and achieve success, underscoring the interplay between gender, patriarchal values, and entrepreneurship.

Research consistently shows that Lebanese women entrepreneurs navigate gender and sociocultural norms through strategies of compliance, disregard, and defiance against structural inequalities (Tlaiss, 2018). Significant barriers they face include lack of access to funding, networking opportunities, and knowledge, which highlights the necessity for targeted policy interventions to support women entrepreneurs and improve their access to resources and opportunities.

The socio-economic landscape in Lebanon presents both challenges and opportunities for entrepreneurs. Cultural clashes, unrecognized economic roles, and high perceived risks are major barriers, particularly for women, deterring them from pursuing entrepreneurial ventures. To address these barriers, it is essential to implement educational programs and community engagement initiatives that can shift cultural perceptions and promote entrepreneurship as a

viable career path. Engaging community leaders and stakeholders in these efforts can help address gender-specific challenges and foster a more supportive environment.

Patriarchal norms and gender discrimination significantly affect the ability of women entrepreneurs to succeed and gain legitimacy in the entrepreneurial ecosystem. Several studies agree on the necessity of creating supportive ecosystems and implementing policy interventions to empower Lebanese women entrepreneurs (Mouazen & Hernández-Lara, 2023; Itani & Daou, 2022; Tlaiss, 2018). Despite these barriers, women are making significant strides in sectors like technology and social entrepreneurship.

There is a growing recognition of the need for supportive policies and ecosystems to empower women entrepreneurs. Initiatives like the Lebanese Women Angel Fund (LWAF) are steps in the right direction, but more comprehensive efforts are needed to bridge the gender gap in entrepreneurship. This includes developing supportive policies, enhancing educational programs, and fostering community engagement to create a more inclusive entrepreneurial environment.

4.3 Promoting an entrepreneurial culture

Changing societal attitudes and reducing stigma around entrepreneurship can encourage more individuals to pursue business ventures. Launching public awareness campaigns highlighting the benefits and opportunities of entrepreneurship can promote a positive view of entrepreneurial activities. Celebrating and publicizing entrepreneurial success stories can inspire others and foster a culture that values and supports entrepreneurship. These efforts can help transform cultural perceptions, making entrepreneurship a more accepted and viable career path for all.

4.4 Expanding training and mentorship programs

Comprehensive training programs that cover all aspects of business preparation can equip Lebanese entrepreneurs with the necessary skills and knowledge. Additionally, establishing mentorship networks to connect experienced entrepreneurs with newcomers can provide valuable guidance and support. These mentorship programs can help sustain and enhance entrepreneurial commitment, fostering a culture of continuous learning and development.

High levels of commitment and aspirations among both genders reflect a strong entrepreneurial spirit. Our survey highlights a dire need for a supportive environment, consistent with numerous scholarly and academic studies worldwide (i.e., Wasim et al., 2024) on the importance of Entrepreneurship Education and Training Programmes (EETPs). Participation in entrepreneurship education programs and company creation supporting programs significantly influences individual entrepreneurial orientation and skills, strengthening participants' capacities and competencies. This, in turn, enhances their autonomy and facilitates the creation of new businesses. For instance:

- Global Insights on EETPs: A study by the OECD Development Centre (2017) found that entrepreneurship education and training programs in developing countries significantly increased the likelihood of participants starting their own businesses. The study emphasized that practical training, including business planning and management skills, was particularly effective in fostering entrepreneurial activities.
- Research conducted by the Global Entrepreneurship Monitor (GEM) indicates that countries with robust entrepreneurship education frameworks, such as the United States

and the United Kingdom, see higher rates of business creation and success. The GEM report highlights that early exposure to entrepreneurship through education significantly boosts entrepreneurial intentions.

Regional Examples:

- Oman: The "Intilaaqah" program, supported by Shell, has provided entrepreneurship training to thousands of young entrepreneurs. The program focuses on business planning, financial literacy, and market analysis. Studies have shown that participants of the program are more likely to start and sustain successful businesses compared to non-participants.
- Jordan: The Queen Rania Center for Entrepreneurship (QRCE) offers a comprehensive training and mentorship program aimed at fostering innovation and entrepreneurship among Jordanian youth. The center's initiatives include workshops, boot camps, and one-on-one mentoring sessions. Evaluations of QRCE programs reveal that participants demonstrate higher business creation rates and improved business performance.
- Tunisia: The "Mashrou3i" project, funded by USAID and the Swiss State Secretariat for Economic Affairs (SECO), provides training and mentorship to young entrepreneurs. The program's focus on practical business skills and access to mentors has led to the successful launch of numerous startups, contributing to local economic growth (USAID, 2020).

In the Lebanese Context:

In Lebanon, programs like Berytech's "ACT Smart Innovation Hub" offer incubation, acceleration, and mentorship to tech startups. Berytech's support has been instrumental in the success of many Lebanese startups, such as "FabricAid," which has grown to become a leading social enterprise in the region. The mentorship and training provided by Berytech have been crucial in navigating the complex business environment in Lebanon.

The "Lebanese SME Strategy" by the Ministry of Economy and Trade includes initiatives to enhance entrepreneurship education and training. By collaborating with universities and international organizations, the strategy aims to provide aspiring entrepreneurs with the necessary skills and knowledge to succeed.

4.5 Providing financial support

The impact of entrepreneurship training programs can be magnified by combining training with access to finance, making these programs more effective in fostering self-employment and improving business performance and operations. In line with these insights, the readiness to start a business is closely linked to access to financial resources. Our survey highlights a significant portion of both genders not feeling ready to start a business, with women showing slightly lower readiness levels. This perceived lack of readiness underscores gaps in knowledge, resources, and support.

To address these gaps, establishing funding programs such as grants, low-interest loans, and microfinancing targeted at new entrepreneurs can reduce financial barriers. Creating partnerships with financial institutions to offer favorable loan terms for startup businesses can further support aspiring entrepreneurs. Additionally, enhancing financial literacy through training programs is crucial to help entrepreneurs manage their finances effectively. These

combined efforts can create a more fertile entrepreneurial ecosystem in Lebanon, supporting both the development and sustainability of new businesses. For instance:

- Tunisia's Souk At-tanmia Partnership: The Souk At-tanmia initiative, supported by the African Development Bank (AfDB) and multiple partners, provides a combination of grants and technical assistance to Tunisian entrepreneurs. According to the AfDB (2020), this program has supported over 250 startups, resulting in significant job creation and economic growth. The integrated approach of providing financial support alongside business development services has been key to the program's success.
- Egypt's Social Fund for Development (SFD): The Social Fund for Development in Egypt offers microloans and business development services to small entrepreneurs. A study by the World Bank (2018) found that SFD's integrated support system, which includes financial training, has significantly improved the performance and sustainability of small businesses. The fund's efforts have led to the creation of thousands of jobs and enhanced economic resilience in various communities.
- Berytech's Financial Support in Lebanon: In Lebanon, Berytech offers financial support through various funding programs, including grants and equity investment, to tech startups. Berytech's support has been instrumental in the success of many Lebanese startups, such as "DLOC Biosystems," which has achieved significant growth with the help of Berytech's funding and mentoring. The organization's focus on combining financial support with business development services has been crucial in nurturing sustainable startups.

4.6 Fostering innovation and creativity: Technology and innovation hubs in Lebanese entrepreneurship

The resilience of the Lebanese entrepreneurial ecosystem, especially during economic crises, underscores the crucial role of supportive policies and initiatives. Enhancing digital infrastructure and leveraging international support are pivotal for further developing Lebanon's entrepreneurial sector, promoting sustainable economic growth and job creation. Technology and innovation hubs are central to driving creativity within this ecosystem. Initiatives such as Berytech and Beirut Digital District (BDD) provide essential support for tech startups, fostering an environment conducive to innovation. Berytech, along with other hubs like Flat6Labs Beirut, offers resources that help startups scale and succeed. The Beirut Digital District serves as a significant hub for tech startups, providing a collaborative space that enhances networking and innovation.

Lebanon SoftShore is an initiative aimed at positioning Lebanon as a hub for software development and IT services, leveraging the country's educated workforce and competitive costs. Similarly, Smart ESA supports innovative startups through mentorship, training, and access to a vast network of investors and industry experts. The Entrepreneurial Development Foundation (EDF), established in 1999, promotes entrepreneurship among the less privileged in Lebanon's rural areas and needy neighborhoods of big cities. This foundation, along with other initiatives like SE Factory, which bridges the skills gap by providing coding and digital skills training, plays a critical role in fostering inclusive growth in the entrepreneurial sector. These programs have attracted interest from both local and international companies, underscoring their effectiveness.

Survey results indicate that both genders exhibit strong capabilities in innovation and creativity, with women showing slightly higher levels of creativity. Establishing innovation hubs and creative workshops, along with providing research and development (R&D) incentives and grants, can further stimulate entrepreneurial innovation. Overall, Lebanon's entrepreneurial ecosystem benefits significantly from these initiatives, which not only nurture innovation but also provide the necessary support to overcome economic challenges. By continuing to develop these programs and fostering a supportive environment, Lebanon can harness its creative potential to drive business growth and sustainable economic development.

4.7 Strengthening networking opportunities

Networking and professional contacts are critical components of entrepreneurial success. The survey highlights the importance of strong networking skills, with men showing slightly higher levels. Organizing industry events, conferences, and online platforms can facilitate networking and professional development. Encouraging participation in entrepreneurial communities can enhance opportunity recognition and provide entrepreneurs with the connections they need to succeed. These networking opportunities can create a supportive ecosystem where entrepreneurs can share knowledge, collaborate, and grow their businesses.

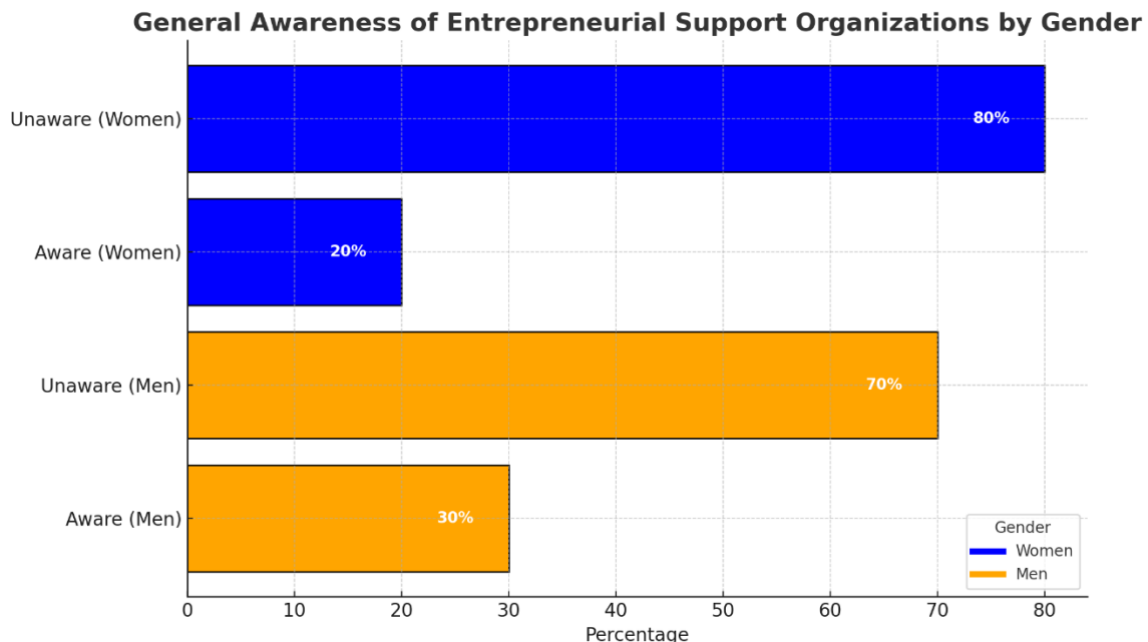
5. Survey Outcomes & Data Insights:

5.1 What is the status of awareness and accessibility of entrepreneurial support services in Lebanon?

Entrepreneurial support services are vital for fostering economic growth, innovation, and job creation. However, their effectiveness is significantly influenced by the awareness and accessibility of these services among potential and current entrepreneurs. Our research shows significant gaps in awareness in Lebanon, especially among women, and highlights the need for targeted interventions to improve the effectiveness of these services.

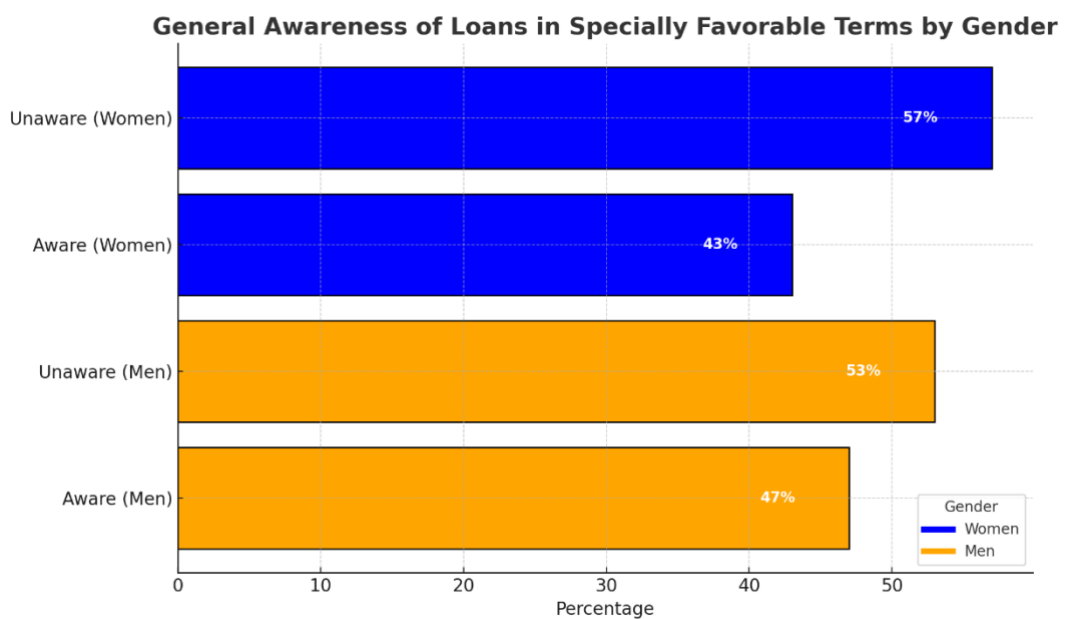
➤ General Awareness of Entrepreneurial Support Organizations:

When asked, "Are you aware of business associations and support bodies that support entrepreneurs?" the responses revealed a significant lack of awareness. Only 22% of men and 16% of women report knowing about such entities, revealing a clear gap in the awareness of specific entrepreneurial support services and associations among both genders. This low level of awareness indicates that many potential entrepreneurs are unaware of organizations that provide essential support services, underscoring a critical gap in communication and outreach efforts. This gap suggests an urgent need for targeted campaigns, enhanced communication, and outreach efforts to inform and educate aspiring entrepreneurs about available resources to help them succeed.

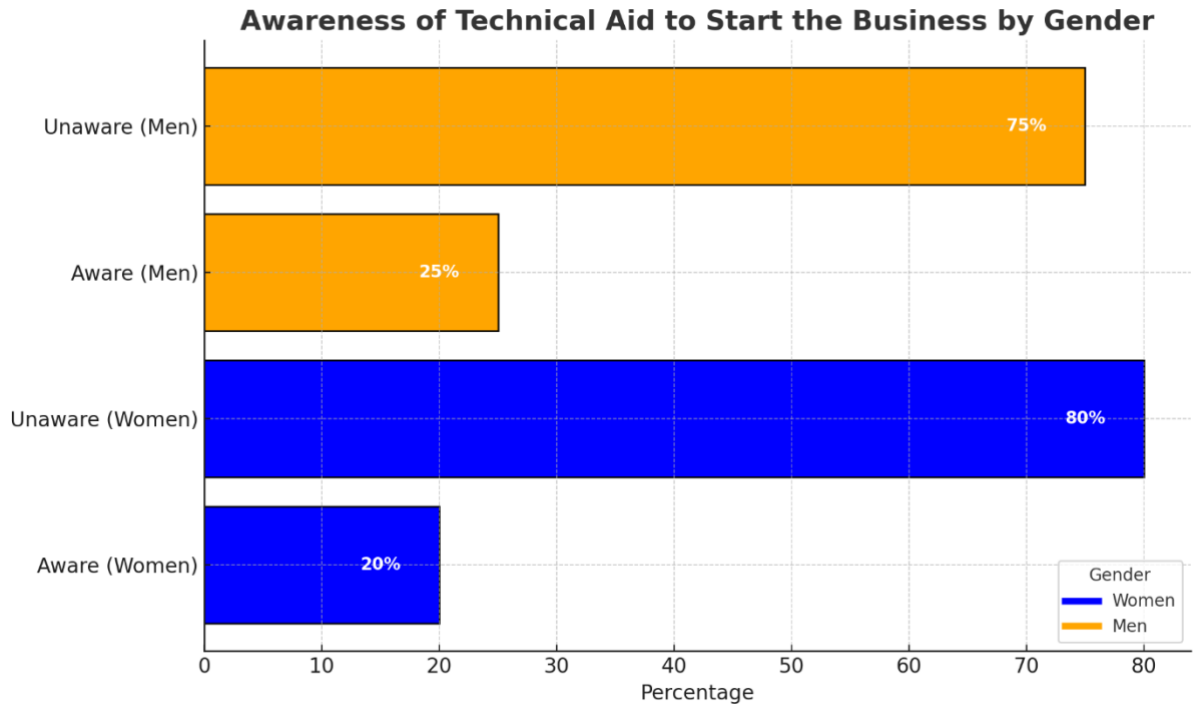


In subsequent questions, participants were asked to identify which firm creation support measures they were aware of from the following options: loans with especially favorable terms, technical aid to start the business, business centers, consulting services on favorable terms, and none/nothing. Our results reveal the following insights:

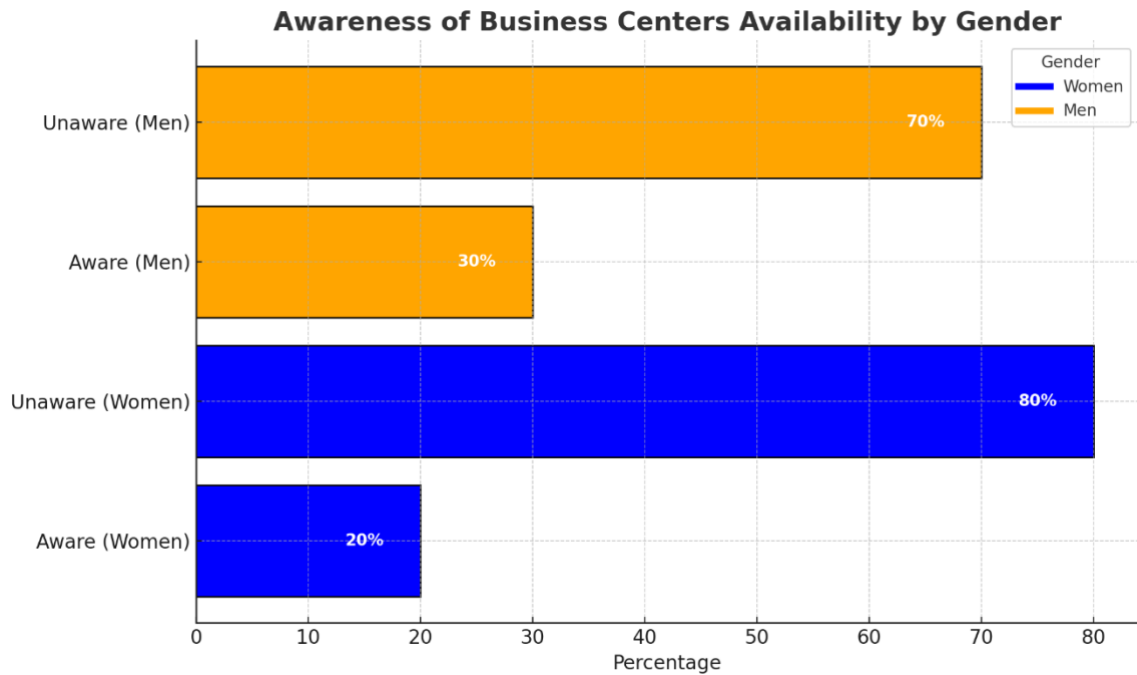
1. **Loans with Especially Favorable Terms:** Loans with favorable terms are the most well-known support service among respondents, with 47% of men and 43% of women aware of their availability. This relatively high level of awareness suggests that financial support services are either in high demand or effectively communicated, underscoring the importance of maintaining and enhancing the visibility of these programs.



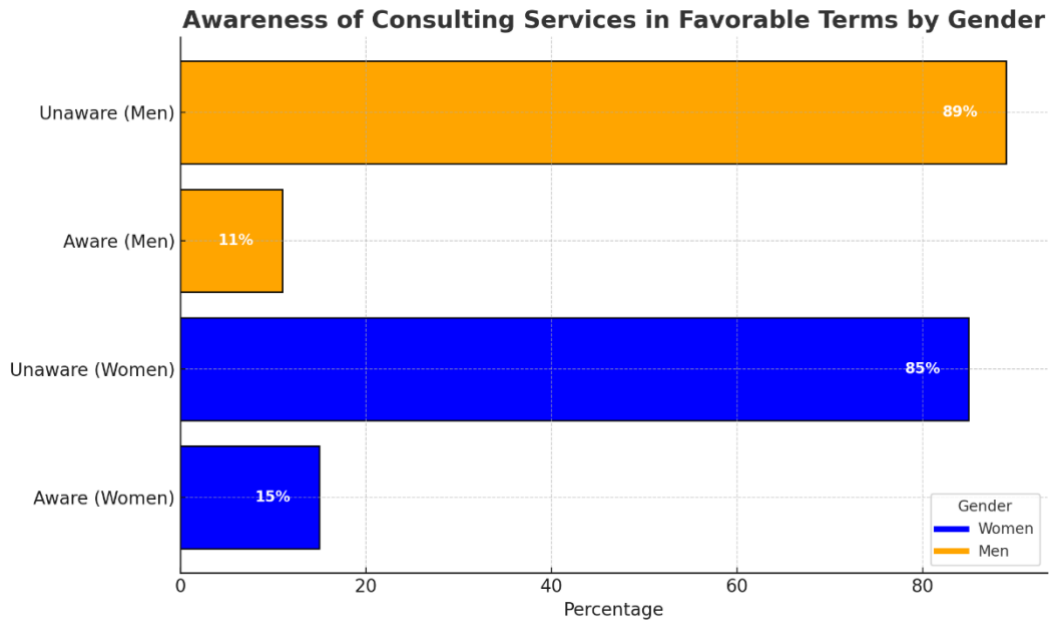
2. **Technical Aid to Start a Business:** Awareness of technical assistance services for starting a business is very low, with only 14% of men and 12% of women reporting knowledge of such services. This indicates a pressing need for better promotion and dissemination of information about technical aid to ensure that more potential entrepreneurs can access these valuable resources.



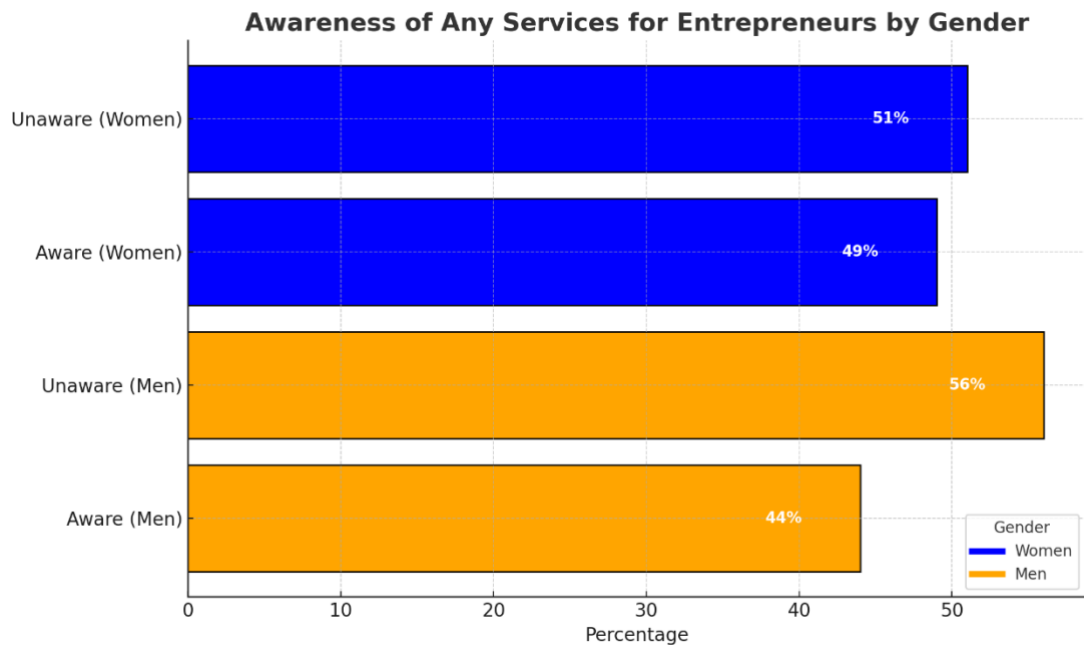
3. **Business Centers:** Awareness of business centers is similarly low, with only 10% of men and 11% of women aware of their existence. Given the crucial role that business centers can play in providing resources and support to entrepreneurs, this limited visibility points to a need for more effective communication strategies to raise awareness of these centers.



4. **Consulting Services on Favorable Terms:** Awareness of consulting services offered at favorable terms is low, with just 15% of men and 11% of women knowing about these services. This suggests that consulting services, which can provide critical support to entrepreneurs, are not being adequately promoted to the entrepreneurial community.



5. **Lack of Awareness of Entrepreneurial Support Services:** A substantial percentage of respondents, 44% of men and 49% of women, are not aware of any of the listed entrepreneurial support services. This significant gap underscores the urgent need for better outreach and promotion to ensure that entrepreneurs are informed about the support services available to them.



➤ **Key Insights**

1. **Gender Disparity:** Men exhibit higher awareness levels of support services compared to women, suggesting cultural, social, or informational barriers may prevent women from accessing this information.
2. **High Awareness of Loan Services:** Loans with favorable terms have the highest awareness among both genders, suggesting that financial support services are either in high demand or effectively communicated to the public.
3. **Low Awareness of Business Centers and Consulting Services:** Business centers and consulting services have the lowest awareness levels, indicating that these potentially valuable services are underutilized due to a lack of awareness.
4. **Significant Unawareness:** The high share of respondents, especially women, who are unaware of any specific support services, highlights a critical need for enhanced communication and outreach efforts.

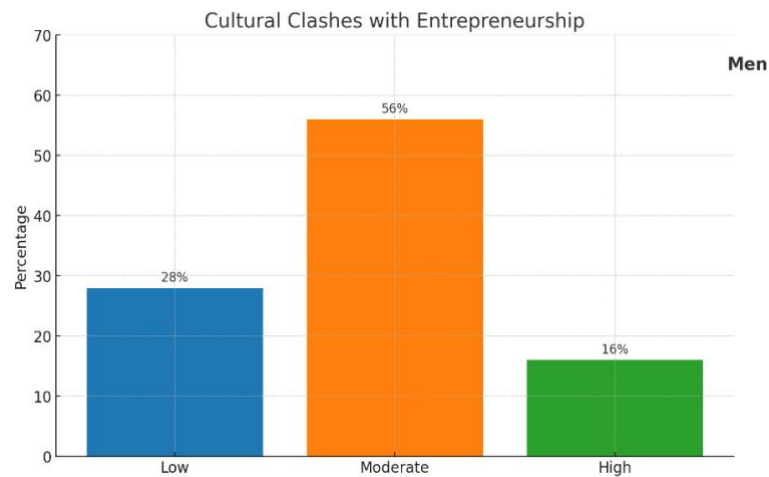
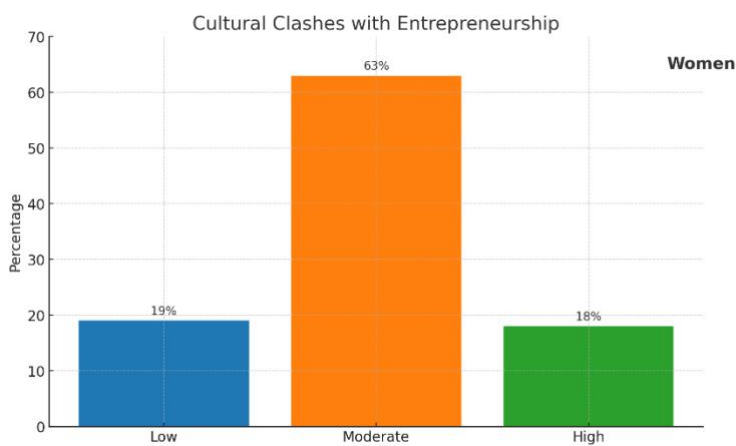
The findings suggest a general lack of awareness about entrepreneurial support services and organizations in Lebanon, particularly among women. While certain services like loans with favorable terms are relatively more known, the awareness levels for other crucial support services, such as technical assistance, business centers, and consulting services, are alarmingly low. To foster entrepreneurial development and provide a more conducive environment for entrepreneurs, it is crucial to increase awareness and accessibility of support services through targeted campaigns, outreach programs, and effective dissemination of information. Additionally, efforts should be made to understand the barriers and challenges faced by entrepreneurs, particularly women, in accessing and utilizing these support services.

5.2 What are the challenges and perceptions of entrepreneurship in Lebanon?

As understanding the challenges and perceptions of entrepreneurship is crucial for creating a conducive environment for business growth, our research delves into the perceptions and challenges faced by entrepreneurs in Lebanon by asking them what their perspectives about entrepreneurship are. Our research findings below show the Lebanese entrepreneurs' insights and perspectives, and how they see entrepreneurship:

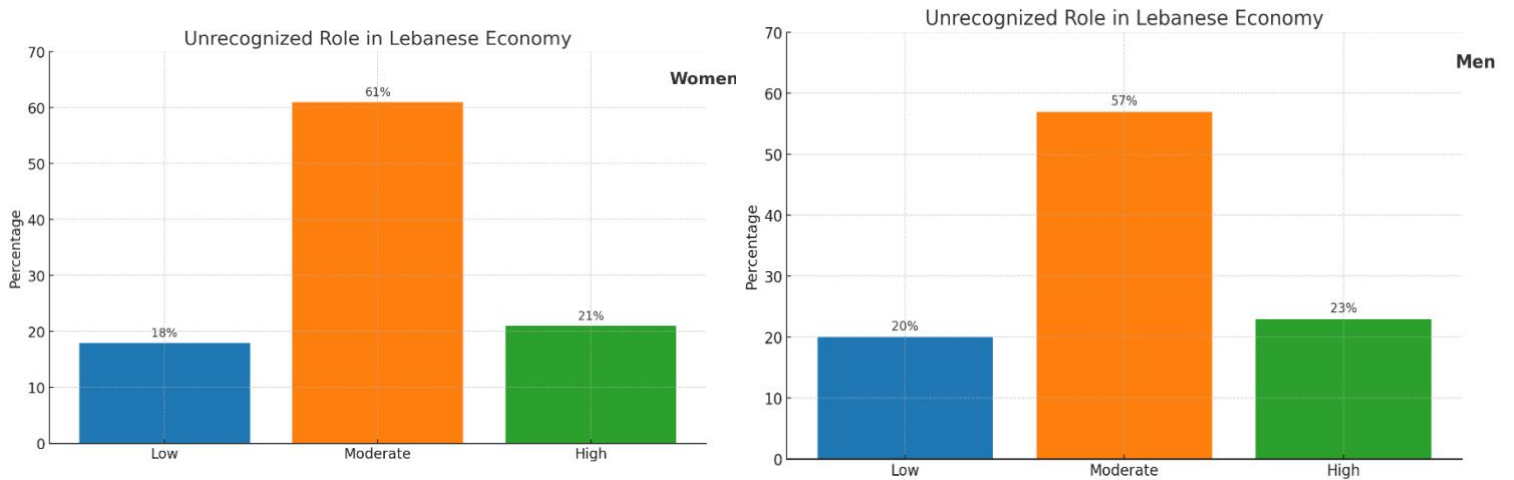
1. Do you think entrepreneurial activity clashes with the culture in Lebanon?

A majority of both men (56%) and women (63%) perceive moderate cultural clashes with entrepreneurship, with 16% of men and 18% of women perceiving high levels of cultural clashes.



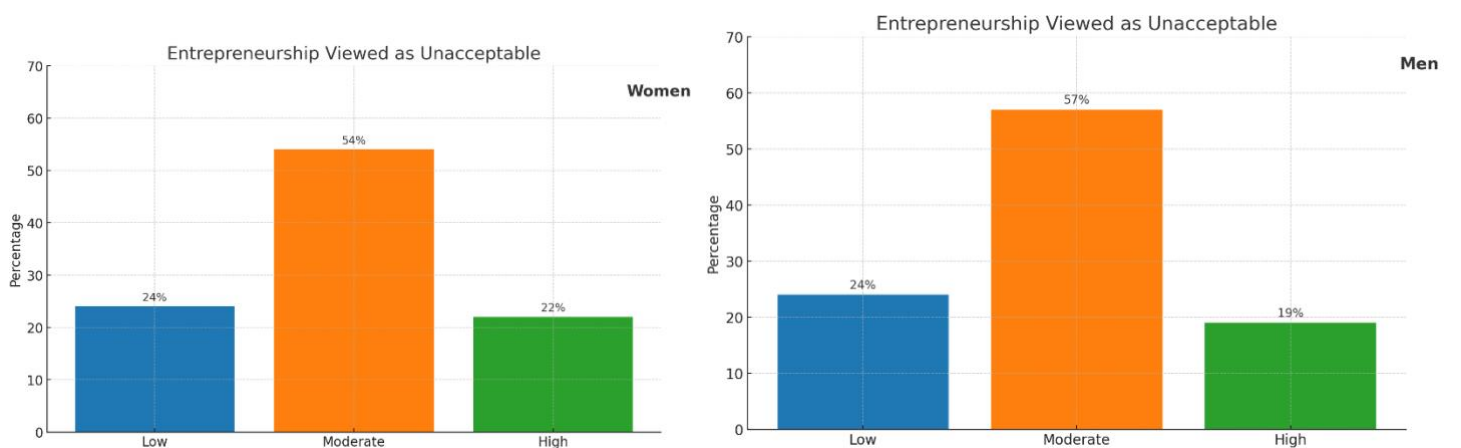
2. Do you see that the entrepreneur’s role in the Lebanese economy is sufficiently recognized?

57% of men perceive a moderate level of unrecognition, and 23% perceive a high level. Similarly, 61% of women perceive a moderate level of unrecognition, with 21% perceiving a high level. This widespread lack of recognition may limit the support and resources allocated to entrepreneurs, affecting their ability to contribute effectively to the economy.



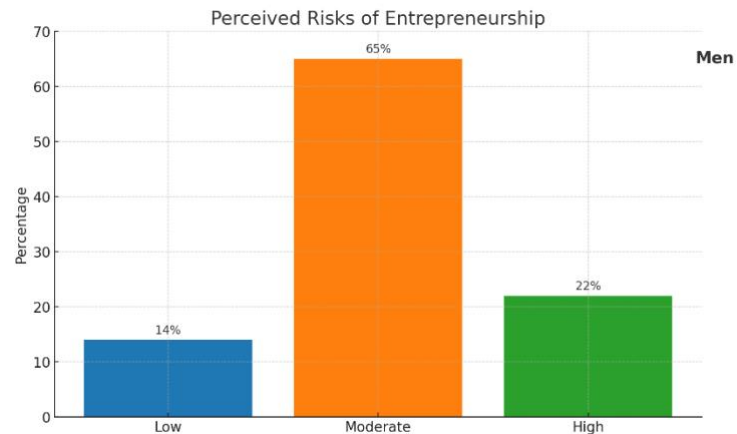
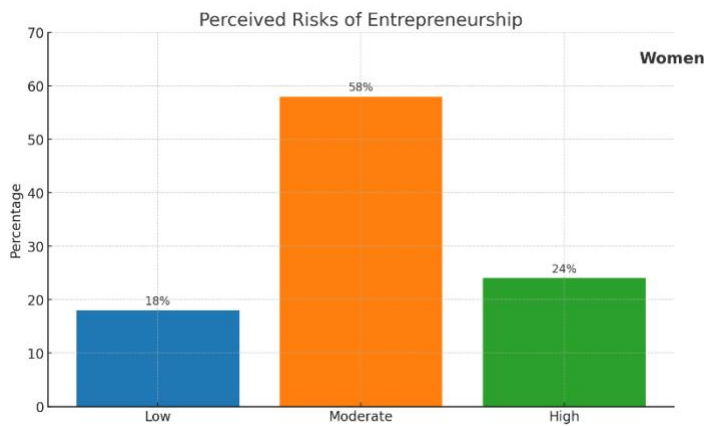
3. Do you think that many people consider entrepreneurship hardly acceptable?

57% of men agree that Lebanese society hardly accepts entrepreneurs, while 54% of women perceive it as moderately unacceptable. This social stigma may discourage individuals from pursuing business ventures, thereby stifling entrepreneurial growth.



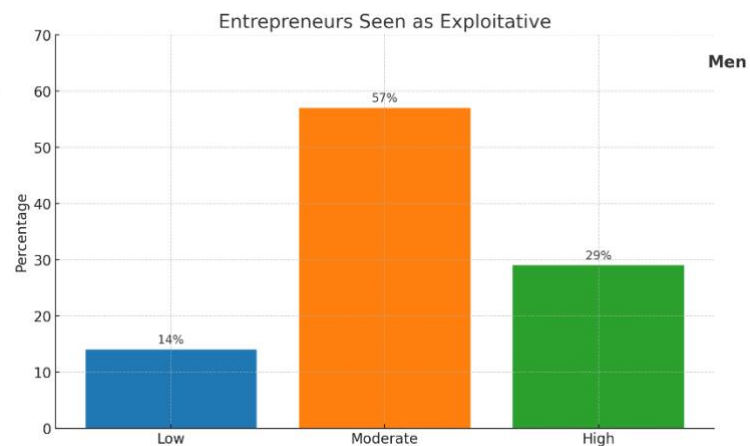
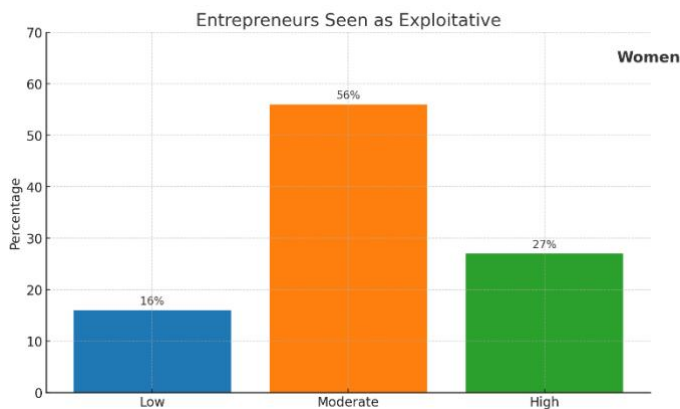
4. Do you think entrepreneurial activity is considered too risky to be worthwhile?

High perceived risks associated with entrepreneurship are a deterrent for many. Among men, 65% perceive moderate risks, and 22% perceive high risks. For women, 58% perceive moderate risks, and 24% perceive high risks. These perceptions of risk can discourage individuals from starting or expanding businesses, impacting the overall entrepreneurial landscape.



5. Do believe that entrepreneurs take advantage of others?

57% of men and 56% of women perceive that entrepreneurs moderately take advantage of others, and 29% of men and 27% of women perceive a high level. This negative perception could damage the reputation of entrepreneurs and create a hostile business environment, further discouraging entrepreneurial initiatives.



➤ **Key Insights:**

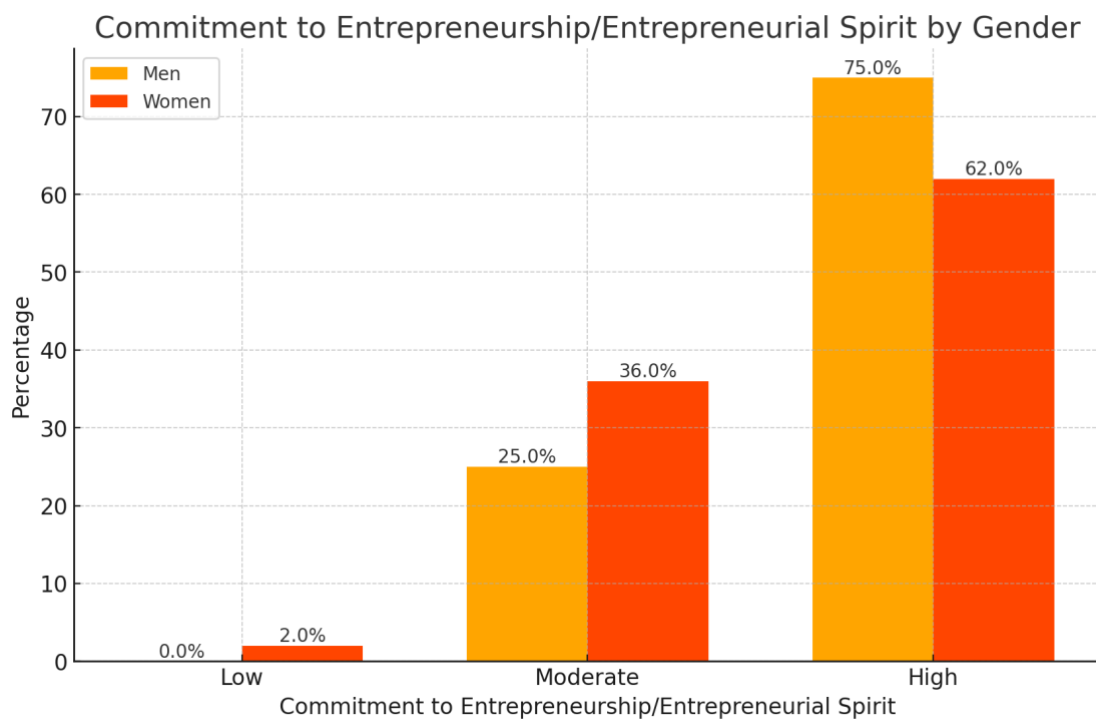
1. **Cultural Clashes with Entrepreneurship:** A significant portion of both men and women perceive cultural clashes with entrepreneurship, with a notably higher percentage of women at the moderate perception level. This indicates that cultural barriers are a major challenge, particularly for women, potentially hindering their participation in entrepreneurial activities.
2. **Unrecognized Role in Lebanese Economy:** Both genders perceive that the role of entrepreneurship in the economy is not adequately recognized, with similar moderate perception levels. This lack of recognition may affect the support and resources allocated to entrepreneurs, limiting their potential to contribute effectively to the economy.
3. **Entrepreneurship Viewed as Unacceptable:** There is a moderate to high perception that entrepreneurship is viewed as unacceptable, especially among men. This social stigma around entrepreneurship may discourage individuals from pursuing business ventures, thereby limiting the growth of entrepreneurial activities in the region.
4. **Perceived Risks of Entrepreneurship:** The perceived risks associated with entrepreneurship are high among both genders, particularly among men. These high perceived risks can deter individuals from starting or expanding businesses, thus impacting the overall entrepreneurial landscape and economic growth.
5. **Entrepreneurs Seen as Exploitative:** There is a significant perception that entrepreneurs are seen as exploitative, with higher levels among men. This negative perception could damage the reputation of entrepreneurs and create a hostile business environment, further discouraging entrepreneurial initiatives.

This highlights the need for efforts to promote a more positive perception of entrepreneurship in the Lebanese society, address cultural barriers, and create an environment that supports and encourages entrepreneurial activities. Initiatives to raise awareness about the economic and social benefits of entrepreneurship could help overcome these challenges.

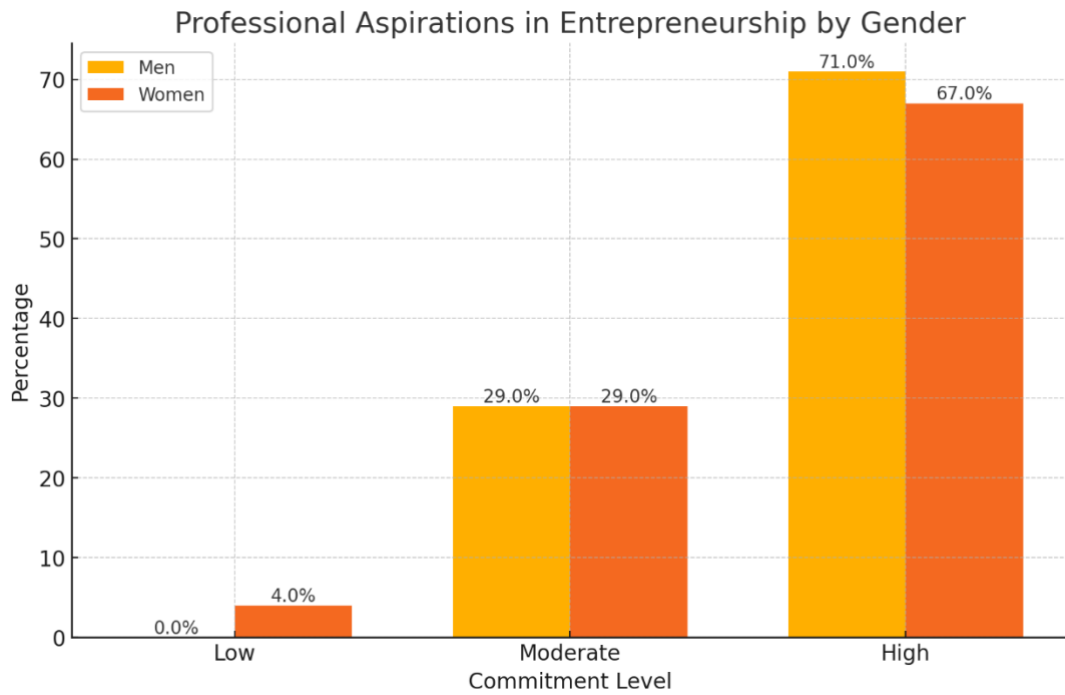
5.3 What are the entrepreneurial commitment and aspirations in Lebanon?

Entrepreneurial commitment and aspirations are crucial indicators of the potential for economic growth and innovation within a country. Our analysis evaluates the commitment and aspirations of entrepreneurs in Lebanon, highlighting gender differences and providing insights for policymakers to support entrepreneurial activities effectively.

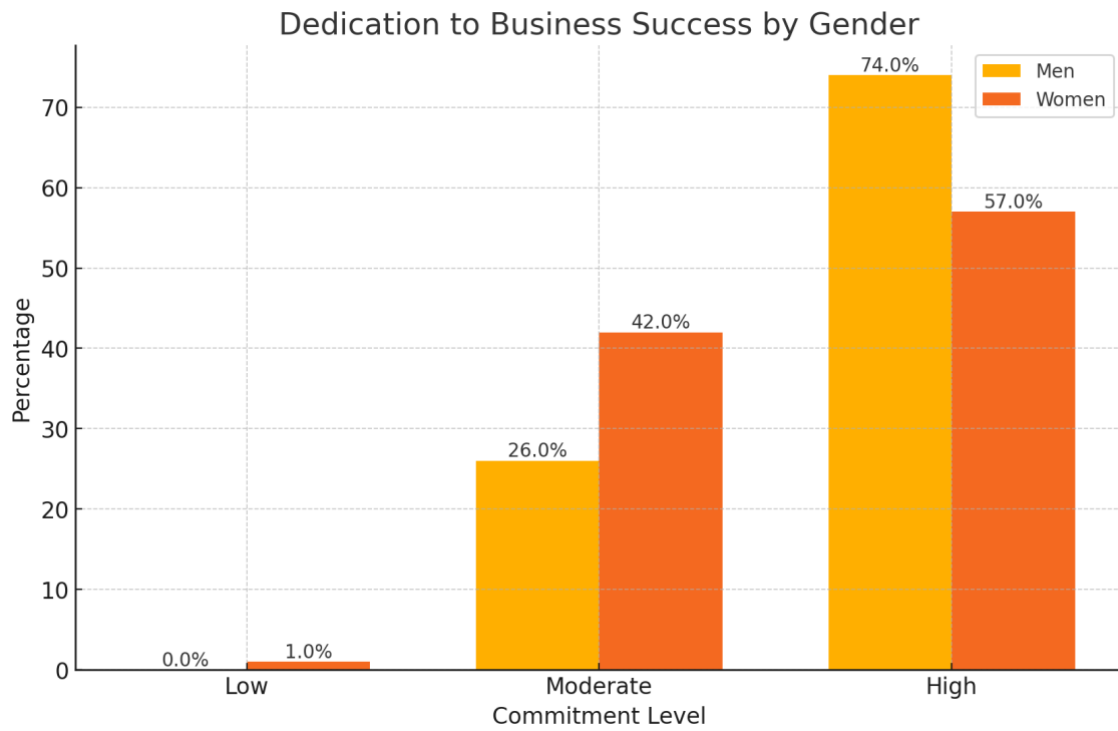
- 1. Commitment to Entrepreneurship/Entrepreneurial Spirit:** A significant majority of respondents, 75% of men and 62% of women, report a high level of commitment to entrepreneurship and entrepreneurial spirit. Notably, no men and only 2% of women indicate a low level of commitment, highlighting a strong entrepreneurial drive among both genders.



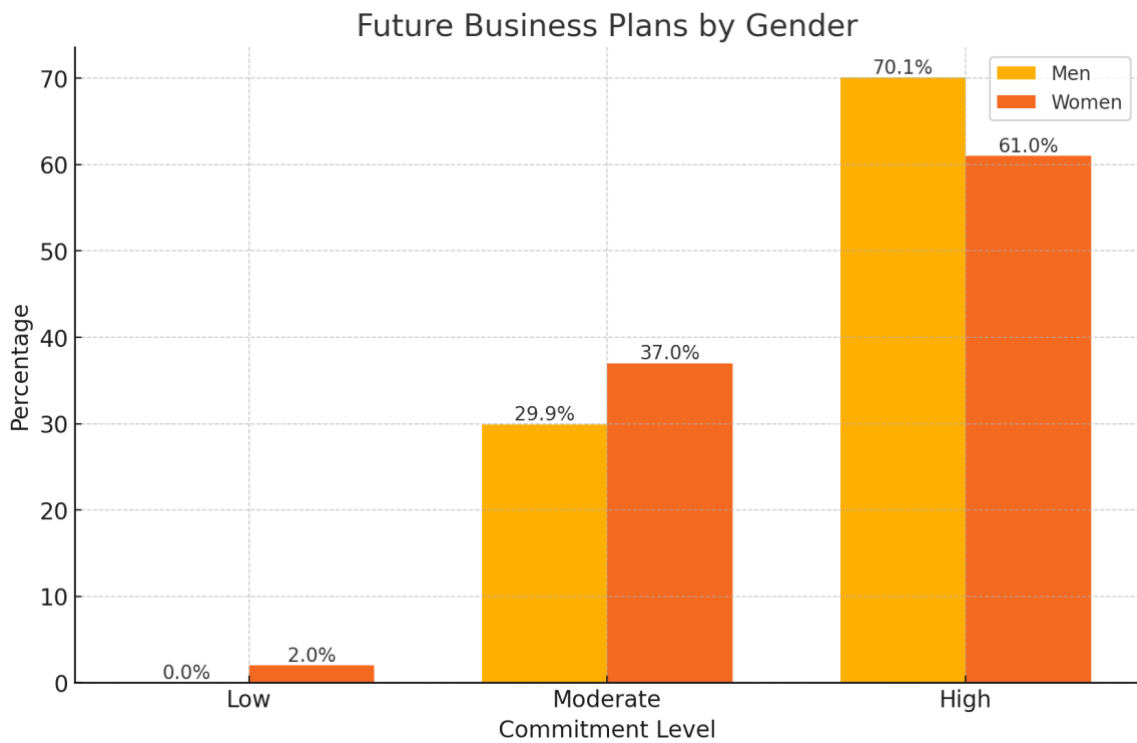
2. **Professional Aspirations in Entrepreneurship/Choosing Entrepreneurship as a Career Path:** High professional aspirations in entrepreneurship are expressed by 71% of men and 67% of women respondents, indicating a strong desire to choose entrepreneurship as a career path. No men and a small percentage of women (4%) report low aspirations in this regard, showcasing widespread interest in entrepreneurial careers.



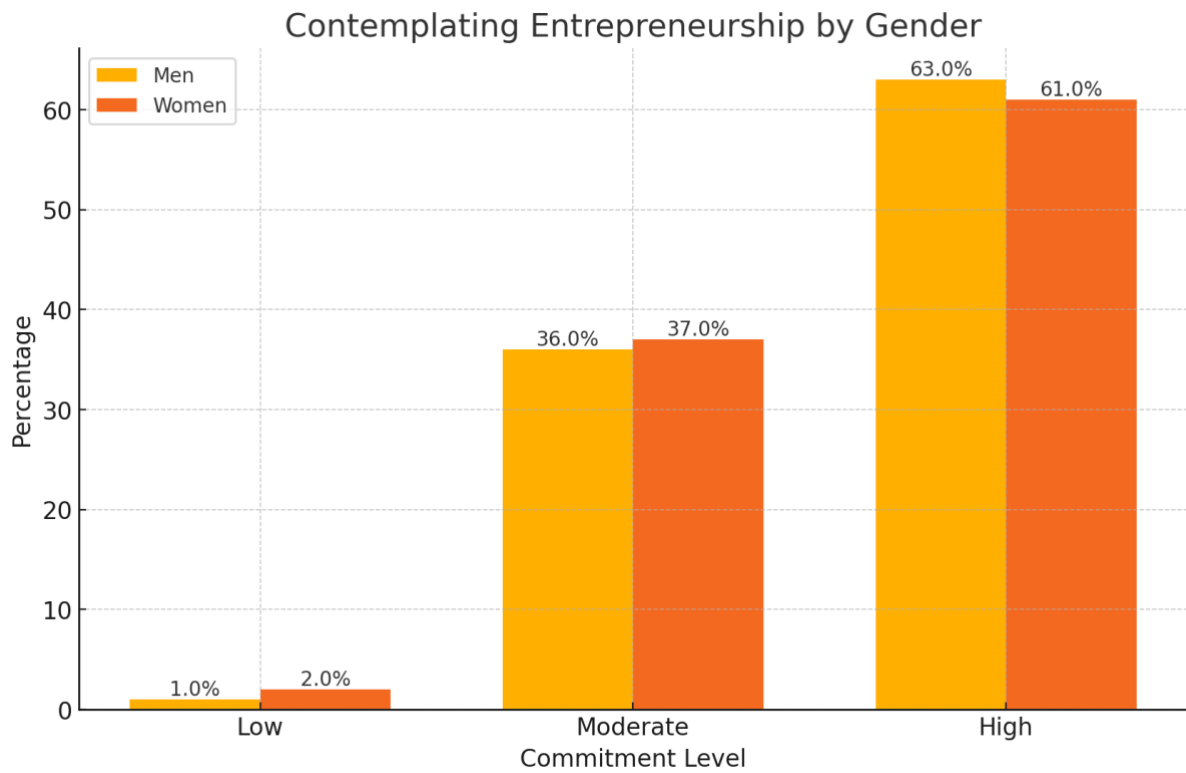
3. **Dedication to Business Success/Commitment Levels to Launching and Managing a Business:** Most respondents demonstrated high dedication to business success, with 74% of men and 57% of women showing strong commitment to launching and managing a business. No men and only 1% of women report low commitment levels, underscoring a general determination to succeed in business ventures, underscoring a general determination to succeed in business ventures.



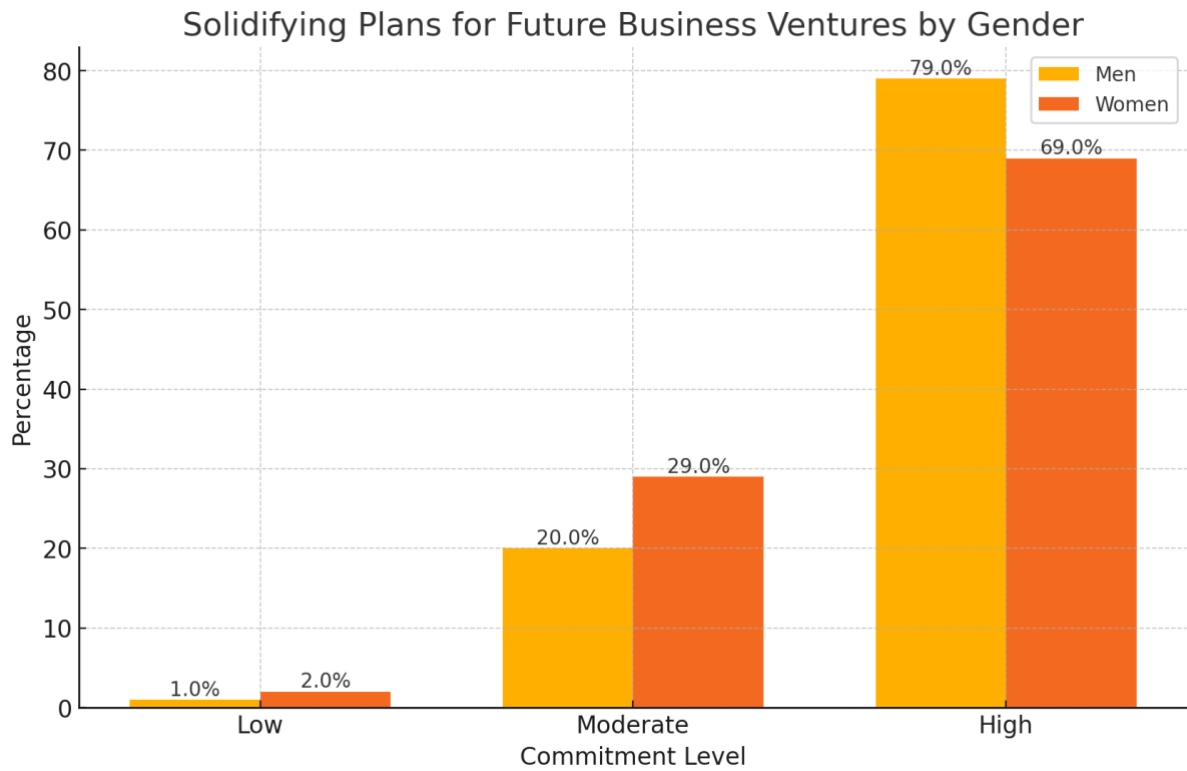
4. **Future Business Plans: Determination to Succeed/Long-Term Commitment to Starting a Business:** A significant majority of respondents, 68% of men and 61% of women, display high determination and long-term commitment to starting a business. No men and only 2% of women indicate low levels of determination, reflecting a robust intent to pursue and succeed in entrepreneurial endeavors.



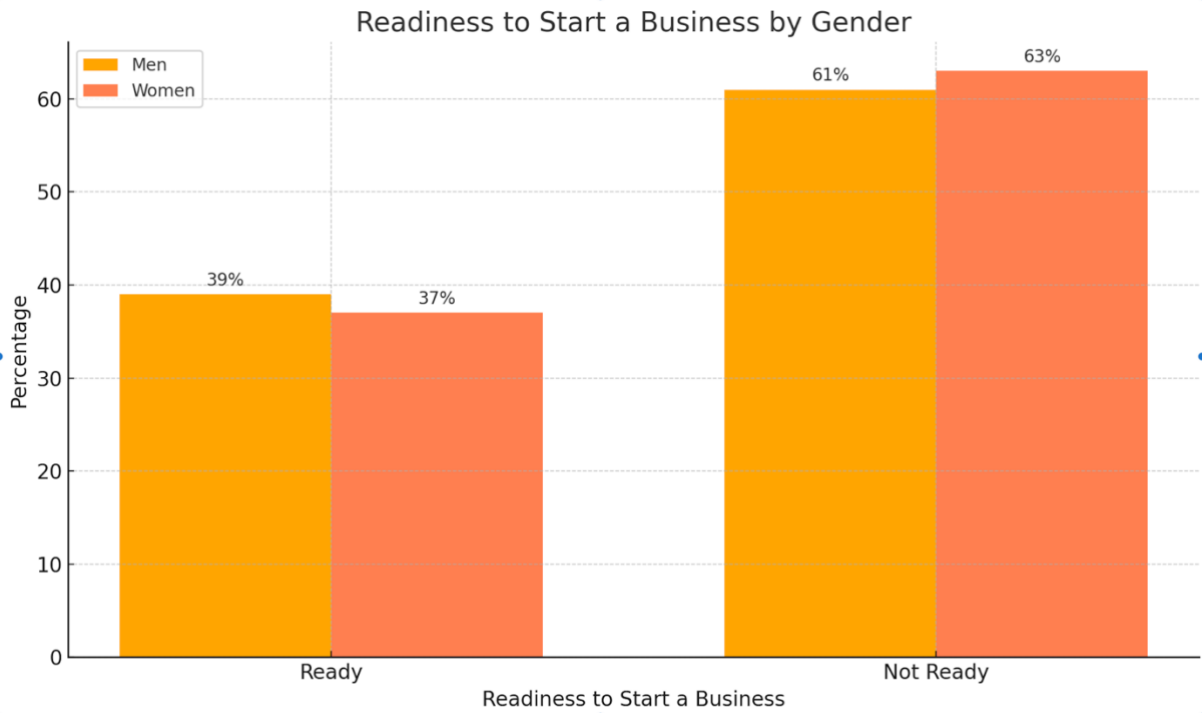
5. **Contemplating Entrepreneurship/Seriousness of Entrepreneurial Intentions:** High levels of seriousness and contemplation towards entrepreneurship are observed in 63% of men and 61% of women respondents, indicating a strong intent to consider entrepreneurship seriously. Very few men (1%) and women (2%) report low levels of contemplation or seriousness, indicating a strong intent to consider entrepreneurship seriously.



6. **Solidifying Plans for Future Business Ventures:** The process of solidifying plans for future business ventures was highly prevalent, with 79% of men and 69% of women respondents expressing strong intentions, highlighting a proactive approach towards future entrepreneurial activities.



7. **Readiness to Start a Business:** A notable 39% of men and 37% of women respondents report being ready to start a business, indicating a considerable proportion of individuals who feel prepared to embark on entrepreneurial ventures.

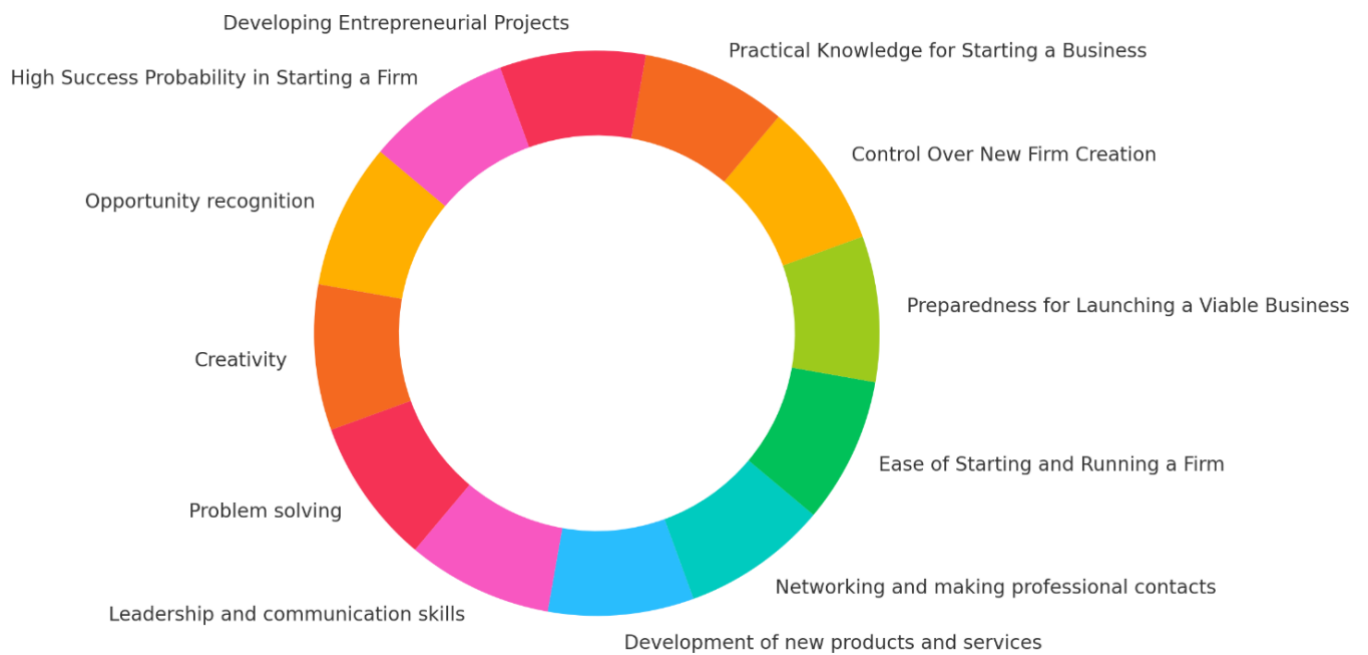


➤ **Key Insights:**

1. **Commitment to Entrepreneurship / Entrepreneurial Spirit:** Both men and women respondents exhibit high levels of commitment to entrepreneurship, with men showing a slightly higher percentage in the high commitment category. This strong entrepreneurial spirit among both genders is encouraging for economic growth, indicating a robust foundation for entrepreneurial activities.
2. **Professional Aspirations in Entrepreneurship:** High professional aspirations are prevalent among both genders, although few women report a low commitment. This strong desire to choose entrepreneurship as a career path suggests a promising trend towards more individuals pursuing entrepreneurial ventures, which can enhance economic dynamism.
3. **Dedication to Business Success:** Both genders demonstrate high dedication to business success, with men slightly more represented in the high commitment category. This motivation to achieve business success is a positive indicator for the economic ecosystem, as it reflects a committed and driven entrepreneurial community.
4. **Future Business Plans:** A significant portion of both genders show a high level of commitment to their future business plans. This long-term vision and determination to succeed in business ventures suggest a sustained and focused effort towards entrepreneurial growth, which is beneficial for economic stability and innovation.
5. **Contemplating Entrepreneurship:** Both men and women respondents display a high level of seriousness about their entrepreneurial intentions. This strong interest in pursuing entrepreneurial activities reflects a favorable entrepreneurial climate and a potential increase in business startups and innovations.
6. **Solidifying Plans for Future Business Ventures:** High levels of commitment to solidifying future business plans are observed in both genders, with men showing a slightly higher percentage. This indicates that entrepreneurs are actively working towards establishing their business ventures, reflecting a proactive and determined approach to entrepreneurship.

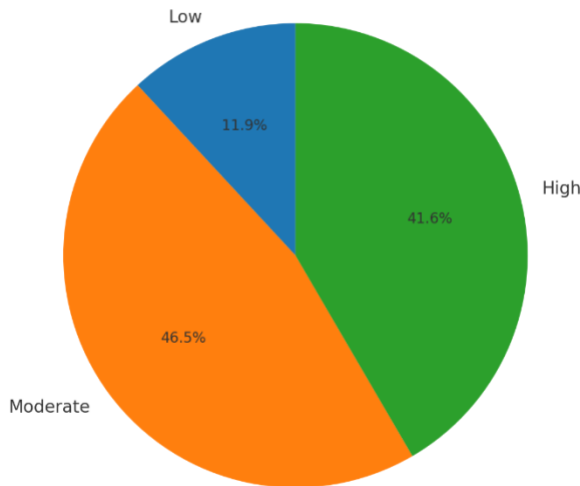
5.4 What are the key factors influencing entrepreneurial success in Lebanon?

Entrepreneurial success is influenced by various factors that facilitate or hinder the progress of new ventures. In this study, we explore how Lebanese individuals perceive their entrepreneurial capacities by asking them to rate their proficiency in key areas essential for entrepreneurship. We highlight gender differences in these self-assessments to provide a nuanced understanding of the factors influencing entrepreneurial success. This insight can help policymakers create an environment that nurtures and supports entrepreneurial activities effectively.

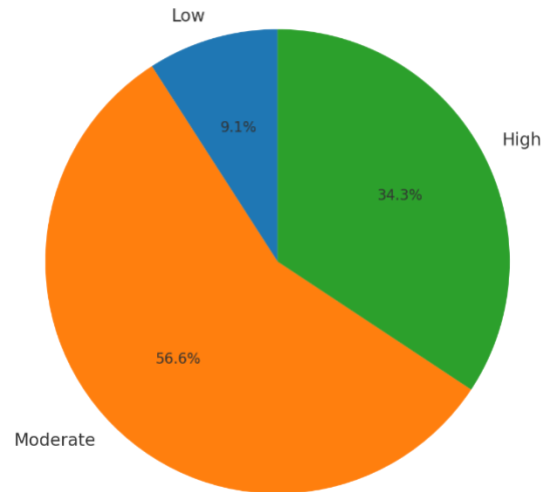


1. **Ease of Starting and Running a Firm:** Among men, 42% rate themselves as having a high level of ease in starting and running a firm, 47% as moderate, and 12% as low. For women, these percentages are lower, with 34% rating themselves as high, 56% as moderate, and 9% as low. This suggests that men generally feel more confident in their ability to start and manage a business.

Men: Ease of Starting and Running a Firm

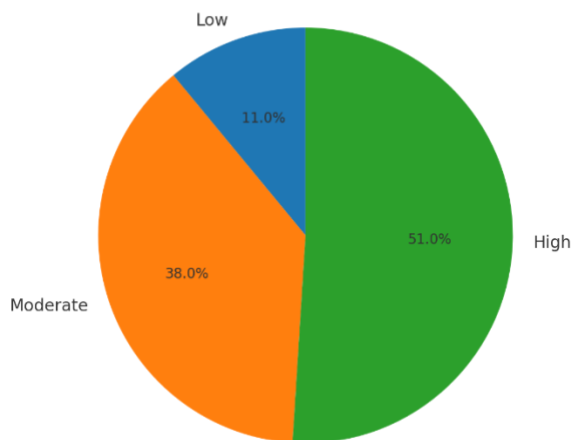


Women: Ease of Starting and Running a Firm

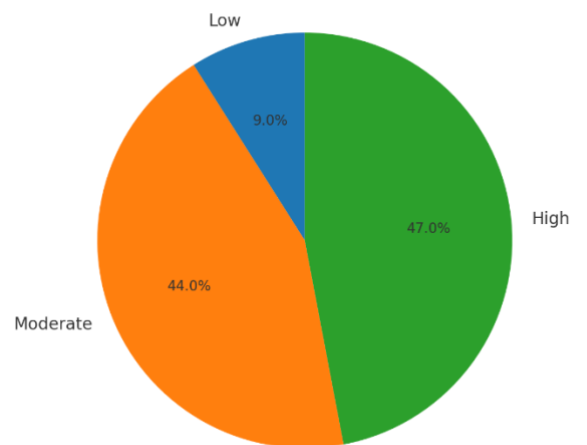


2. **Preparedness for Launching a Viable Business:** In terms of preparedness, 51% of men rate themselves as highly prepared, 38% as moderately prepared, and 11% as low. Similarly, 47% of women feel highly prepared, 44% moderately, and 9% low. This indicates a strong sense of readiness among both genders, with men feeling slightly more prepared.

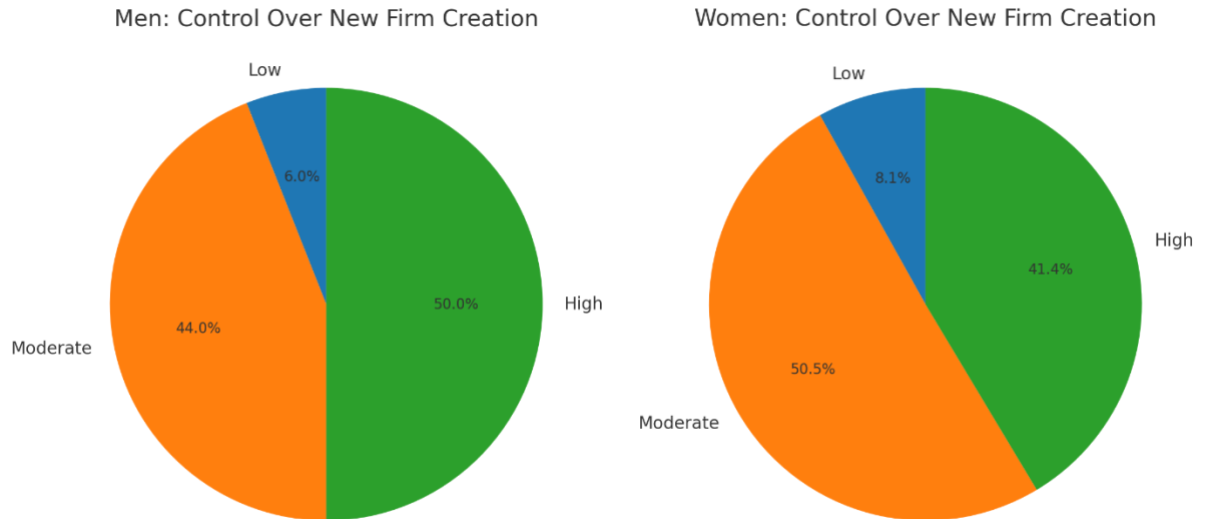
Men: Preparedness for Launching a Viable Business



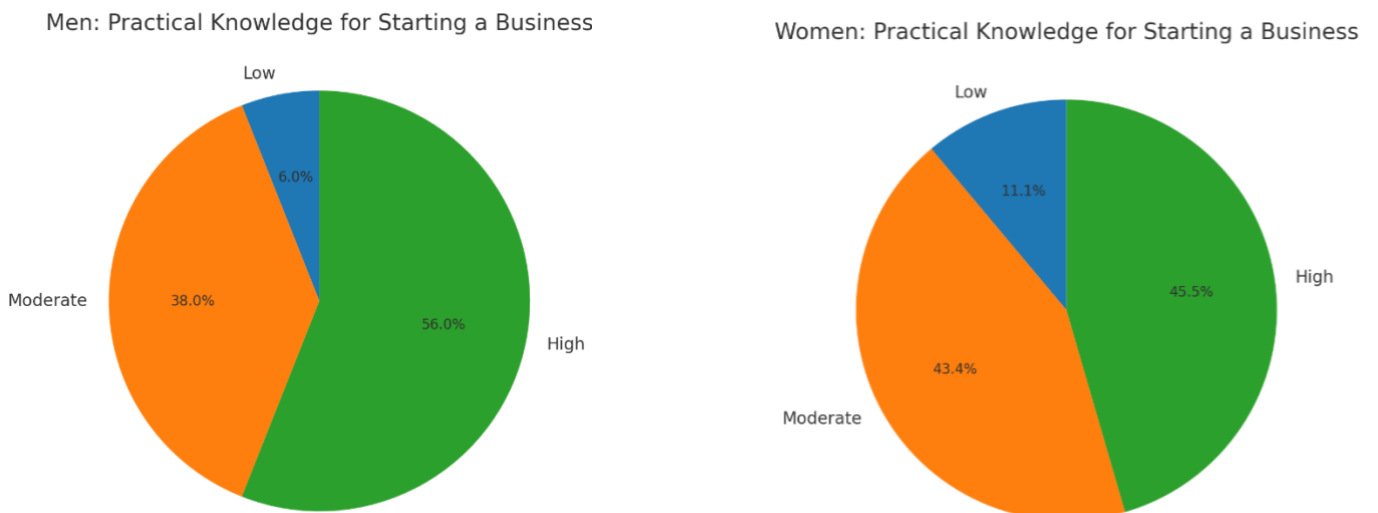
Women: Preparedness for Launching a Viable Business



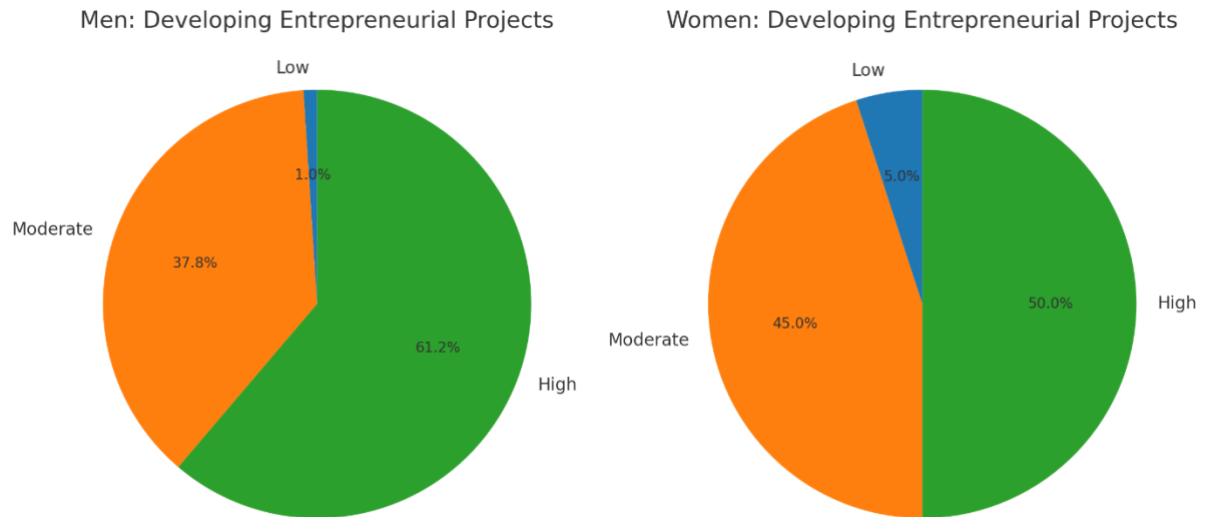
3. **Control Over New Firm Creation:** Half of the men respondents believe that they had high control over new firm creation, with 44% feeling moderate control and 6% low control. Among women, 41% see high control, 50% moderate control, and 8% low control. This reflects a generally strong sense of control, though women feel slightly less assured than men.



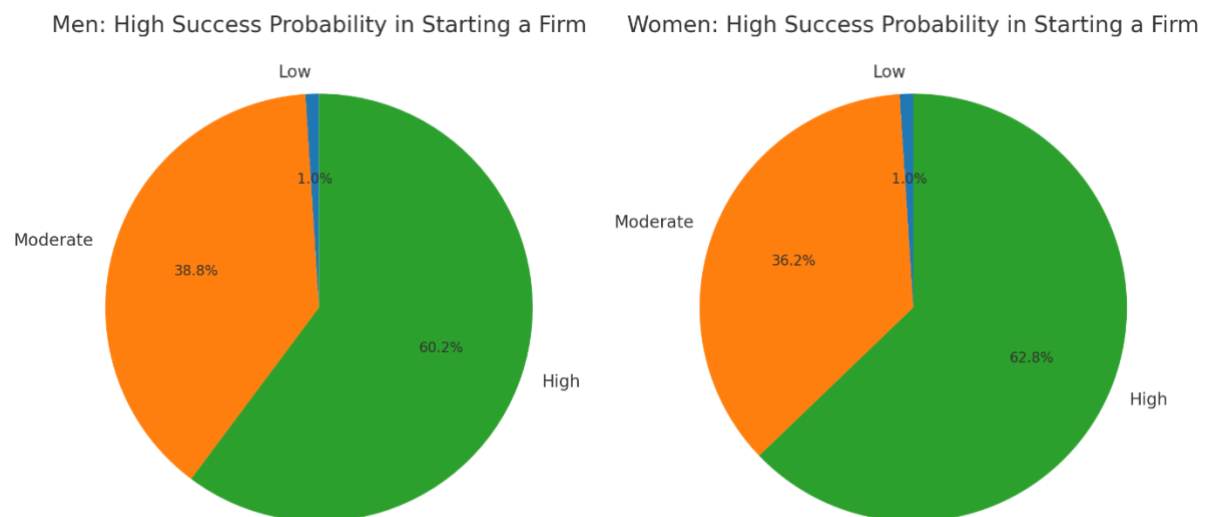
4. **Practical Knowledge for Starting a Business:** A significant proportion of men, specifically 56%, rate their practical knowledge for starting a business as high, 38% as moderate, and 6% as low. Among women, 45% rate their knowledge as high, 43% as moderate, and 11% as low. This highlights a need for enhanced practical knowledge among women.



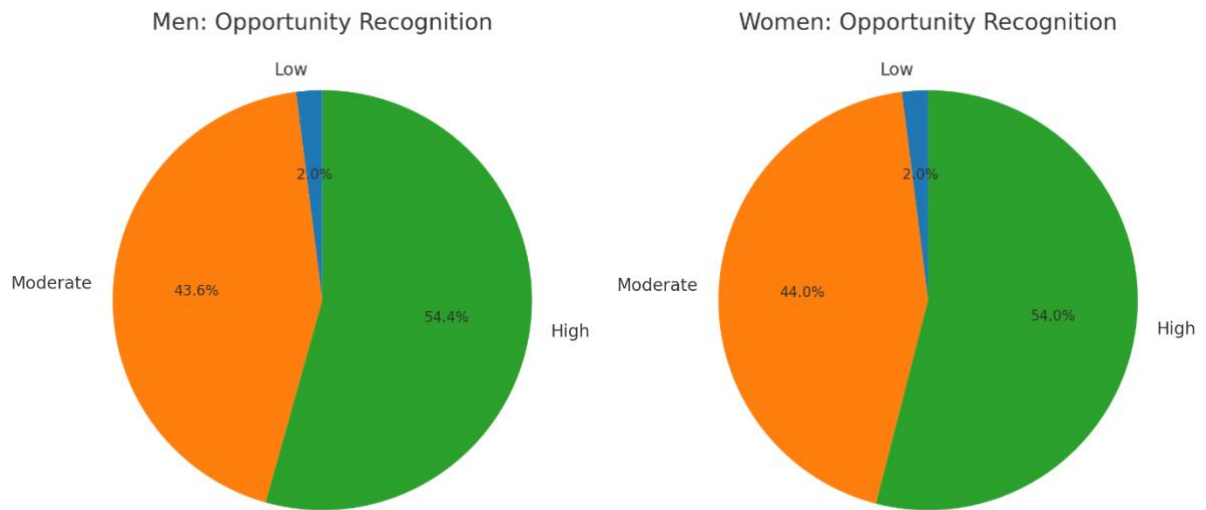
5. **Developing Entrepreneurial Projects:** Men self-report a strong ability to develop entrepreneurial projects, with 60% rate their ability as high, 37% as moderate, and 3% as low. For women, 50% of women rate their ability as high, 45% as moderate, and 5% as low, indicating slightly lower confidence among women.



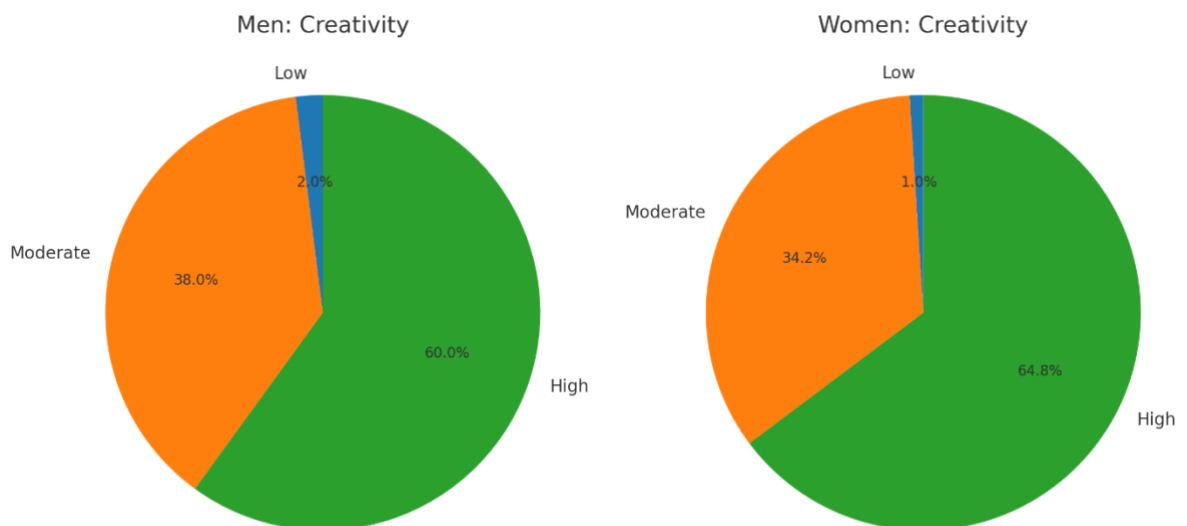
6. **High Success Probability in Starting a Firm:** Both genders believe equally confident in their success probability, with 59% of men and 61% of women rating it as high, 38% and 35% as moderate for men and women, respectively, and 3% as low. This parity suggests a shared optimism about entrepreneurial success.



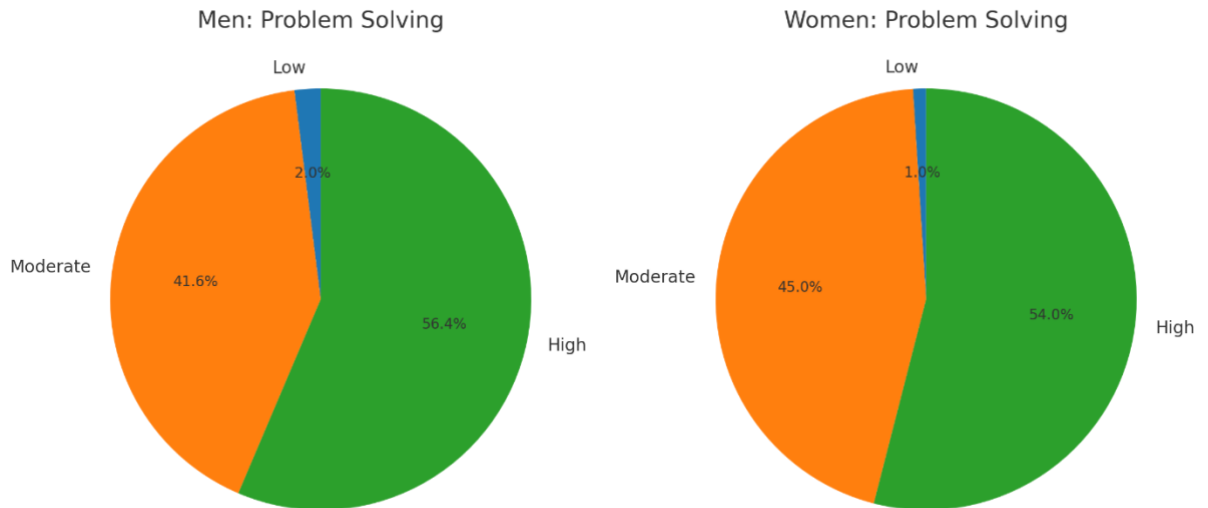
7. **Opportunity Recognition:** 55% of men and 53% of women self-report to possess a high level of opportunity recognition skills, with moderate ratings from 44% of men and women, and low ratings from 2% of men and 3% of women. This indicates a perception of possessing a strong ability to recognize opportunities, with women slightly trailing men.



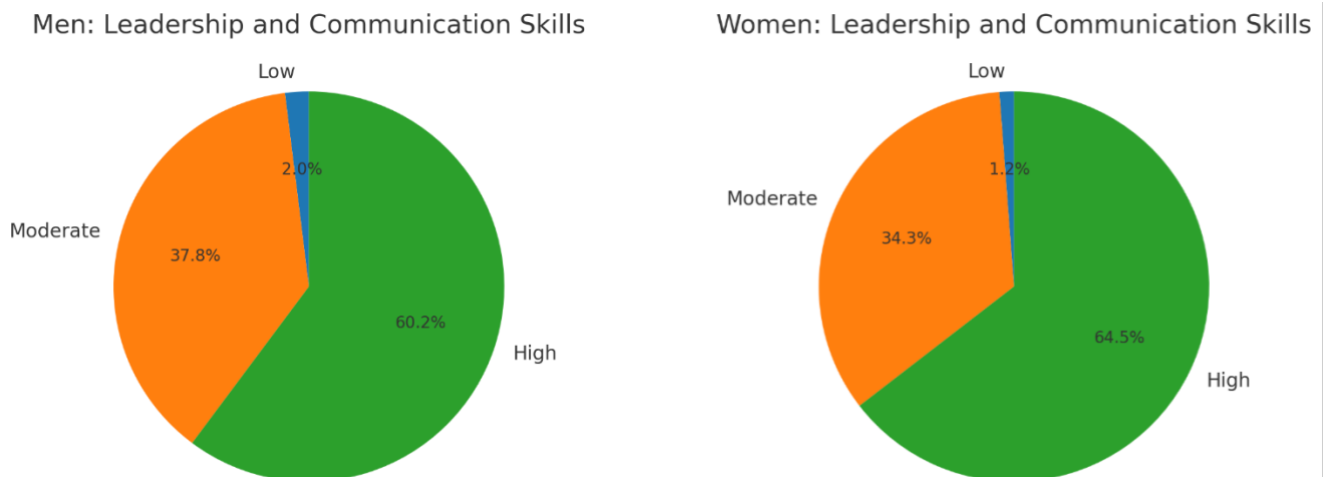
8. **Creativity:** In terms of creativity, 60% of men and 64% of women Lebanese potential entrepreneurs rate themselves as highly creative, with moderate ratings from 38% of men and 34% of women, and low ratings from 2% of both genders. Women rated their creativity slightly higher than men, suggesting a strong creative drive among women.



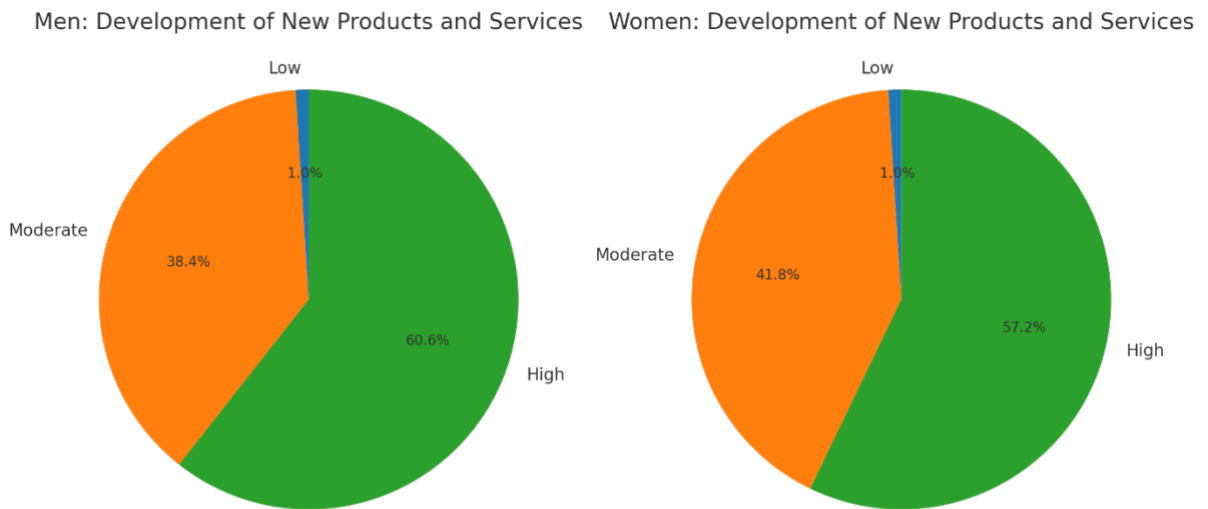
9. **Problem Solving:** Problem-solving skills are also rated highly by 57% of men and 54% of women, with moderate ratings from 42% of men and 45% of women, and low ratings from 2% of men and 1% of women. This reflects strong problem-solving abilities across both genders, with women showing slightly higher moderate ratings.



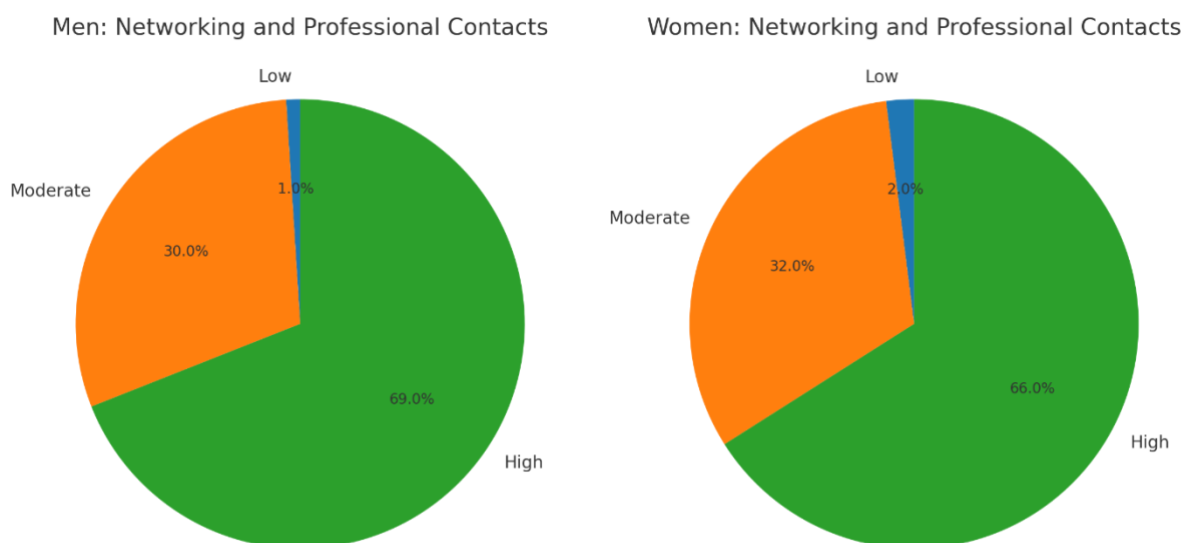
10. **Leadership and Communication:** Leadership and communication skills are rated highly by 62% of men and 64% of women, with moderate ratings from 37% of men and 34% of women, and low ratings from 1% of both genders. This indicates strong leadership and communication skills among both men and women, with women rating themselves slightly higher.



11. Development of New Products and Services: The ability to develop new products and services is rated highly by 60% of men and 56% of women, with moderate ratings from 38% of men and 41% of women, and low ratings from 1% of men and 2% of women. Men believe they are slightly more confident in their ability to innovate.



12. Networking and Professional Contacts: Networking and professional contacts are rated highly by 69% of men and 66% of women, with moderate ratings from 30% of men and 32% of women, and low ratings from 1% of men and 2% of women, that indicates strong networking abilities among both genders.



Key Insights:

1. **Ease of Starting and Running a Firm:** Both men and women in Lebanon report high ease levels in starting and running a firm, with men showing slightly higher ease levels. This indicates that the entrepreneurial environment in Lebanon supports the initiation and management of new firms. Additionally, both genders report high levels of preparedness for launching viable businesses, with men slightly more prepared, suggesting effective training and support systems are in place.
2. **Empowerment and Practical Knowledge:** Entrepreneurs feel empowered to create new firms, with high control levels reported by both genders, although women feel slightly less control. Both genders also possess the necessary practical knowledge to start businesses, though men report slightly higher levels of this knowledge. These findings highlight the importance of maintaining support systems that enhance entrepreneurs' control and practical knowledge.
3. **Project Development and Success Confidence:** High capability levels in developing entrepreneurial projects are reported by both genders, with women slightly lower. Entrepreneurs express confidence in their ability to succeed when starting a firm, with both genders perceiving a high probability of success. This confidence underscores the robustness of the entrepreneurial ecosystem in Lebanon.
4. **Opportunity Recognition and Creativity:** Entrepreneurs in Lebanon are adept at recognizing business opportunities, with high levels of opportunity recognition reported by both genders. High creativity levels are also noted, with women slightly more creative, indicating that creativity is a strong trait among entrepreneurs, particularly women.
5. **Problem-Solving Skills:** Problem-solving skills are equally strong among both genders, crucial for business success. Strong leadership and communication skills are prevalent among entrepreneurs, with women rating themselves slightly higher.
6. **Innovation and Leadership:** This is reflected in the high capability of developing new products and services, reported by both genders. Entrepreneurs are innovative and capable of developing new offerings, which is essential for business growth and sustainability.
7. **Networking and Professional Contacts:** High networking and professional contact skills are reported by both genders, with men slightly higher. This indicates that networking is a critical component of entrepreneurial success, helping entrepreneurs establish valuable connections and expand their business opportunities.

These results suggest that a significant portion of both men and women in Lebanon rate themselves as having high levels of various factors that contribute to entrepreneurial success. However, men generally rated themselves higher than women in most categories, particularly in areas like ease of starting and running a firm, preparedness for launching a viable business, control over new firm creation, and practical knowledge for starting a business.

6. Implementation Roadmap and Policy Recommendations:

Lebanon has adopted a multifaceted approach to support entrepreneurship and SMEs, involving various actors, including governmental and non-governmental entities. Aligning these efforts is crucial for fostering a resilient entrepreneurial ecosystem capable of withstanding economic challenges and enhancing competitive advantage through knowledge and innovation. There is a clear need for a **National Entrepreneurship Strategy** that includes systematic and sustainable support infrastructure, rather than relying on fragmented, donor-driven, or foreign-funded programs. We present our envisioned recommendations and approach for a national strategy, detailing key stakeholders, examples of projects and initiatives, actors, and implementation pathways based on our survey and mapping of the sector (*Please see Annex 1 for a comprehensive overview*):

1. Public Institutions and Ministries:

- **Public-Private Innovation Clusters:** Establish innovation clusters that unite public institutions, private companies, and research centers to foster collaboration and innovation. The Ministry of Economy and Trade, supported by local municipalities and the Ministry of Industry, will lead these initiatives.
- **Entrepreneurship Hubs in Educational Institutions:** Develop entrepreneurship hubs within universities and vocational schools to provide students with resources, mentorship, and networking opportunities. The Ministry of Education and Higher Education will collaborate with universities and technical institutes to establish these hubs.
- **Regulatory Sandbox:** Create a regulatory sandbox where startups can test innovative products and services in a controlled environment with temporary regulatory relaxations. The Central Bank of Lebanon, in coordination with the Ministry of Finance, will develop and manage the regulatory sandbox.

2. Involving UN Agencies, NGOs and Civil Society

- **Capacity Building Programs by UNDP:** Expand capacity-building programs focused on business management, financial literacy, and digital skills for aspiring entrepreneurs. UNDP can collaborate with local NGOs and educational institutions to deliver these programs, ensuring they reach underserved communities.
- **Market Access Programs by UNIDO:** Develop programs to help SMEs access international markets, including training on export procedures and compliance with international standards. UNIDO can work with the Ministry of Economy and Trade to identify potential markets and organize trade missions.
- **Community-Based Incubators:** Establish community-based incubators that provide localized support, including workspace, mentoring, and networking opportunities. NGOs can partner with local businesses and municipalities to set up and manage these incubators.
- **Women's Entrepreneurship Support Networks:** Create support networks specifically for women entrepreneurs to provide mentorship, training, and peer support. NGOs focused on women's empowerment, like the Lebanese Women's Council, can lead these networks with support from international donors.

3. Assess and Build Foundation

- **Comprehensive Needs Assessment:** Conduct thorough evaluations to identify the unique needs and challenges faced by entrepreneurs in various sectors and regions of Lebanon. Leverage existing survey data to pinpoint deficiencies in support services, financial access, and educational programs.
- **Policy Framework Development:** Formulate a detailed national entrepreneurship policy based on the needs assessment findings. This policy should address regulatory reforms, financial support mechanisms, and initiatives for capacity building.

4. Enhance Awareness and Accessibility

- **Targeted Outreach Programs:** Initiate awareness campaigns across diverse channels such as social media, radio, and community workshops to educate potential entrepreneurs about available support services. Emphasize outreach to women and marginalized groups through community centers, women's groups, and digital platforms.
- **Support Service Directory:** Develop and sustain a centralized online platform that lists all available entrepreneurial support services, including financial aid, mentorship programs, educational workshops, and business centers.
- **Public Awareness and Cultural Change:** Implement public awareness campaigns to elevate entrepreneurship as a respected and viable career choice. Highlight success stories, feature entrepreneurs in the media, and organize public recognition events to transform societal attitudes towards entrepreneurship.

5. Strengthen Support Systems

By enhancing digital infrastructure and leveraging international support, such as that provided by UN agencies, NGOs, and civil society, Lebanon can further develop its entrepreneurial sector. This collaborative approach promotes sustainable economic growth and job creation.

- **Financial Support and Access to Capital:** Enhance access to funding through grants, low-interest loans, and microfinancing tailored to the needs of both new and existing entrepreneurs. Strengthen programs like Kafalat to provide substantial guarantees and support to a wider array of SMEs. Collaborate with financial institutions to offer favorable loan terms and establish government-backed guarantee programs to reduce lending risks.
- **Capacity Building:** Implement comprehensive entrepreneurship education and training programs (EETPs) to equip entrepreneurs with essential skills and knowledge. Create mentorship networks to connect experienced entrepreneurs with newcomers, offering guidance and support.
- **Gender-Specific Support Programs:** Develop programs specifically designed to assist women entrepreneurs, including tailored training, funding, and networking opportunities. Launch media campaigns to showcase successful women entrepreneurs and engage community leaders to address cultural and social barriers.

6. Foster Innovation and Creativity:

The business environment in Lebanon is evolving with significant developments and trends that reflect global shifts. The rise of remote work and hybrid office models has influenced the

local business landscape, with many startups adapting by offering related services and solutions.¹ Additionally, sectors like artificial intelligence (AI) and digital transformation are becoming increasingly important. Numerous startups are focusing on these areas to enhance business efficiency and productivity.

- **Innovation Hubs and Technology Parks:** Develop and support innovation hubs and technology parks, such as Berytech and Beirut Digital District, to offer resources and environments conducive to innovation. The Ministry of Economy and Trade, in collaboration with private sector partners and international donors like the World Bank, will lead these efforts. These hubs will provide state-of-the-art facilities and resources for tech startups. Additionally, promoting collaboration between universities, research institutions, and private sector companies will drive technological advancements.
- **R&D Incentives:** Offer research and development incentives and grants to facilitate new product and service development. Encourage participation in innovation competitions to stimulate creative and innovative business ventures.

7. Enhance Networking and Collaboration

Innovative entrepreneurial actions and initiatives play a significant role in economic resilience, particularly in the face of Lebanon's economic crisis. The resilience of the Lebanese entrepreneurial ecosystem, especially during economic downturns, underscores the importance of such supportive policies and initiatives.

- **Networking Opportunities:** Organize industry events, conferences, and online platforms to facilitate networking and professional development. Promote active participation in entrepreneurial communities to enhance opportunity recognition and collaboration.
- **Public-Private Partnerships:** Cultivate collaborations between governmental, non-governmental, and private sector entities to expand the reach of support services. Utilize international support from organizations like UNDP, ILO, and the European Union to strengthen local initiatives.
- **Diaspora Investment Initiatives:** Launch initiatives to attract investment from the Lebanese diaspora, such as investment funds and startup competitions. Seek support from international organizations like the World Bank to provide technical assistance and facilitate connections between diaspora investors and local entrepreneurs.

8. Monitor and Evaluate

- **Continuous Monitoring:** Develop a monitoring and evaluation framework to track the progress and impact of entrepreneurial support initiatives. Regularly collect feedback from entrepreneurs to adjust and enhance support programs.
- **Policy Adjustment:** Utilize data-driven decision-making to refine policies and programs based on evaluation results. Ensure the entrepreneurial ecosystem remains adaptive and continuously improves.

¹ Saleh L, Levy-Tadjine T (2023) Lebanese Entrepreneurs' Adaptation to the Multilevel Crisis . *Advances in Logistics, Operations, and Management Science* 113-136.

Annex 1: Lebanon Roadmap for Supporting and Promoting Entrepreneurship in Lebanon – Toward the National Entrepreneurship Strategy:

Phase	Activity	Partners & Implementers	Policies & Recommendations	Stakeholders Involved
Phase 1	Assess and Build Foundation			
	Comprehensive Needs Assessment	Ministry of Economy and Trade, UNDP, Local Universities, NGOs (e.g., Berytech)	Conduct detailed assessments to identify gaps in support services, financial access, and educational programs.	Government Agencies, NGOs, Academic Institutions
	Policy Framework Development	Ministry of Economy and Trade, Ministry of Finance, Central Bank of Lebanon, Private Sector Representatives	Develop a comprehensive national entrepreneurship policy based on the needs assessment findings.	Government Agencies, Private Sector
Phase 2	Enhance Awareness and Accessibility			
	Targeted Outreach Programs	Ministry of Information, Local Media, Community Centers, Women's Groups	Launch awareness campaigns to inform potential entrepreneurs about available support services.	Media, Community Organizations, Women's Groups
	Support Service Directory	Ministry of Digital Transformation, Local Tech Startups, UNDP	Create and maintain a centralized online platform listing all available entrepreneurial support services.	Government Agencies, Tech Startups, NGOs
Phase 3	Strengthen Support Systems			
	Financial Support Mechanisms	Central Bank of Lebanon, Commercial Banks, Kafalat, International Donors (e.g., USAID, EU)	Expand access to funding through grants, low-interest loans, and microfinancing.	Financial Institutions, International Donors
	Capacity Building	Ministry of Education and Higher Education, Universities, Vocational Schools, NGOs (e.g.,	Implement entrepreneurship education and training programs, and establish mentorship networks.	Educational Institutions, NGOs

		Lebanese Women's Council)		
Phase 4	Foster Innovation and Creativity			
	Innovation Hubs and Technology Parks	Ministry of Economy and Trade, Private Sector (e.g., Berytech, Beirut Digital District), International Donors (e.g., World Bank)	Develop and support innovation hubs and technology parks.	Government Agencies, Private Sector, Donors
	R&D Incentives	Ministry of Industry, Universities, Private Sector, International Donors (e.g., European Union)	Provide research and development incentives and grants to support new product and service development.	Government Agencies, Academic Institutions, Donors
Phase 5	Enhance Networking and Collaboration			
	Networking Opportunities	Ministry of Economy and Trade, Chamber of Commerce, Industry Associations, NGOs	Organize industry events, conferences, and online platforms to facilitate networking.	Business Associations, NGOs
	Public-Private Partnerships	Ministry of Planning, Private Sector, International Organizations (e.g., UNDP, UNIDO)	Foster collaborations between governmental, non-governmental, and private sector entities.	Government Agencies, Private Sector, NGOs
Phase 6	Monitor and Evaluate			
	Continuous Monitoring	Ministry of Planning, UN Agencies (e.g., UNDP), NGOs, Civil Society	Establish a monitoring and evaluation framework to track the progress and impact of entrepreneurial support initiatives.	Government Agencies, UN Agencies, NGOs
	Feedback Mechanisms	Ministry of Economy and Trade, NGOs, Local Media	Establish channels for entrepreneurs to provide feedback on support programs and policies.	Government Agencies, Media, Civil Society

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