

IMPACT OF ECONOMIC AND COVID-19 CRISES ON MICROCREDIT BORROWERS FINAL REPORT

26 November 2020

DISCLAIMER

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1. EXECUTIVE SUMMARY

In one year the situation of MFI borrowers deteriorated considerably: employment and income were hit hard, poverty increased greatly, coupled with staggering levels of debt, all caused by consecutive and compounded crises:

- Financial and economic crisis
- COVID19 pandemic,
- August 4 Beirut Explosion

Plummeting unemployment, inactivity, and decrease in sales and revenues

30% of borrowers who were active in Summer 2019, became inactive in Summer 2020. In addition, 19% had to find new, less stable sources of income.

In one year, the share of unemployed borrowers increased from 1% to 14%.

In one year, inactivity increased from 4% to 21% while having peaked at 26% in May during lockdown; 45% of women who were active became inactive one year later.

In one year, 90 % of businesses witnessed sales decrease. During the lockdown around 50% of borrowers were not generating any revenue.

Between August and December 2019, 17% of businesses closed during the financial crisis; During the lockdown, 42% of businesses had to shut down.

*Active borrowers are those who are working; Inactive borrowers includes all borrowers who are not working (unemployed, rentiers, homemakers, retirees etc.)

Rising poverty levels

In one year, borrowers' income deteriorated: In present, 67% of borrowers earn less than LBP 1.5M LBP compared to 45% one year ago. Purchasing power has significantly decreased due to depreciation.

Around 80% of borrowers are now "poor" i.e. living below USD 5.5/day/person (based on expenses). In May 2020, 40% of borrowers were unable to meet their basic needs.

In one year, the number of income earners per household decreased from an average of 1.7 to 1.4 (1 during the lockdown)

Coping strategies of households

60% of HH have cut consumption, even for basic needs such as food (meat and vegetables)

50% of HH tapped into their savings and 43% sold assets (of which 61% sold gold). More than 55% will deplete savings before EOY.

In May 2020, 61% of borrowers who have children in private schools were planning to transfer to public sector and in some cases had to drop out of school.

Anxiety levels rising up to alarming levels.



Borrowers struggle to repay and increasingly depend on aid

— In one year, the total debt per borrower has increased reaching an average of LBP 14M, at over 6x the average amount lent by MFIs of ~1,500 USD. Inactive borrowers (21%) are heavily indebted too (LBP 12M).

— In one year, borrowing informally from family/friends as well as from stores has increased (46% of total debt), (unpaid rent, assistance from family and friends, borrowing from shops etc.).

— During the lockdown, 60% were not able to repay their monthly dues. Today, after the lockdown, the share of borrowers unable to settle their due has decreased. Yet the ones who are repaying claim that they have to find new sources of income or change their spending habits and cut on essentials to be able to come up with the monthly installment.

— More than 80% of borrowers rely on secondary income, remittances and financial aid revealing a high dependency on other sources of income than the primary one which is no longer sufficient or available. New solidarity schemes and help from the family or even supporters has been noticed.



High Satisfaction with MFIs



94% of clients are satisfied with their MFI



77% of clients will recommend other people to take MFI's loans

MFIs have consolidated their goodwill and reputation and if supported adequately to respond to the new situation should be able to :

Continue serving clients whose livelihoods have not been totally impacted and are still able to borrow (est. at 20%) in the traditional sense

Address the needs of over indebted clients

Attract new clients who have either fled or have been kicked out from banks and other shark institutions.

2. Research Methods



October
2019
Social
unrest



March 2020,
National lockdown



June 2020,
end of lockdown



August 2020,
Beirut explosion



The objective of this study is to both measure and monitor the direct impact of the latest successive crises on the microfinance clients, be it home-based businesses, informal enterprises, or small formal companies and employees.

Research Strategy

- In order to most accurately assess the impact of multiple crises over time, the study adopted an explanatory sequential design based on a representative sample of borrowers from all microfinance institutions.
- This design entails the collection of quantitative data in two waves, which is then complemented by qualitative research intended to provide a deeper illustrative understanding of borrowers' conditions and outlook.
- This mixed method allows for a quantitative analysis of the phenomenon through a survey and at the same time enables deep-dives into concepts identified in the survey through in-depth interviews.
- The research benefitted from an iterative process: Weekly meetings between the CGAP and CRI study and validation by the LMFA at every step of the process: database sharing, questionnaire, sampling, translation, and results.

Task	Completion Date
Contract signature	April 2, 2020
Sampling strategy	April 2020
Design, translation, and programming	May 4, 2020
Training, pilot, and review	May 7, 2020
Wave 1 Report	June 7, 2020
Wave 2 preparation (updating technical tools, and training)	July – August 2020
Wave 2 Survey	August 2020
Qualitative interviewing	September 2020
Draft Report of the study	October 2020
Comments and Final Report	November 2020

Quantitative Research

Wave 1 (W1)

A total of 967 MF borrowers were interviewed via phone and a first report presented key findings. The estimated margin of error is 3.15%

Wave 2 (W2)

The sample of Wave 2 (503 borrowers) was drawn randomly from Wave 1 (967 respondents) using a panel approach (see annex).

Wave 1 questionnaire was revised borrowers were interviewed via phone.

The sample distribution remained the same (quotas) in terms of gender and institution. The estimated margin of error is 4.37%.

	# of Clients**	Distribution (%)	Provided database	Wave 1	Wave 2
ADR	2,452	2%	20	7	4
AEP	1,169	1%	35	10	6
CLD	573	0%	6	2	0
EDF	287	0%	7	5	3
Emkan	20,786	14%	211	138	75
Ibdaa	18,500*	12%	287	122	67
Majmoua	83,651	54%	864	559	282
Makhzoumi	1,087	1%	31	10	4
Vitas	25,000*	16%	222	114	62
Total	153,505	100%	1,683	967	503
<i>Margin of error (level of confidence 95%)</i>				3.15%	4.37%

* Rounded figures

** As of December 2018

A detailed note on sampling can be found on slide 82

Qualitative Research

This component of the study is not representative but aims to deepen our understanding of concepts identified in the quantitative research through long in-depth interviews with borrowers:

Drawing upon the results of Waves 1 & 2, **three groups** of borrowers were identified, **based on ability to pay-back loans** and other variables:

— *The Impoverished* - People who have fallen into extreme poverty and are now unable to repay their loans

— *The Struggling* - People who have been able to repay their loans but need extra support

— *The Survivors* - People who are still able to repay their loans and have coped better with the crises

In order to better understand the profile, behavior, and perceptions of these identified groups during the survey, the study team selected a sub-sample of 21 borrowers (7 interviewees per group) that have corresponding characteristics to the identified groups. These borrowers were interviewed using a qualitative technical tool that allowed a deep-dive into their cases.

Questionnaire for Qualitative Interviews

1. How do you make sure you have enough money to pay the instalments every month and how difficult is it for you?
2. What can potentially help you to ease your repayment difficulties?
3. How do you manage to repay during the crises? How do you cope?
4. Would you take a loan to pay off all your existing debt and why?
5. What are the direct and indirect repercussions of the political, economic, and health crises on your life since last year?
6. How did the increase of family responsibilities affect your work?
7. What are your future plans with regards to work?
8. How can MFIs help you to achieve your future plans? What are your preferred options?
9. Can MFI help you in any other way?

3. Demographic Profile of Borrowers

As the borrowers interviewed in W2 constitute a random sub-sample of W1 borrowers, the socio-demographic profile is the same across the two waves

Who are the Borrowers?

Microfinance is effectively targeting "low income" vulnerable population with no access to other funds (unbanked) and especially entrepreneurs.

The average age of borrowers is 41-year old, 52% are males and 75% are married. Borrowers tend to have low educational attainments: two third have less than secondary education. 59% have no health coverage at all and 73% are unbanked.

Majority of borrowers reside in South Lebanon and Bekaa, and three quarters of them reside in rural areas. Two-third of borrowers own their house. The average household size of borrowers is 4.5 members.

In normal times and pre-crises, 69% of borrowers were entrepreneurs (i.e. 11% were employers, 58% were self-employed), 25% were wage earners (20% monthly, 5% daily) and only 5% were inactive. 49% of borrowers were in retail/trade activities .

Pre-crisis, MFIs had a good targeting system.

Strong presence of borrowers in Beqaa and South Lebanon

More demand for microcredit in Beqaa and South Lebanon . Comparing the distribution of borrowers per governorate with total resident population shows that:

- Beqaa and South Lebanon are **over-represented**
- Mount Lebanon and North Lebanon are **under-represented**

Only 2.2% of borrowers changed their address since W1 (May 2020) but they all remained in the same governorate, Caza, and type of area (rural/urban). Reasons include eviction (2), rent fees (2), quality of dwelling (2), and change of marital status (5).

Muhafaza/ Governorate	MICS 2009*	LFHLCs 2019**	W1 sample	W2 sample
Beirut	9%	8%	8%	6%
Beqaa	13%	11%	27%	27%
Mount Lebanon	41%	43%	26%	26%
North Lebanon	20%	19%	13%	13%
South Lebanon	17%	19%	27%	28%
Total	100%	100%	100%	100%

*Central Administration of Statistics, 2009, *Lebanon Multiple Indicator Cluster Survey*

** Central Administration of Statistics, 2019, *Labour Force and Household Living Conditions Survey 2018-2019*

*** Central Administration of Statistics, 2015. *Measuring Poverty in Lebanon using 2011 Household Budget Survey*



Most borrowers reside in rural areas

Gender parity - Males constitute 52% of borrowers versus 48% of female

Geographically – 73% of the sample resides in rural areas

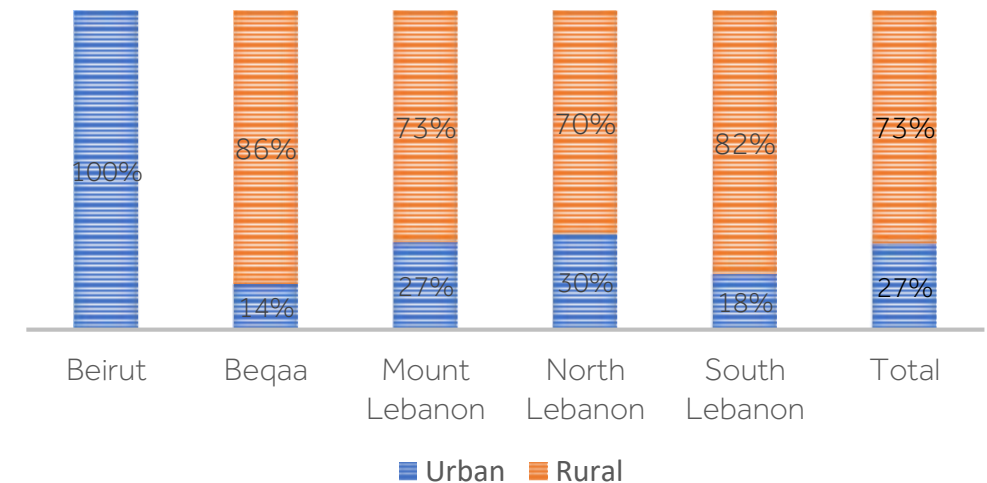
- o Main centers in surveyed regions are considered urban (Tripoli, Halba, Zgharta, Saida, Tyr, Nabatiyeh, Baalbeck, Zahle, Aley, Jbeil)

- o All remaining areas are labelled as rural

Average age of borrowers stand at 40.7 years

Social status - 75% of borrowers are married.

Q10 RURAL/URBAN DISTRIBUTION



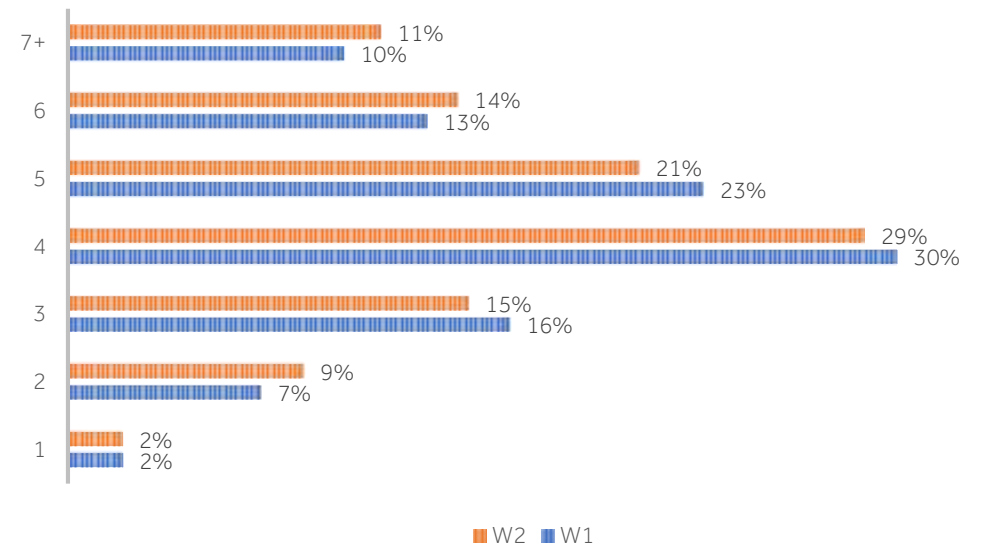
Household size slightly above national average

Average household size stands at 4.5 members. This is slightly higher than national average (4.2) as per 2019 Labour Force and Household Living Conditions Survey

Wave 2 shows that 69% of households still have the same size, 19% increased in size, and 12% decreased in size (death, birth, divorce, marriage, migration, etc.).

7% of the household have at least one member/special needs (W1). According to the LFH LCS, 4% of residents suffer from a disability in 2019

Q17 DISTRIBUTION OF HH BY SIZE (%)



Borrowers have low educational attainment

39% of borrowers have reached intermediate education, while 29% have primary education or less

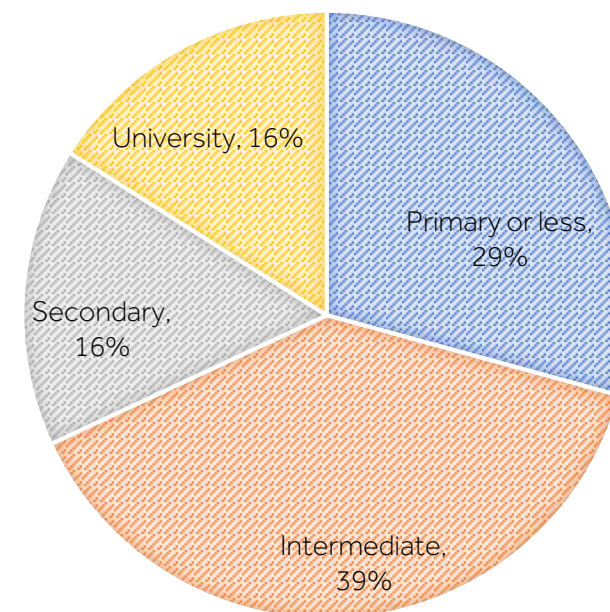
Female borrowers have a higher educational level

The educational attainment of borrowers is "lower" than the national levels in 2018 (68% vs 55% have reached below the secondary level)

"I never had the chance to be hired for a job because I am illiterate" – Rania.

"Since I am uneducated and I don't have any certificate, I doubt I can find a good job – Aala'

Q21 EDUCATIONAL ATTAINMENT



Q21 EDUCATIONAL ATTAINMENT PER GENDER

Education	Female	Male
Primary or less	27%	31%
Intermediate	36%	41%
Secondary	18%	14%
University	18%	14%
Total	100%	100%

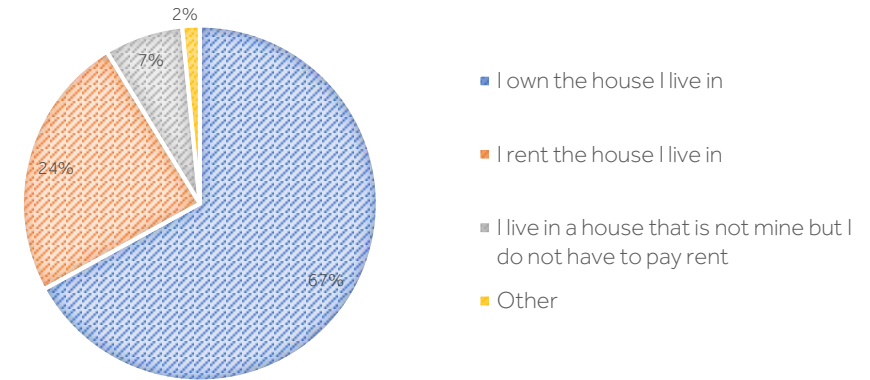
Most borrowers own their house

Today, 67% of borrowers own the house they live in and 24% live in rented dwellings. The share of borrowers who own the dwelling they live in increases to 74% in rural areas.

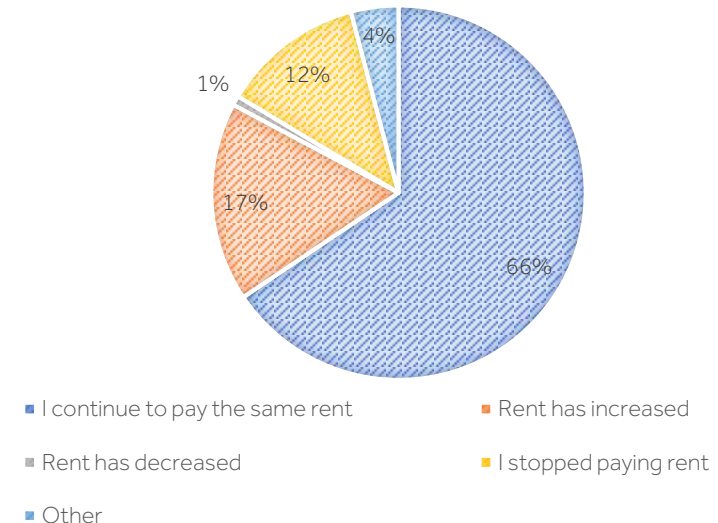
Out of those who live in rented dwellings, 66% continue to pay same rent while 17% noticed a rent increase. 12% stopped paying their rent.

Out of those who live in rented dwellings, 91% pay in Lebanese currency

Q18 WHAT IS YOUR HOUSING SITUATION AT THE MOMENT (SUMMER 2020)?



Q19 WHAT HAPPENED TO YOUR RENT (SUMMER 2020)?



In pre-crises times, borrowers were mostly entrepreneurs

In normal times, 69% of borrowers were entrepreneurs: 58% self-employed and 11% employers. Wage earners make up 25% of borrowers. Only 5% of borrowers were inactive

In terms of occupation, 49% of borrowers work in retail trade:

Food & beverages (23%), e.g. bakery, *mouneh*, vegetables shop, butcher, etc.

Apparel (22%),

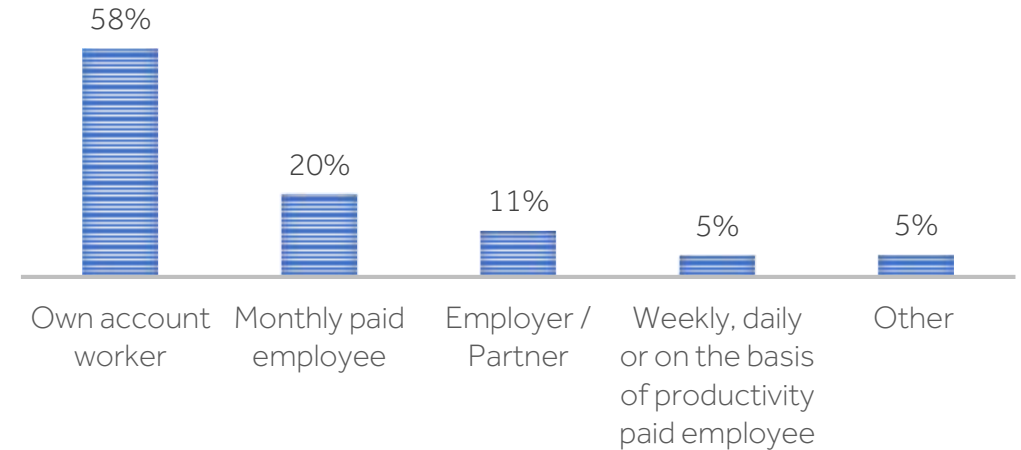
General stores/minimarket (10%),

Personal services (9%),

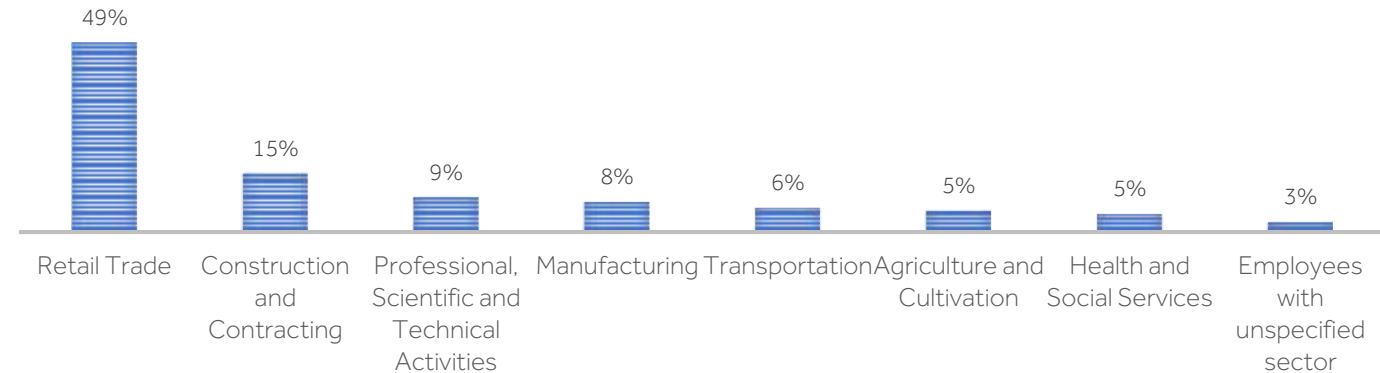
Chemist/cosmetics (6%),

Home supplies (5%), etc.

Q32 WORK STATUS IN NORMAL TIMES
(SUMMER 2019) (%)



Q33 OCCUPATION OF BORROWERS IN NORMAL TIMES
(SUMMER 2019)



In normal times, female borrowers were mostly self-employed

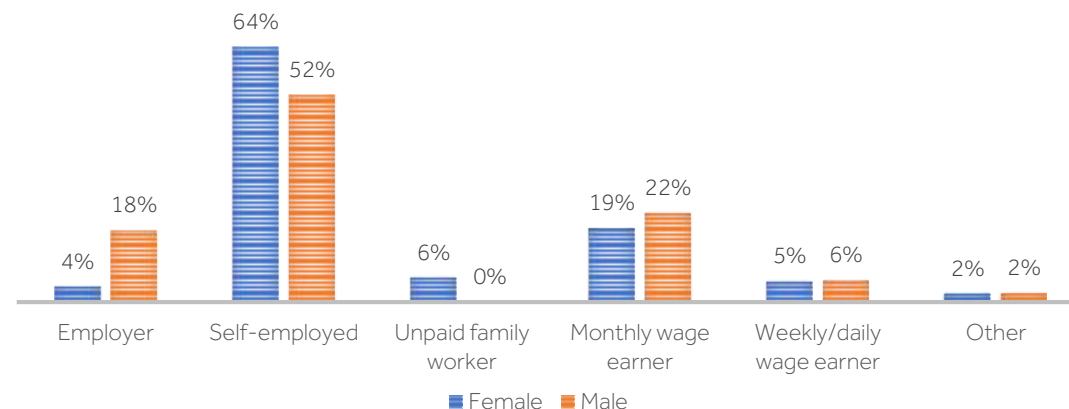
There are more males employers than females (18% vs. 4%)

In normal times, 64% of female borrowers were self-employed.

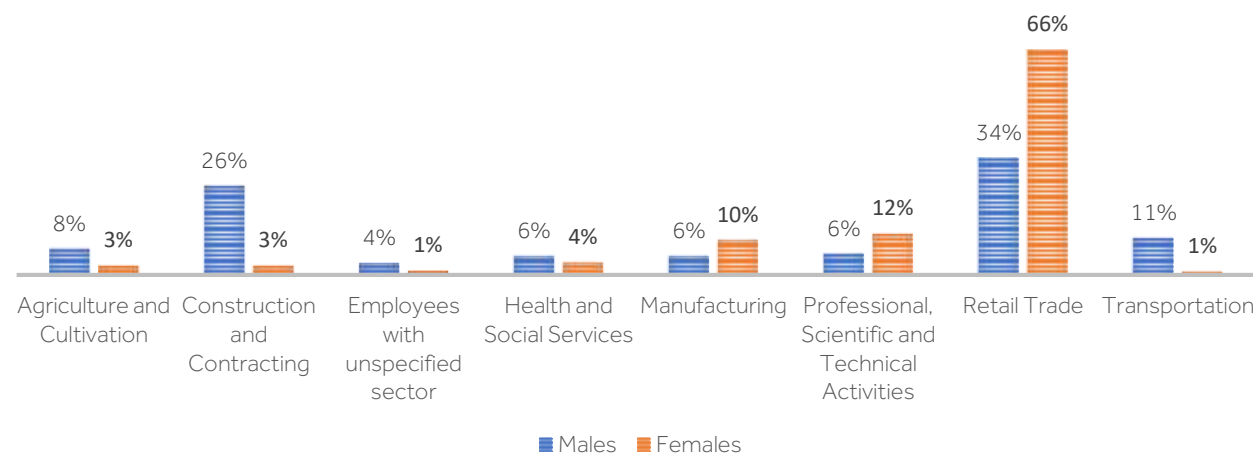
Females tend to work more than males in "Retail trade" and "Professional, scientific and technical" activities (education, event planning, IT services, admin, media, research).

Males tend to work more than females in "Construction", "Transportation" and "Agriculture" activities.

Q32 WORK STATUS TIMES PER GENDER IN NORMAL TIMES – SUMMER 2019 (%)



Q33 OCCUPATION BY GENDER IN NORMAL TIMES – SUMMER 2020

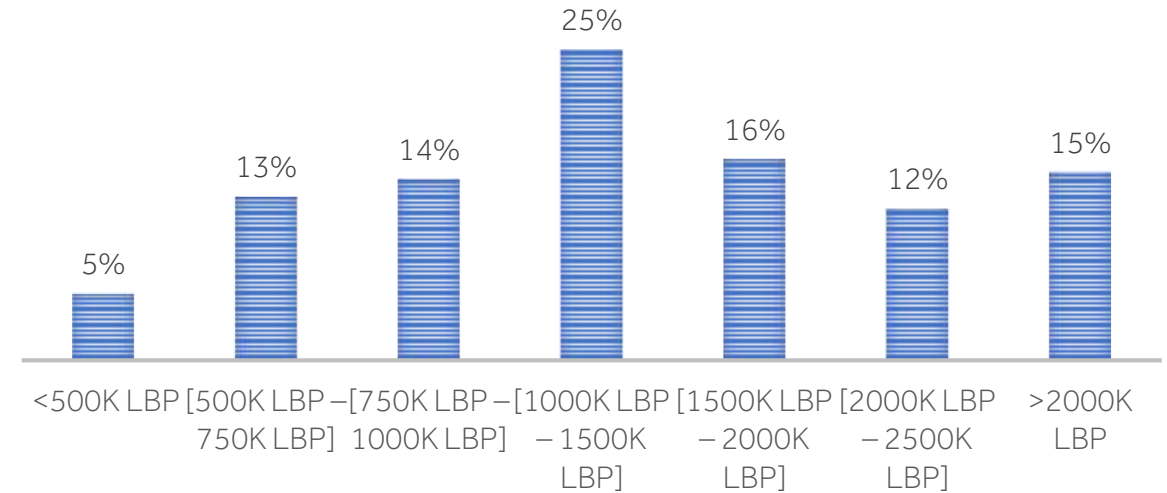


Before the crises, majority of household spent less than LBP 1.5 million per month

- In Summer 2019, the average total household expenses was estimated at LBP 1,6 million

- 57% of households had a total monthly expenditure of less than LBP 1.5 million (i.e. less than 1000 USD per month per household, at that time - exchange rate LBP 1500 to USD 1)

SHARE OF HOUSEHOLDS BY MONTHLY CONSUMPTION BRACKET



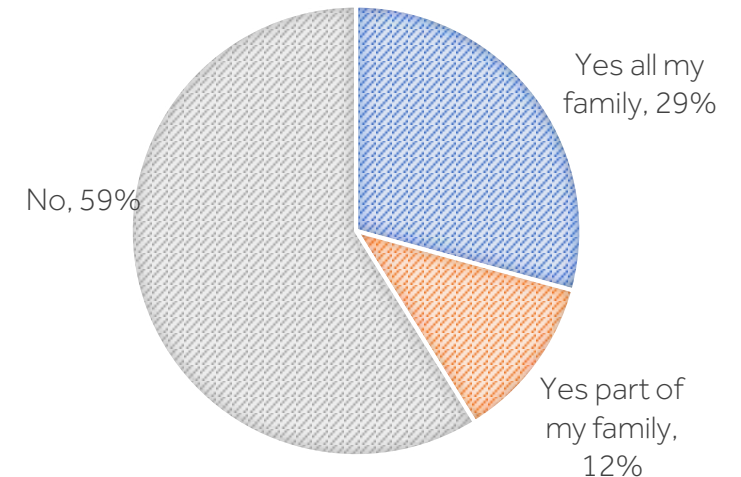
Most borrowers lack health coverage

- The majority of borrowers lack NSSF coverage (59%). 27% of monthly wage earners are not covered by the NSSF, opposed to 62% of entrepreneurs.
- Only 6% of borrowers have a private health insurance plan, out of which 56% have paid it for themselves
- MOPH coverage - 40% of borrowers reported to have previously benefitted from MOPH coverage.
- Most borrowers who resorted to MOPH do not have any health coverage

“I have to pay LBP 140K every two weeks for a bi-weekly treatment for a disease I have for life. I need medical assistance” - Mohamad

“The situation is unbearable. If any of my children needs hospitalization, I won't hesitate to burn him to death. I can't pay hospital bills” - Ibrahim

Q22 ARE YOU NSSF COVERED?



Majority of borrowers are unbanked (W1)

Access to bank accounts – The grand majority of borrowers do not have bank accounts (73.2%)

Unbanked borrowers who never had a bank account constitute 50% of borrowers

Unbanked borrowers who once had a bank account in the past and labelled “unbanked by choice” are 23% of borrowers

The share of borrowers with bank accounts is higher:

Among males - 36% of males versus 17% of females

Single borrowers - 35% of single versus 24% of married; and

Monthly wage earners - 50% are banked

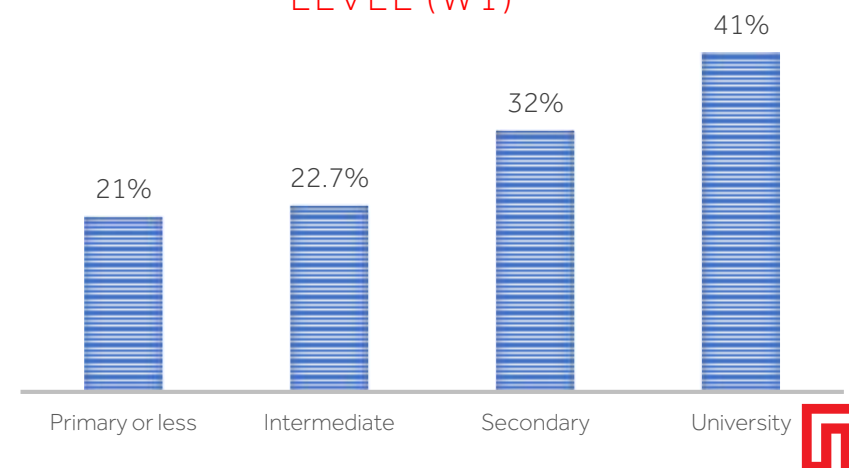
University graduates - 41% of borrowers who have university education have a bank account versus 21% of those with primary education or less

Region - residents in Beirut, Mount-Lebanon and North tend to be banked (33%, 36%, 34%) compared to Bekaa and South Lebanon (19%, 20%)

Q26+Q27 HAVE YOU EVER HAD A BANK ACCOUNT? W1



Q 26 SHARE OF BANKED BORROWERS BY EDUCATIONAL LEVEL (W1)



4. Access to Financial Services & Indebtedness

What happened to borrowers' debt and loans?

Between May and August 2020, average debt of borrowers increased from LBP 8.1 to 14.2 M

Main sources of borrowers' debts and loans are family/friends (46%), minimarkets (32%), and banks (18%). 14% of borrowers have another microfinance loan.

Besides the MFI loan, 25% of borrowers do not have other loans, 25% have only one source of debt besides the main microcredit loan, and 50% rely on 2 sources of debt or more.

Males, and banked borrowers tend to have higher loan values than females and unbanked borrowers

Those who were inactive had average debt of LBP 7 M, but those who were active, and became inactive post-crises, had a higher debt value: Active borrowers took loans assuming that repayment would be easy because they have a guaranteed income from work. Following the crises, they lost their income while having high debt values of around LBP 12 M.

Borrowers are increasingly indebted

Between May 2020 and August 2020 , average amount of all debt per borrower increased significantly

May 2020 - Total outstanding debt = LBP 8.1

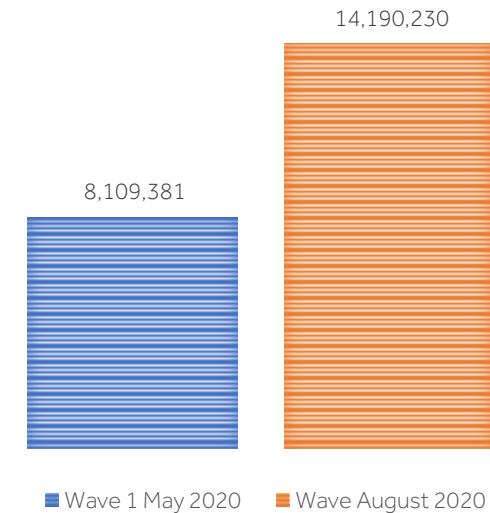
August 2020 - Total outstanding debt = LBP 14.2

The average amount of debt increased by 75% due to several reasons including: borrowers have accumulated several debt (from friend, family, shops, etc. see next slide); and exchange rates has increased the value of debt in foreign currency

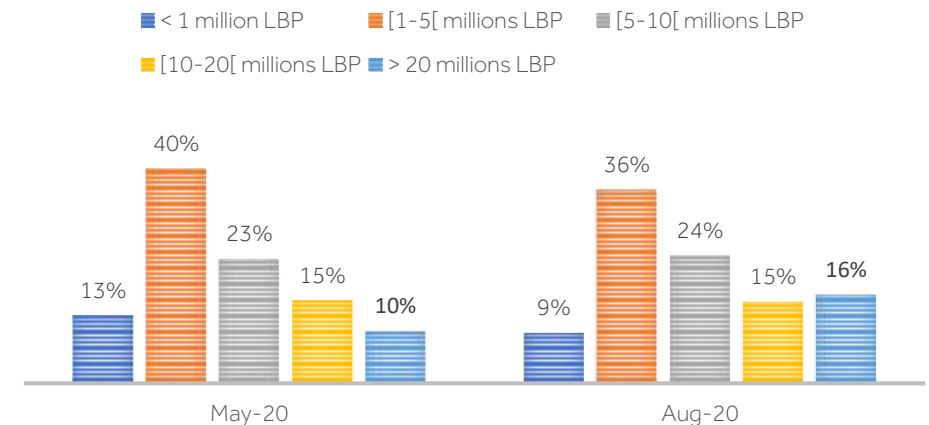
All outstanding debts in LBP increased from 60% of total debt in May 2020 to 70% in August 2020.

“The purpose of taking a loan is to get profit out of it not to drag myself into more debts and interests” Feryal

Q 22 Total Outstanding Debt of Borrowers in LBP



Q22 DISTRIBUTION OF RESPONDENTS PER DEBT AMOUNTS



Borrowers tend to have debt from friends, and shops

14% of borrowers declared having more than one micro-finance loans

Between May 2020 (W1) and August 2020 (W2), respondents **repaid some of their debts** (shop debt decreased from 41% to 32%, and unpaid invoices dropped from 39% to 20%). Nevertheless, the total value of outstanding debts increased.

In other words, at the end of the lockdown, some debt was repaid such as invoices and minimarket bills, but other debt accumulated and amounts increased.

“My neighbor pays my electricity bill and gives me internet connection for free” – Abir.

“I count on relatives to support me financially and provide me and my family with daily meals” – Aala’

Q21 SOURCES OF OUTSTANDING DEBTS

Sources of debt*	% of response	
	W1	W2
Friends/Family/relatives	46	46
Mini-markets/shops	41	32
Unpaid invoices (electricity, telephone)	39	20
Bank	17	18
Al-Qard al-Hassan	16	11
Home appliances	14	7
Saving groups	11	5
Micro-finance institutions (another loan)	NA	14

*excluding the main microcredit loan

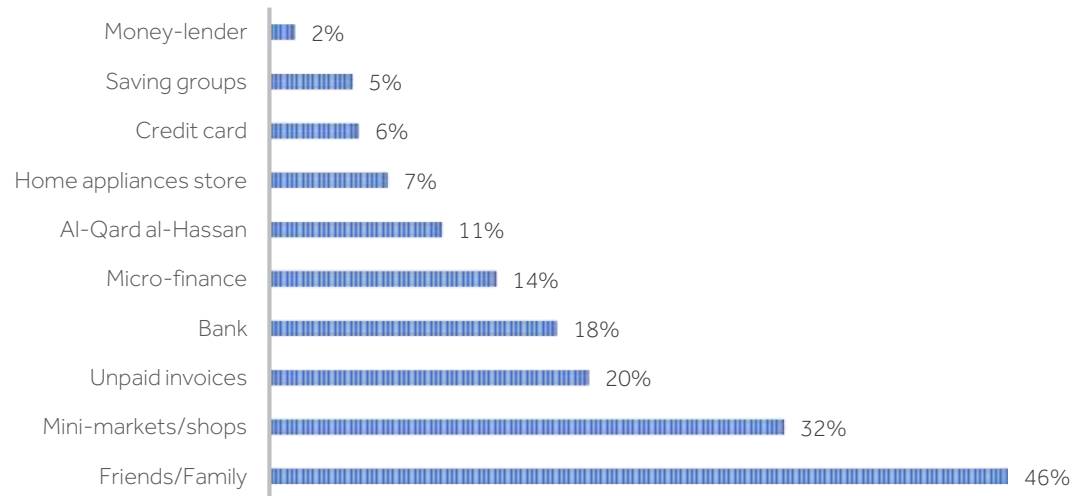
Q21 SOURCES OF OUTSTANDING DEBTS SUMMER 2020 (W2)

Sources of debt	Do you have an outstanding loan (YES)	Number of respondents	Average remaining amounts	Share of currency of the loan in LBP	Are you repaying (YES)	Share of borrowers who are paying in LBP
Friends/Family/Relatives	46%	231	9,300,000	79%	21%	94%
Saving groups	5%	26	8,300,000	81%	81%	100%
Mini-markets/shops	32%	161	3,000,000	84%	36%	100%
Home appliances store	7%	37	1,500,000	38%	19%	71%
Bank	18%	90	6,100,000	61%	50%	100%
Credit card	6%	28	3,000,000	36%	50%	93%
Micro-finance	14%	71	4,400,000	83%	43%	96%
Qard al-Hassan	11%	54	2,900,000	4%	17%	33%
Unpaid invoices	20%	100	1,600,000	94%		
Money-lender	2%	8	6,600,000	50%	25%	100%
Other	0%	2				

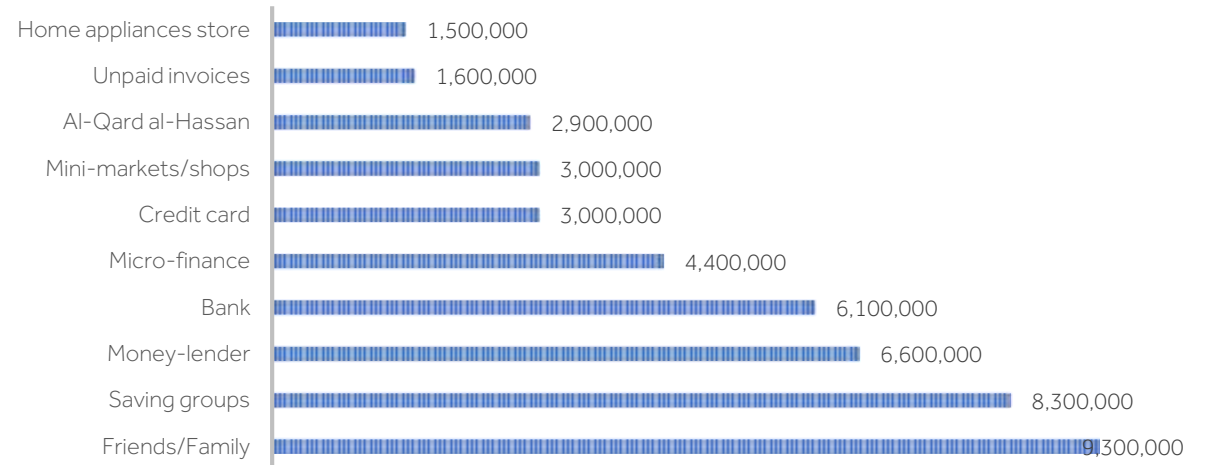
NB: This list of outstanding debt excludes the main MFI loan of the borrower. The "micro-finance loan" listed in the table above identifies additional loans to the main MFI loan.



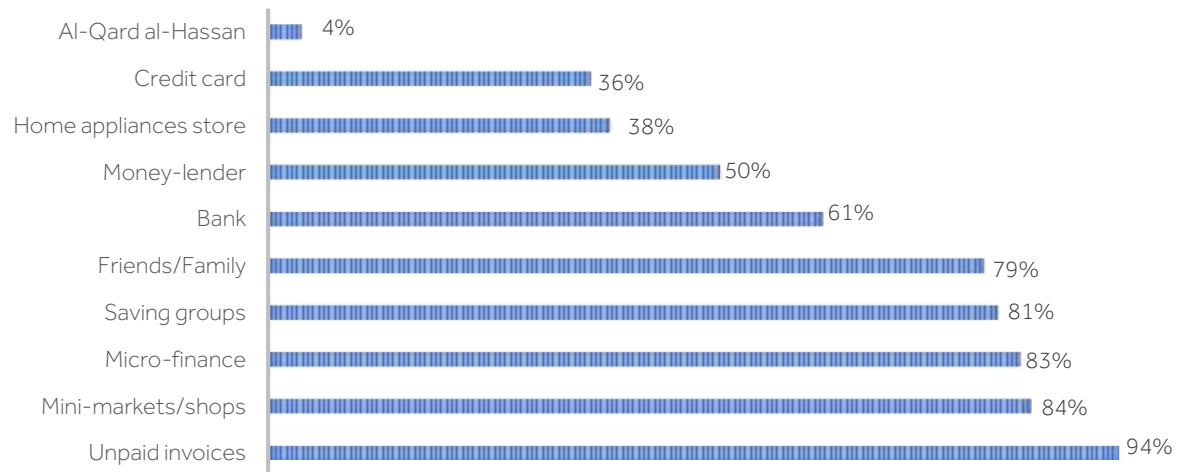
BORROWERS' SOURCES OF DEBT % OF RESPONSES (W2)



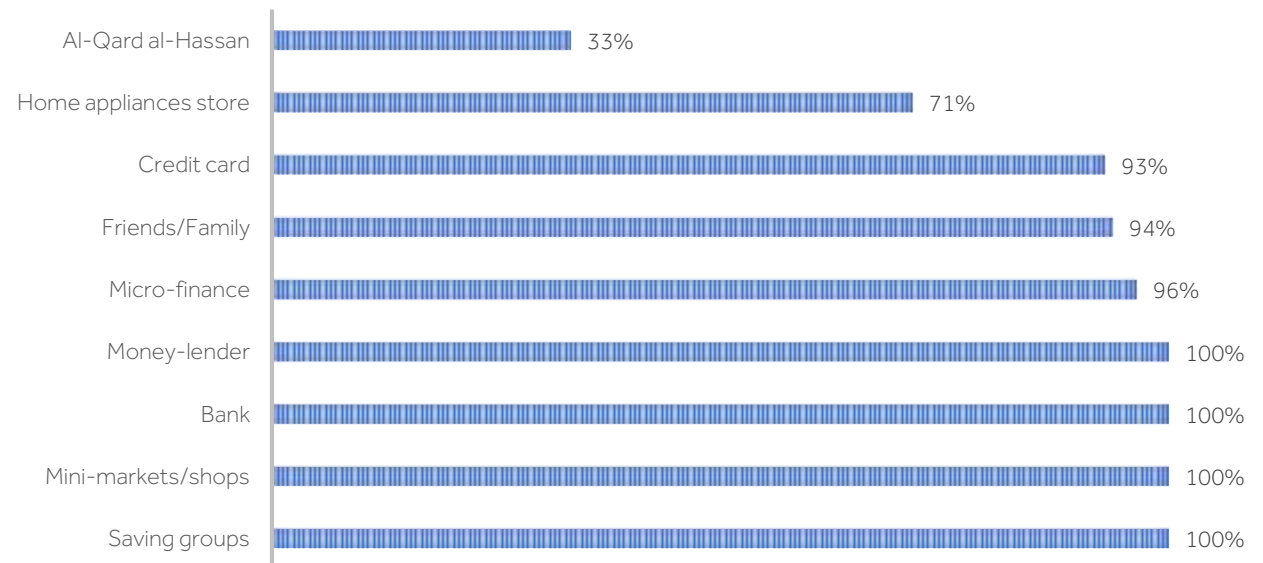
AVERAGE REMAINING AMOUNT IN LBP (W2)



SHARE OF DEBT IN LBP (W2)



CURRENCY USED TO PAY - SHARE OF LBP (W2)



Excluding the main microcredit loan, a quarter of borrowers do not have debt, a quarter has one source of debt, another quarter have 2 sources of debt, and a quarter has more than 2 sources of debt.

35% of total borrowers' loans are formal loans (excluding the main MFI loan in question in this study)

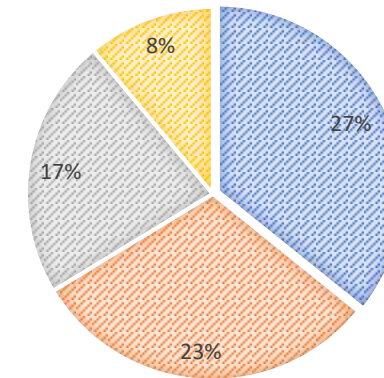
14% of borrowers have an additional MFI loan

42% of borrowers declared having at least one additional formal loan (MFI, bank, credit card, home appliances, or Qard al-Hassan)

Borrowers who have become inactive since summer 2019 are heavily indebted

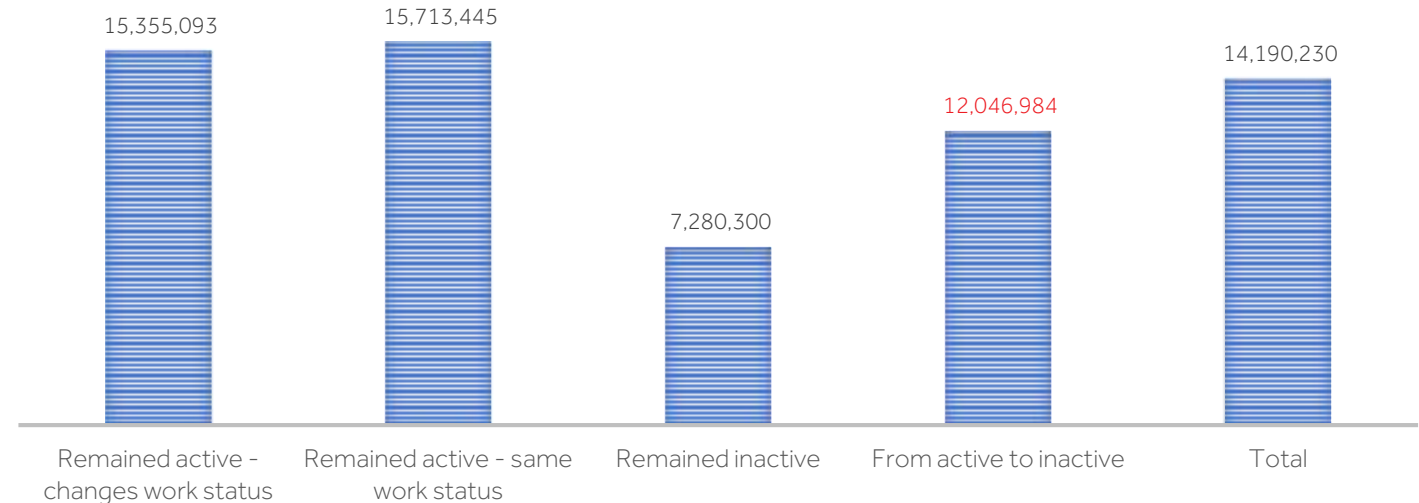
“For repayment, I gather the instalments from my wife’s salary, the little income I get from my daily works, and from the money my brother in USA sends me every once in a while in addition to the assistance of my brothers living in Lebanon” – Ibrahim

DISTRIBUTION OF BORROWERS BY NUMBER OF DEBT SOURCE



■ 1 source ■ 2 sources ■ 3 sources ■ 4 sources and above

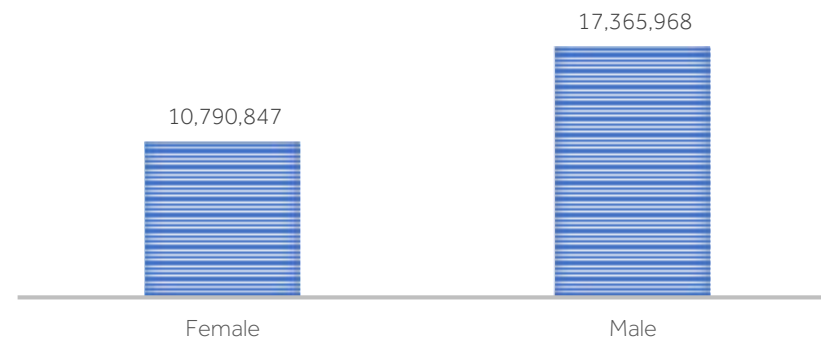
Q21 AVERAGE OUTSTANDING DEBT BY ACTIVITY CHANGE BETWEEN SUMMER 2019 AND SUMMER 2020



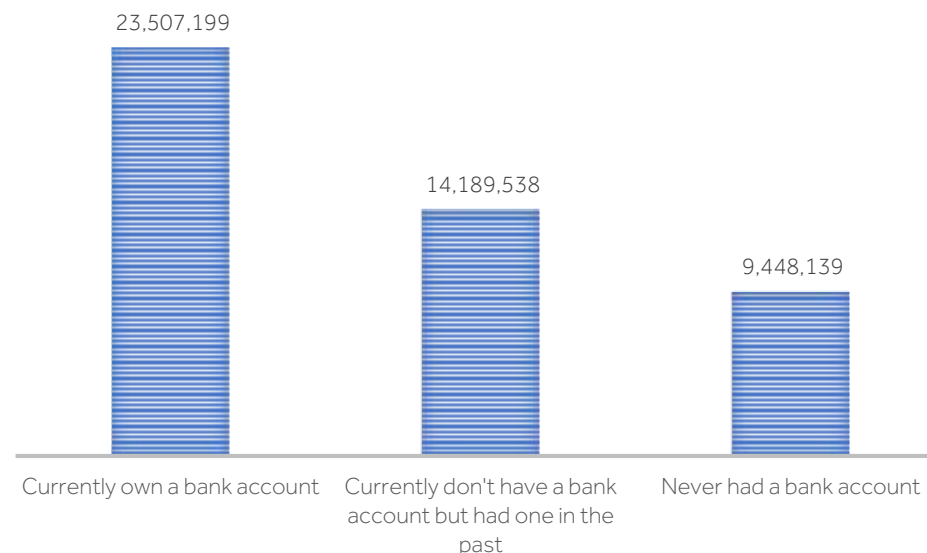
Male and banked borrowers tend to have more debts

- Male borrowers have larger amount of household debts: LBP 17.4M versus LBP 10.8M for females
- Loan/debt amounts increase significantly when respondents own a bank account. The relation with the bank is hence mainly a relation towards access to loan

AVERAGE BORROWERS' DEBT BY GENDER



AVERAGE BORROWERS' DEBT BY



5. Impact of economic crisis and health pandemic on the work status of borrowers

What happened to borrowers amidst the different crises?

From normal times to present, 66% of borrowers remained active while 30% became inactive. Females were more affected by unemployment than males by (45% versus 16% for males).

The economic crisis hit harder than the health pandemic. The most important drop in the share of entrepreneurs (from 55% to 43%) was registered in Summer 2020, several months following the end of the lockdown (not during the lockdown or right after it).

In summer 2019, 56% of borrower – 82% of females and 43% of males – earned less than LBP 1.5M per month. In summer 2020, this share is 67% (86% of females and 57% of males); i.e. from half to two thirds.

The vast majority of borrowers earn their income in LBP across phases. After a drop during the lockdown the share of those who earn in LBP in present times exceeds normal times due to the ongoing economic crisis.

In addition, the purchasing power decreased significantly due to inflation and increase in exchange rates.

Most challenges faced by entrepreneurs are fluctuations in exchange rates, loss of customers and difficulties repaying their debts.

Most challenges faced by employees are temporary closure, reduction of schedule, movement restrictions, and salary cuts.

Work Status Dynamics

In this section, work status changes between 2 points in time are classified in 5 categories

Maintained the
same work
status

Remained
active but work
status changed

Change from
active to
inactive status

Remained
inactive

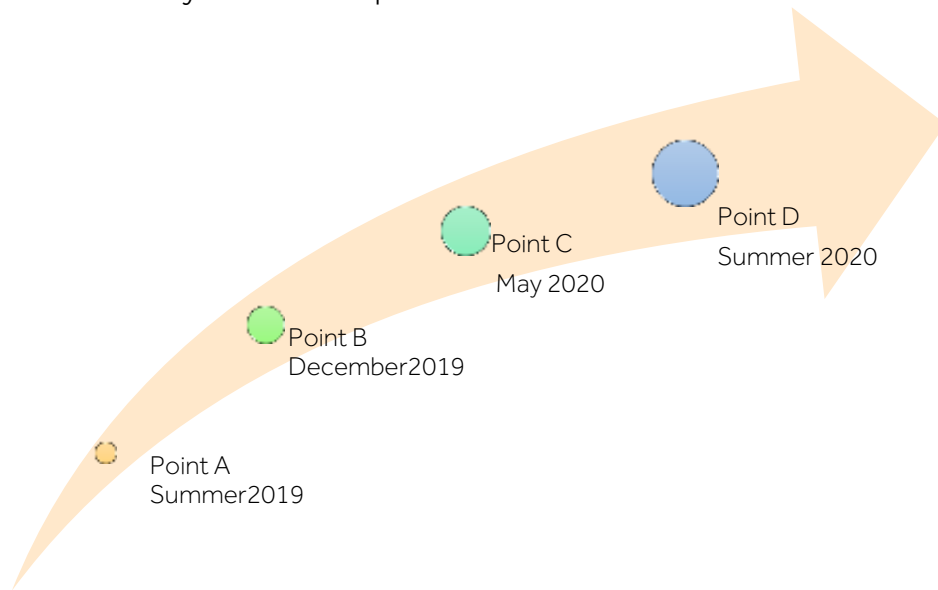
Change from
inactive to
active

*Active borrowers are those who are working; Inactive borrowers includes all borrowers who are not working (unemployed, rentiers, homemakers, retirees etc.)

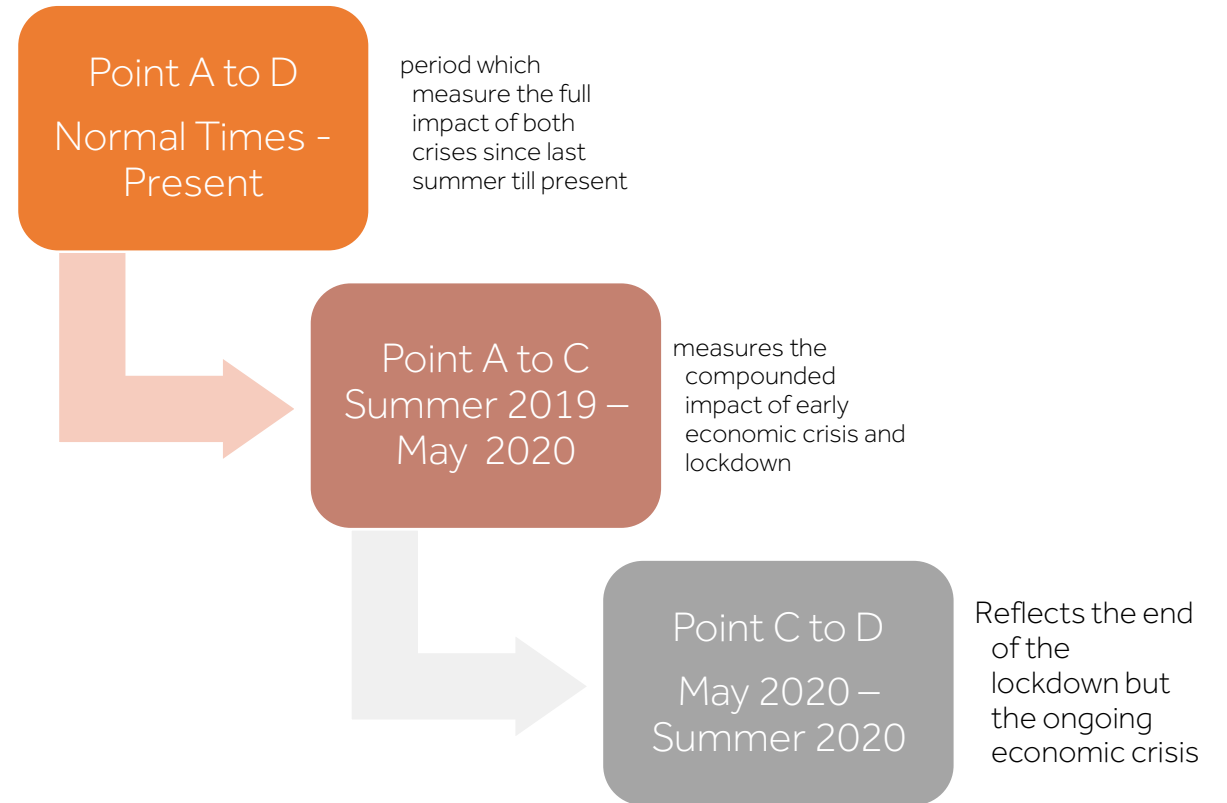


Work Status Dynamics

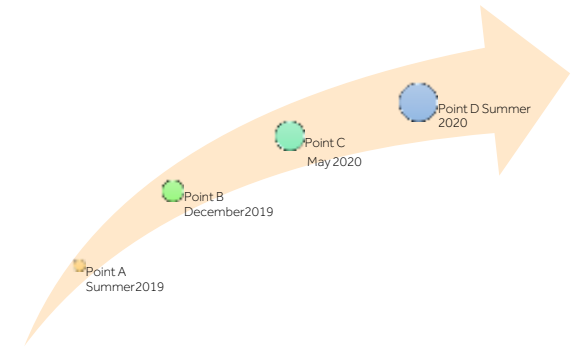
The study covers 4 points in time



The analysis of Work Status Dynamics is performed as follows:



The economic crisis effect was compounded by COVID-19

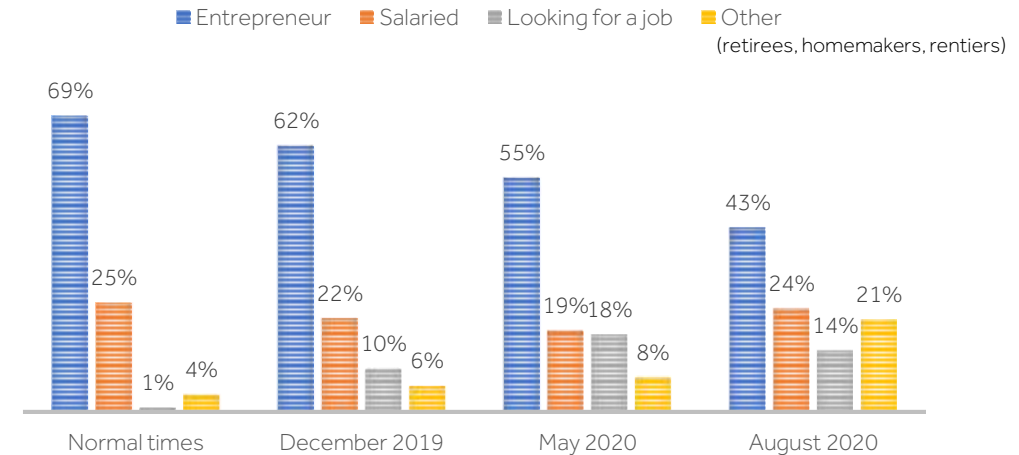


The decline in the share of entrepreneurs continues. From 69% in normal times to 43% in August 2020. In fact, the most important drop (from 55% to 43%) was registered in Summer 2020 and several months after the end of the lockdown which shows that the economic crisis hit harder than the health pandemic

Between Normal times and December 2019, the share of unemployed increased from 1% to 10%. A drop was registered from 18% in May 2020 to 14% in August 2020, however coupled with an increase of inactive borrowers up to 21% (retirees, homemakers, rentiers).

The share of salaried employees in August 2020 reached almost the level of "normal times"

Q24 WORK STATUS



Between A and D, 30% of borrowers became inactive

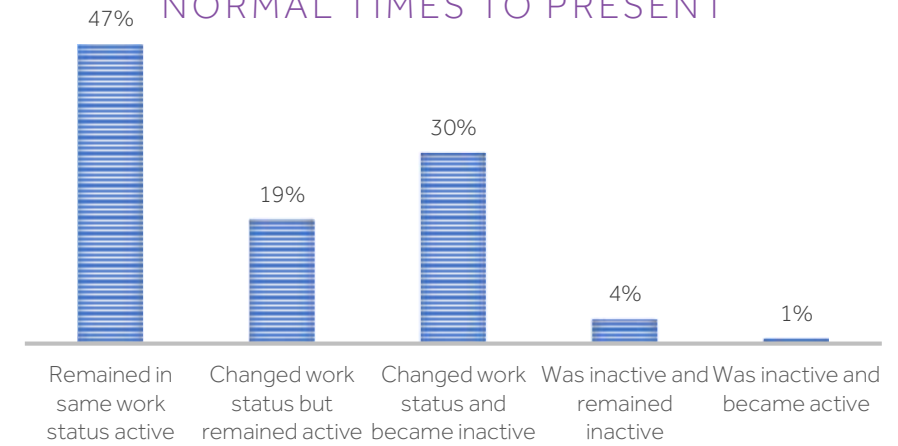
Between normal and present times, 66% of borrowers remained active: 47% remained in same work status and 19% remained active but changed work status. 30% became inactive

Females were more affected by unemployment than males (45% of females versus 16% for males)

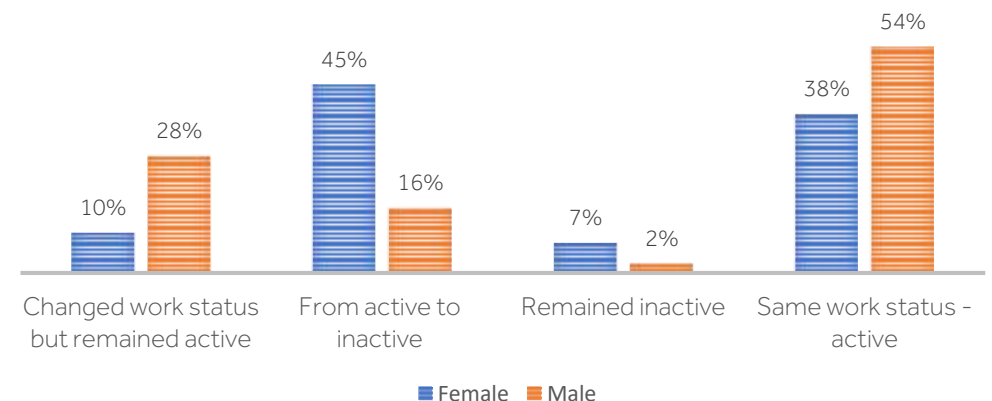
Males were more affected by work status change than females (28% versus 10%) They tend to be main breadwinners and forced to work in other sectors and new occupations.



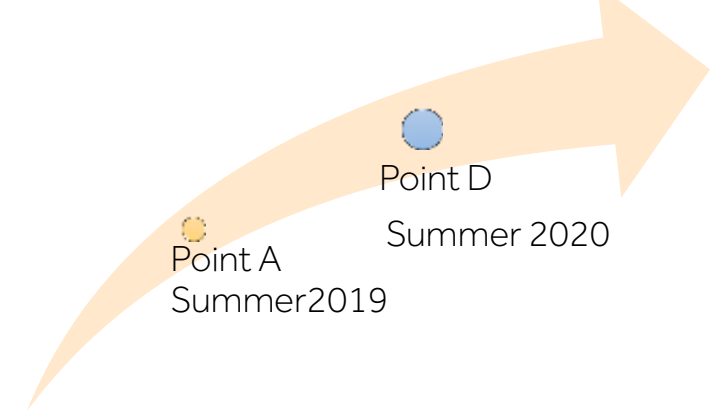
WORK STATUS CHANGE FROM NORMAL TIMES TO PRESENT



Q24 CHANGE IN WORK STATUS PER GENDER FROM NORMAL TIMES TO PRESENT (W2)



Between A and D, job loss affected manufacturing, retail, and professional activities

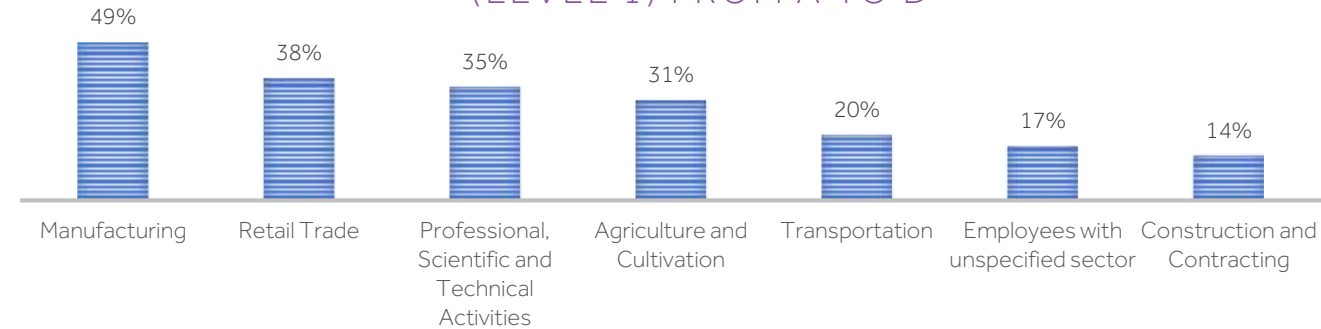


Job loss is noted in manufacturing (food processing, textile), retail, and professional activities (education, admin/accounting, event planning).

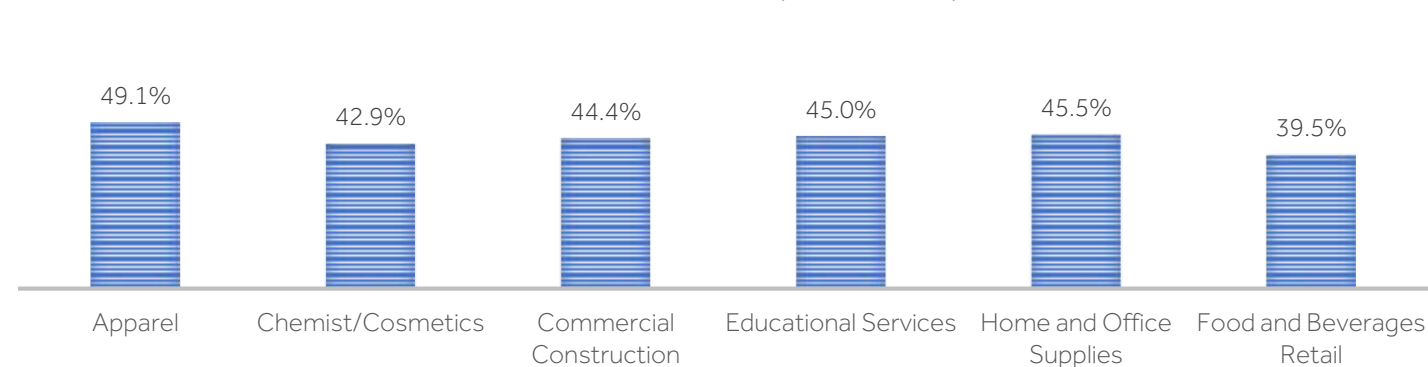
More precisely and at a sub-level of occupations, job loss is noted among workers in educational services, home and office supplies, and apparel

The share of borrowers who transitioned from active to inactive does not differ significantly among these occupations

ACTIVE TO INACTIVE CHANGE PER OCCUPATION
(LEVEL 1) FROM A TO D



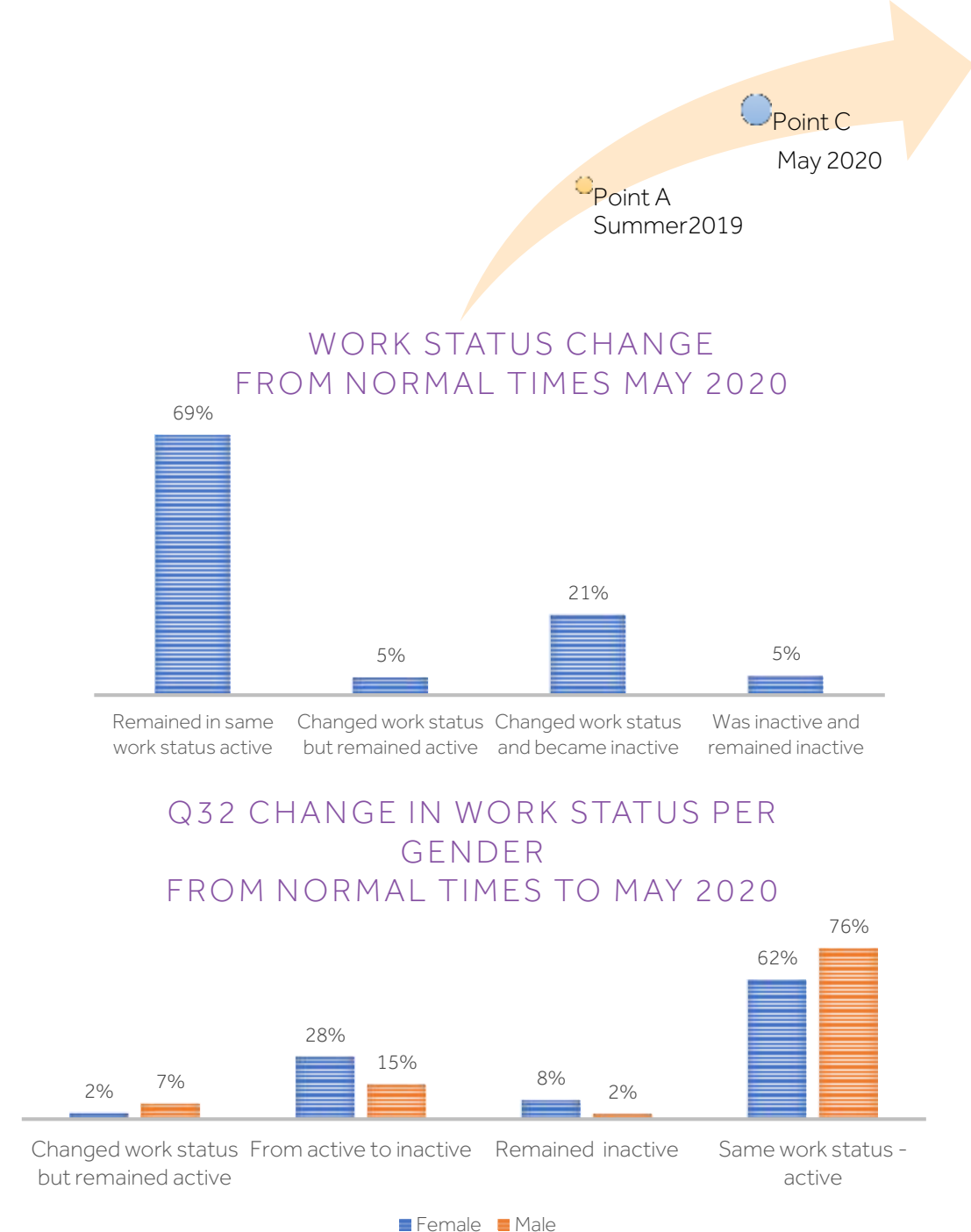
Q26 FROM ACTIVE TO INACTIVE PER OCCUPATION
FROM A TO D (LEVEL 2)



Between A and C, 21% of borrowers became inactive with females being more affected than males

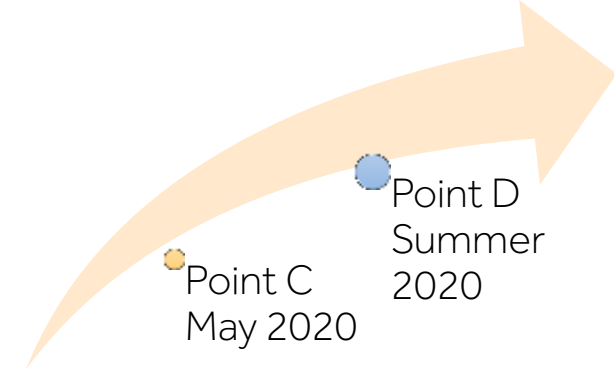
During lockdown, 74% of borrowers remained active: 69% maintained the same activity and only 5% changed, because work changes could not be done during lockdown; 21% became inactive

Females were more affected than males: Female borrowers are more present in the "active to inactive" category: 45% of females lost their jobs since Summer 2019 versus only 16% of males. In other words, only 38% of females remained active versus 54% of males (active in same work status)

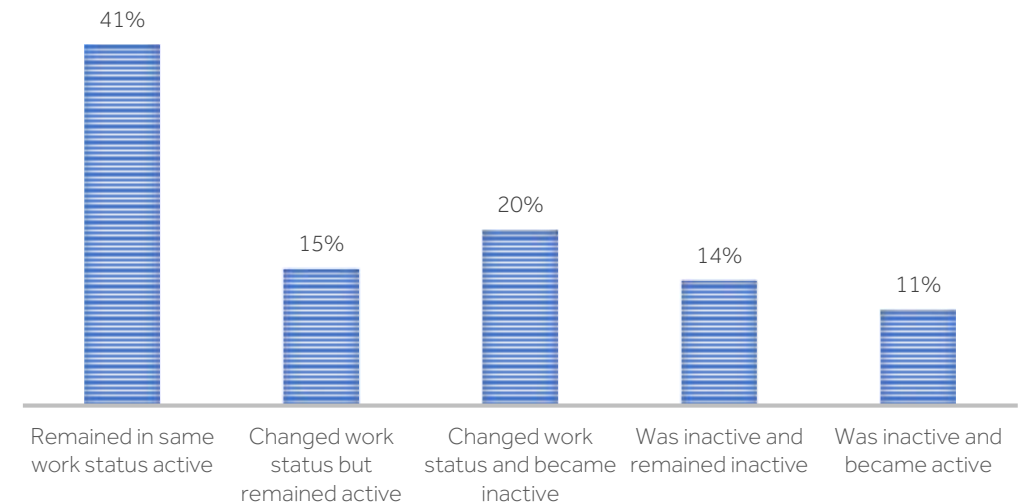


Between C and D, 20% of borrowers became inactive and 15% changed activity

After lockdown and in Summer 2020, 15% of borrowers changed activity, assuming they tried to find alternatives, 20% became inactive, and 14% remained inactive. Only 11% became active, knowing that they were inactive from normal times till May 2020 (Point A through C)



WORK STATUS CHANGE
FROM MAY 2020 TO PRESENT

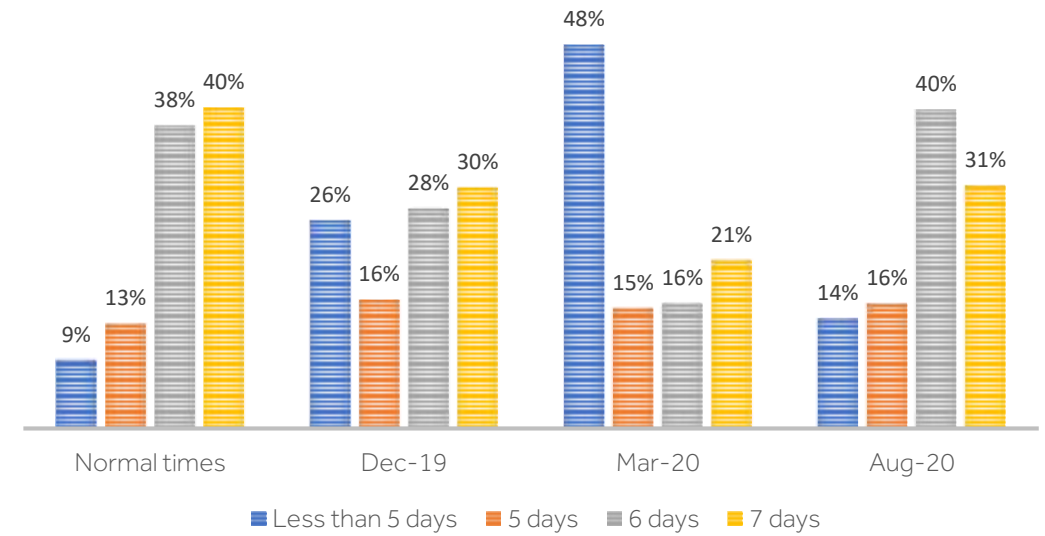


Working hours and working days has increased since May (C), but did not reach pre-crisis levels yet (A)

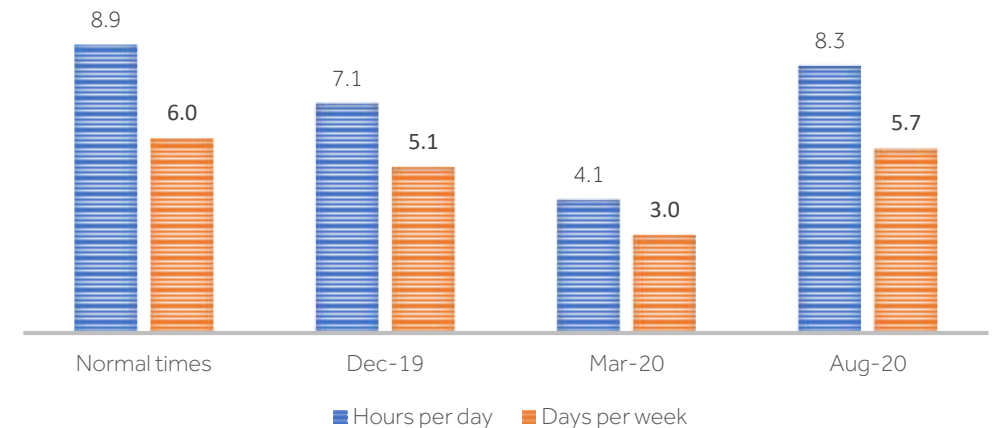
Drastic drop in number of working days (From A to C) 8.9 days to 4.1 days. Working days increase after lockdown and in Normal times (C to D) to 8.3 days. Nevertheless the average working days did not reach normal time levels (A). Same trend applies to average working hours: 6 hours in normal times (A) to 3 in lockdown (C) then 5.7 in Present times (D)

31% of borrowers work 7/7 days and 40% work 6/7. Borrowers who have the opportunity to work, actually work a lot, but revenues are dropping as shown later.

Q28 WORKING DAYS PER WEEK



Q28 AVERAGE HOURS & DAYS PER WEEK

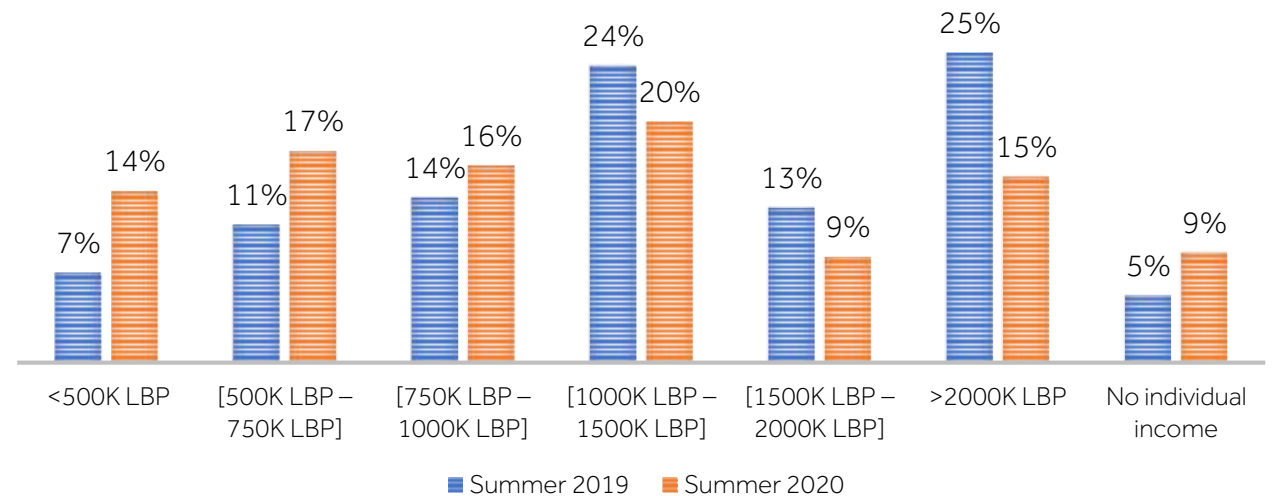


Not only people are working less, but those who continue to work are earning less than Summer 2019 (A) due to the economic meltdown

In normal times 56% of borrowers earned less than 1500 K LBP, today this share is 67% (i.e. from half to two thirds)

Average income, in LBP, decreases from LBP1.26M to LBP 1M. When applying the impact of exchange rate (from 1500 LBP/USD to 8000 LBP/USD), the effective decrease is from 840 USD in summer 2019 to 125 USD. This is less than USD 1 a day per person in real purchasing power (See Slide 61)

Q31 BORROWERS' AVERAGE MONTHLY INCOME

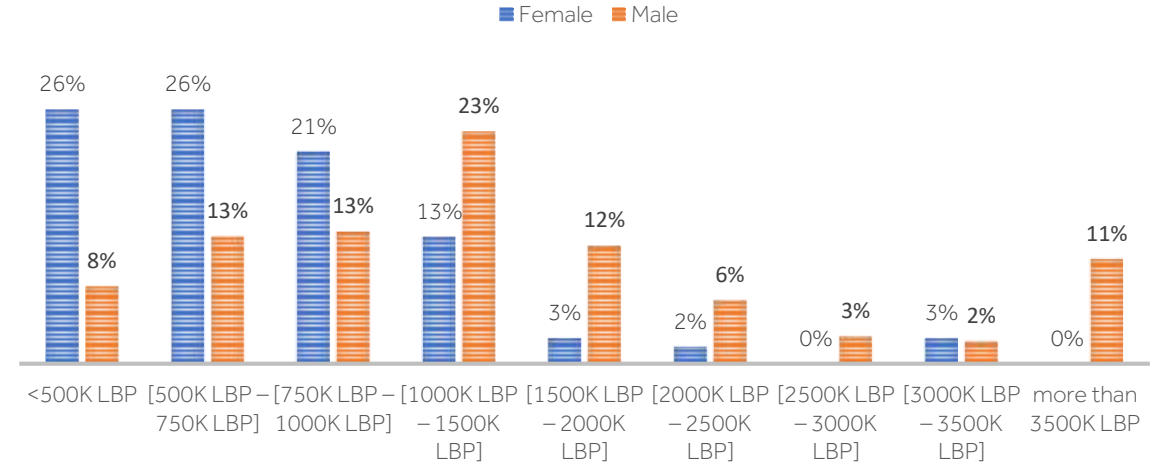


Males and those with secondary jobs tend to earn more

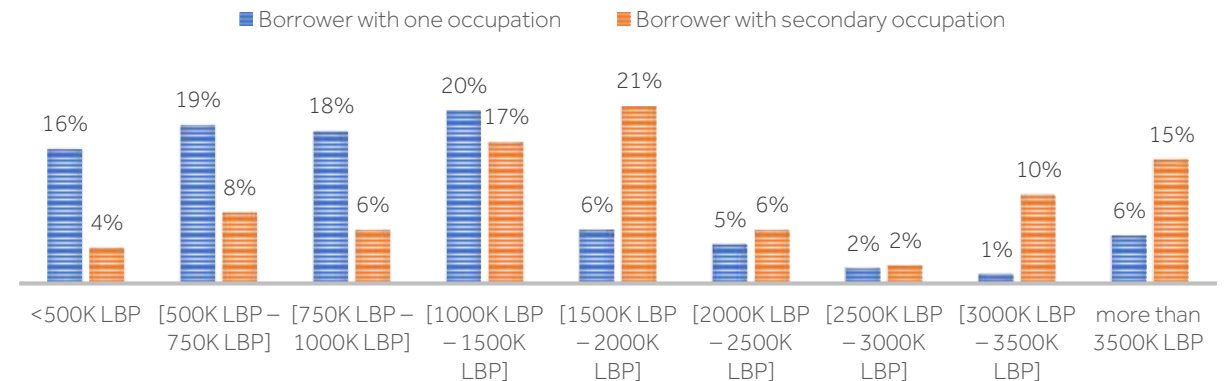
Today 86% of females earn less than LBP1500K per month versus 57% of males

73% of borrowers who have one occupation earn less than LBP1500K per month versus only 35% of those with a secondary occupation

Q31 MONTHLY INCOME PER GENDER W2

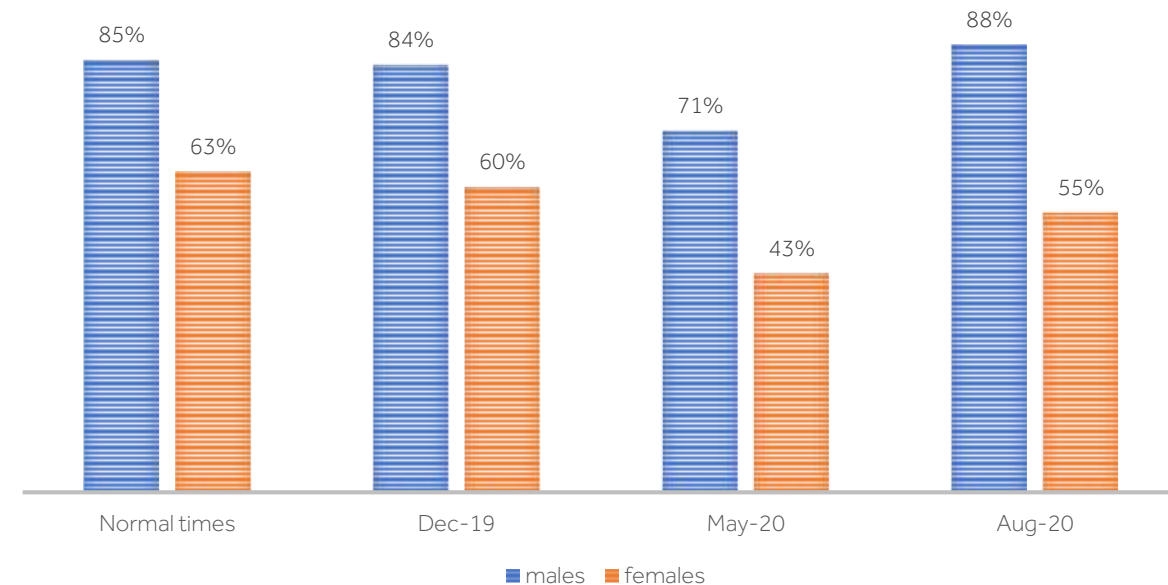


Q31 MONTHLY INCOME PER NUMBER OF OCCUPATIONS W2



Borrowers' contribution to HH expenses has returned to level during normal times

SHARE OF BORROWERS' MONTHLY INCOME FROM HOUSEHOLD EXPENSES



The share of male borrowers' monthly income from household expenses has increased to the level of normal times

The share of female's monthly income has increased from 43% in May 2020 to 55% of total HH expenses in Summer 2020 but has not yet reached the same level of summer 2019

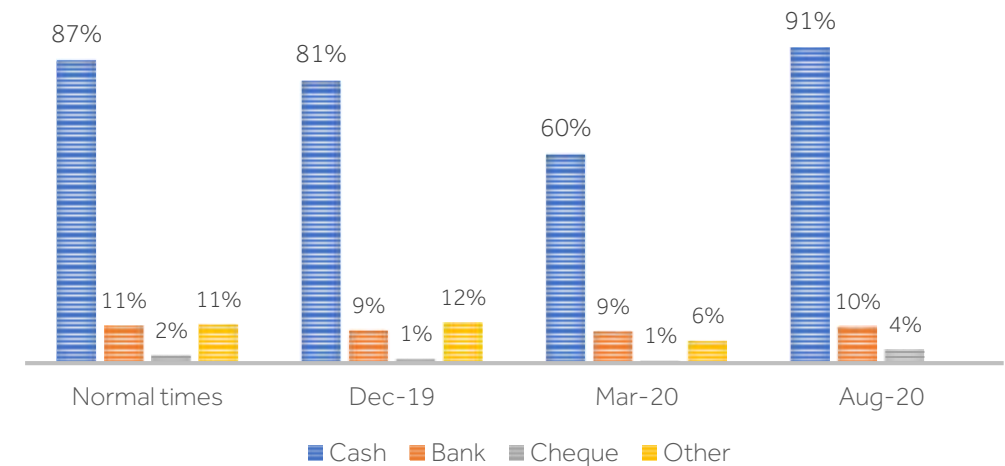
This means: 1) that respondents to this survey are the main breadwinners, 2) female respondents have usually a significant other source of income since their income represents 55% of total HH expenses

In present times, more people earn in cash and in LBP

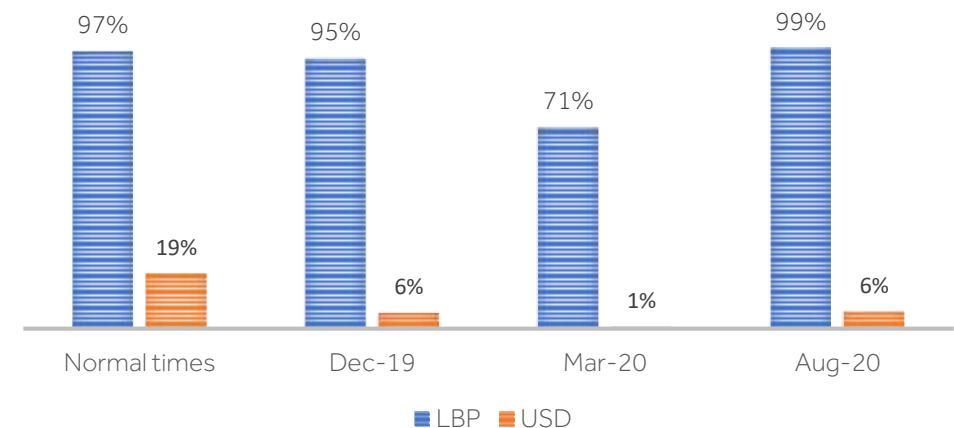
Most borrowers were already operating in the informal cash-based economy: Prior to the crises, 87% of borrowers reported being paid in cash. This share drops to 60% due to activity loss. Today the share of those paid in cash exceeds normal times (91% instead of 87%), mainly due to economic crisis.

The vast majority of borrowers earn their income in LBP across phases. After a drop during the lockdown (C) the share of those who earn in LBP exceeds normal times, again in present times (D) due to the ongoing economic crisis.

Q29 HOW DO YOU GET PAID?



Q37 IN WHICH CURRENCY? (MULTIPLE)



The end of lockdown witnessed an increase in secondary occupations

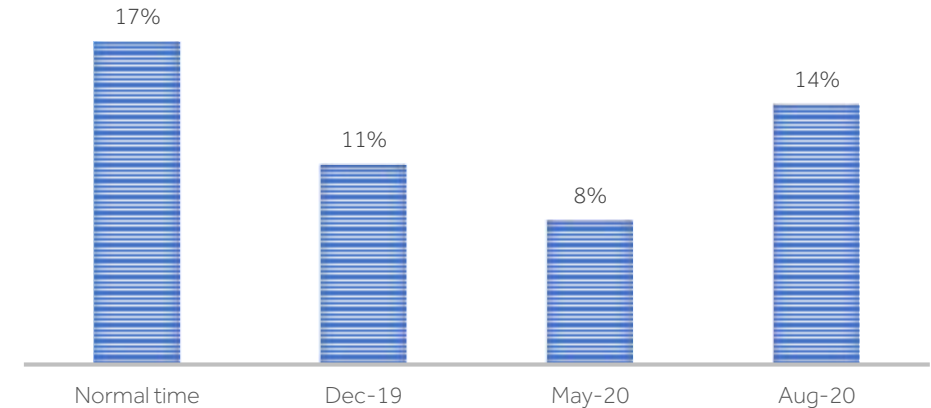
The share of secondary occupation dropped since summer 2019 from 17% in Summer 2019 to 8% in May 2020. The lockdown significantly affected secondary occupations

The end of lockdown witnessed an increase in secondary occupations to 14%: Secondary occupations became an additional source of revenue that is needed to cope with the economic crisis

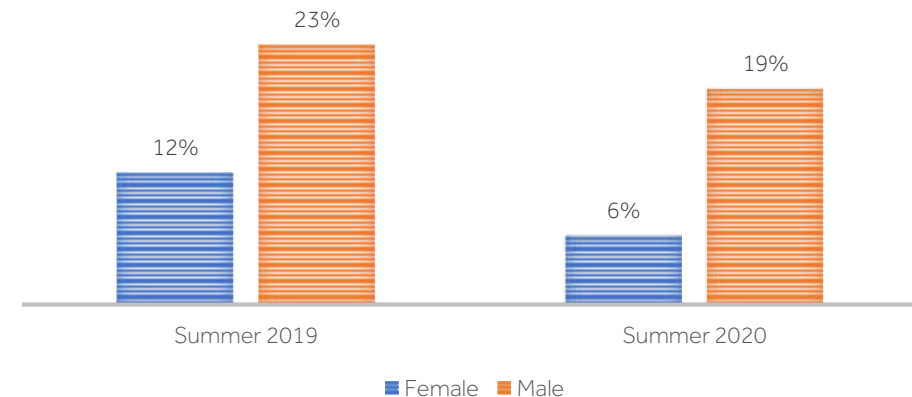
The share of secondary occupation is higher among males. The drop between summer 2019 and 2020 is more affecting females than males

“I work as a personal guard for a politician and took a loan to open a network and gaming shop. I have a monthly salary from which I deduct the amount of my installments.” – Saji

Q27 SHARE OF BORROWERS WITH SECONDARY OCCUPATION (%)



Q27 SHARE OF BORROWERS WITH SECONDARY OCCUPATION BY GENDER (%)

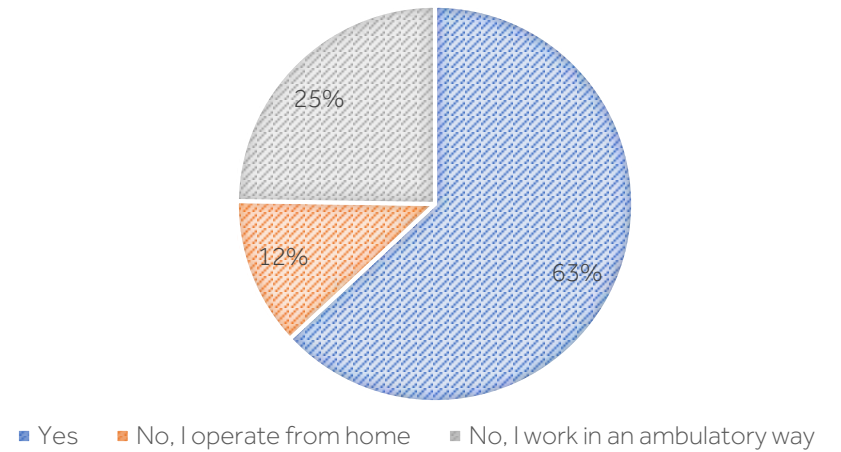


Most of the entrepreneurs rent their work premises

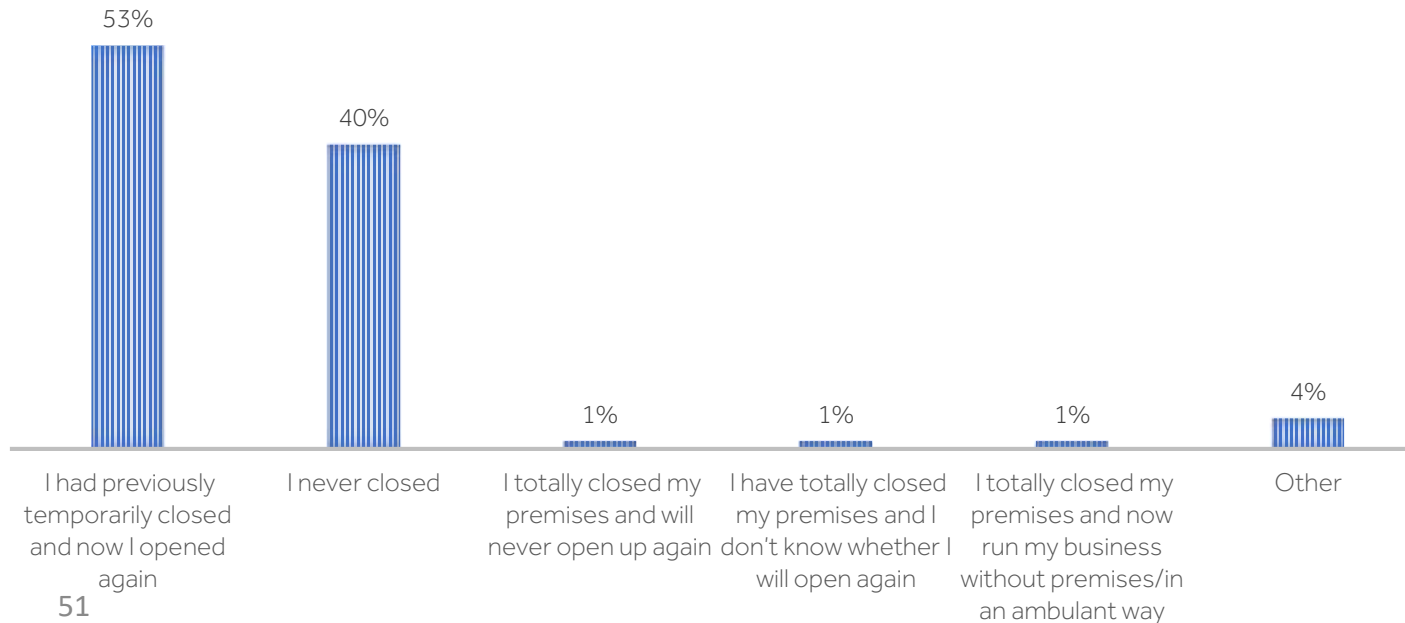
63% of entrepreneurs work from their premises, of which 61% pay rent. However, 30% of entrepreneurs who rent premises are unable to pay rent.

Those who do not work in premises are mainly self-employed in the construction (45%) and transportation sectors (94%).

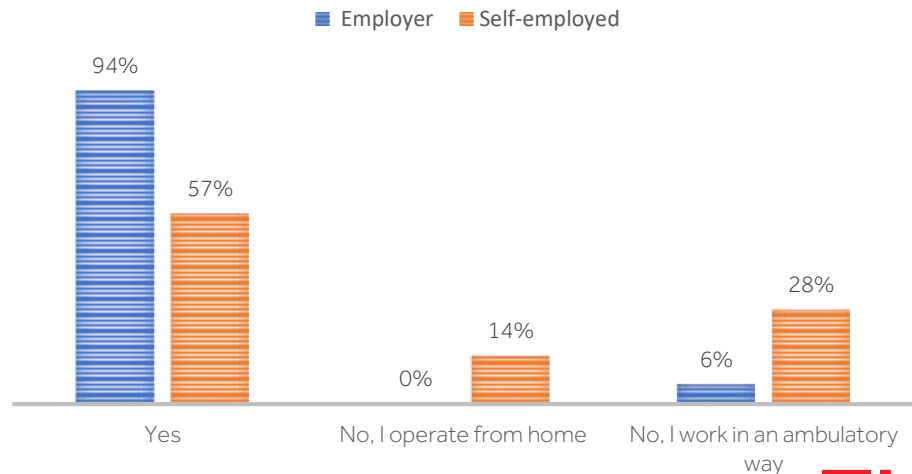
Q33 DO YOU OPERATE OUT OF PREMISES?



Q35 WHAT IS THE STATUS OF YOUR SHOP AS WE SPEAK TODAY?

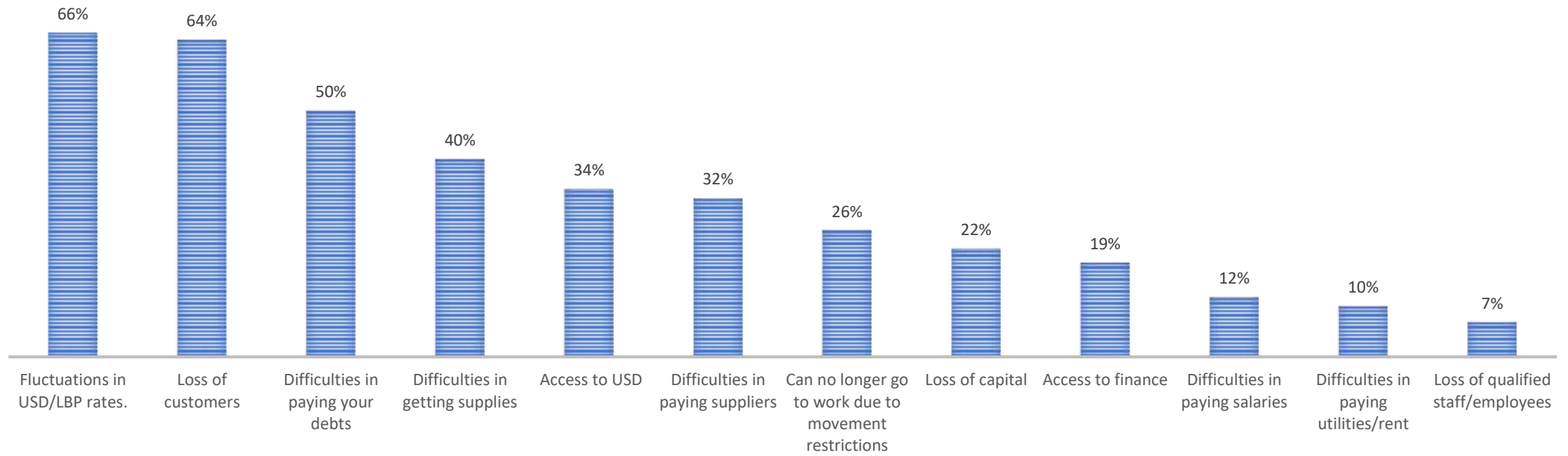


Q33 DO YOU OPERATE OUT OF PREMISES?



Most challenges faced by entrepreneurs are fluctuations in exchange rates, loss of customers and difficulties repaying their debts

Q36 WHAT CHALLENGES ARE YOU FACING? AUGUST 2020



Drop in clients, sales, and liquidity

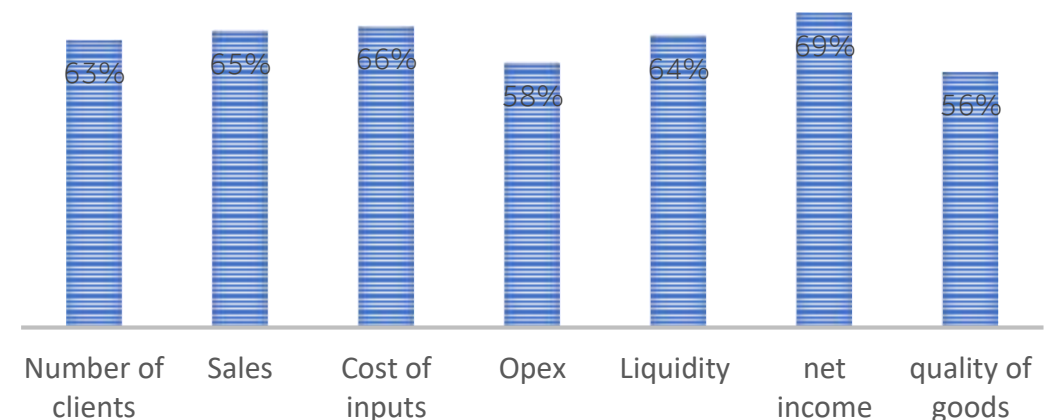
Borrowers who run their own businesses stated that the impact of the crises has hardly hit their businesses in respect to the decrease of clients (90% of entrepreneurs declared a decrease of clientele), sales (94% of entrepreneurs reported a decrease in sales), and liquidity (95% of entrepreneurs reported a decrease in liquidity)

In Summer 2020, on average the number of clients decreased by 63%, and sales by 65%

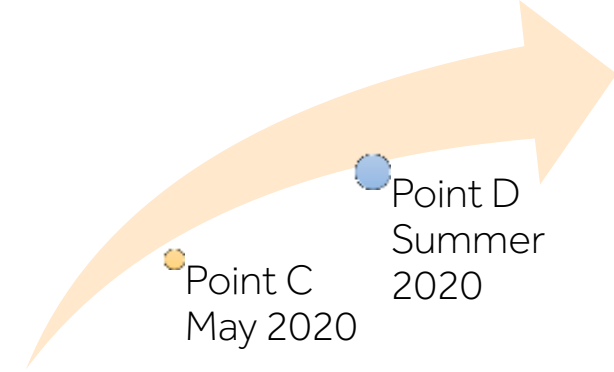
Q47-51 IMPACT OF CRISES ON BUSINESSES IN MAY 2020

	Clients	Sales	Cost of inputs	Expenses	Liquidity
Decrease	90%	94%	15%	16%	95%
Increase	1%	0%	76%	68%	1%
Unchanged	9%	6%	9%	16%	5%
Total	100%	100%	100%	100%	100%

Q96 PERCENTAGE OF CHANGE ON AVERAGE IN SUMMER 2020



Decrease of average number of employees between C and D

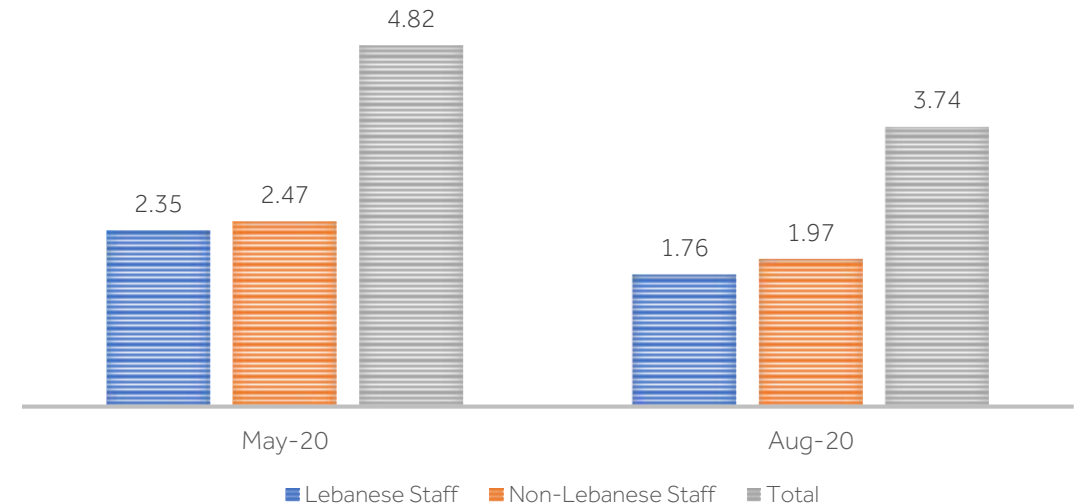


There are 214 entrepreneurs of which only 34 reported to employ people i.e.: 16% of entrepreneurs.

The average number of employees (see chart) is only calculated for those who declared to employ staff (those who are the "sole" person are not included in the averages):

Between May and August 2020, the total average number of employees decreased from 4.82 to 3.74. The share of Lebanese employees decreased (slightly) from 49% to 47% during the same period

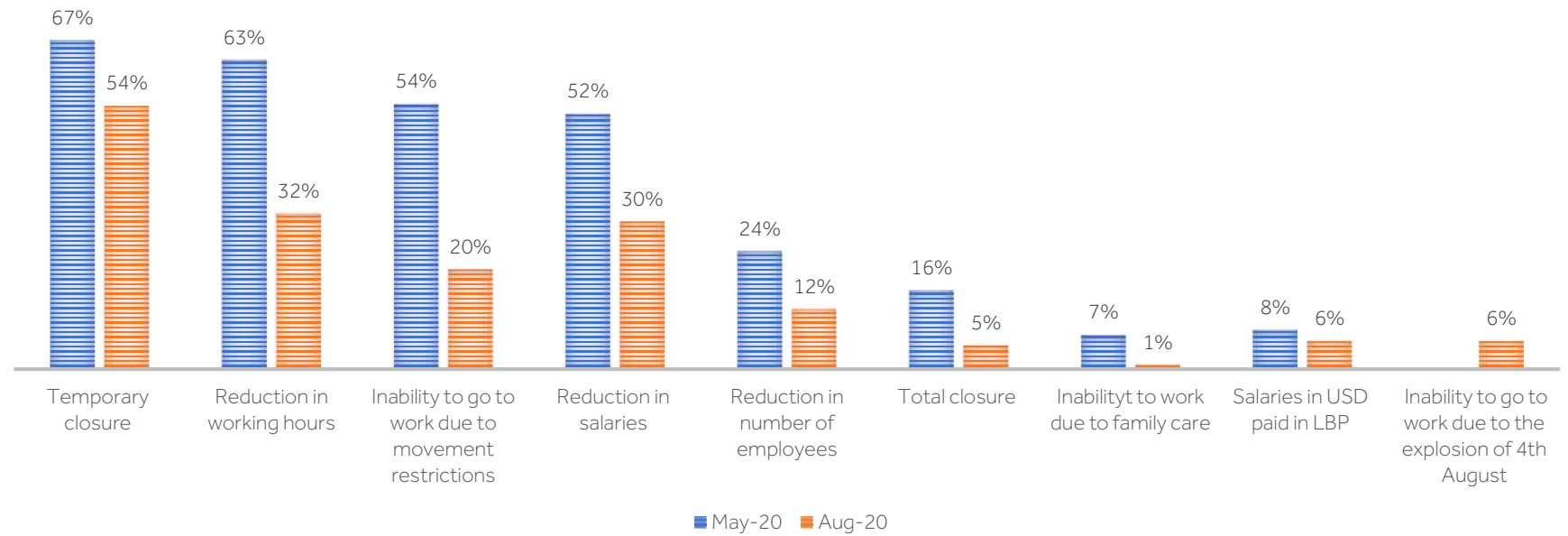
AVERAGE NUMBER OF EMPLOYEES
FOR C AND D



In present times, wage earners are mostly affected by: temporary closure, reduction in working hours and reduction salaries

Q 47 HOW THE CURRENT SITUATION IMPACTED YOUR EMPLOYMENT?

17% of monthly wage earners in May 2020 lost their jobs in summer 2020



The Port of Beirut explosion affected 9% of borrowers who mostly need financing for business and house repair

45 borrowers reported to be affected by the Port Explosion on August 4

Major types of damages are houses and businesses

Most pressing need is financing for business and to repair houses

Government is not considered to be an important source of support

Q9 HOW WERE YOU IMPACTED BY THE EXPLOSION OF THE 4TH AUGUST 2020?

Type of damage	Number of affected borrowers
Injuries	4
House damage	15
Total house damage	0
Business damage (materials, stocks, equipment, cars/trucks)	18
Total business damage	7
Loss of stock	4
Damaged private cars	6

Q12 WHAT ARE YOUR MOST PRESSING NEEDS FOLLOWING THE EXPLOSION OF THE 4TH AUGUST 2020?

Most pressing needs	Number of borrowers
Electricity	2
Food	1
Healthcare services	1
Children's supplies	2
Financing for house repair	6
Financing for housing (rent)	1
Financing for business	11
Nothing	13
Other (which mainly focused on job opportunities)	8
Total	45

Q13 WHO WOULD YOU LOOK TO FOR IMMEDIATE SUPPORT FOLLOWING THE EXPLOSION?

Support	Number of responses
Government	2
NGOs	2
Political party	2
Employer	2
Friends	7
Rely on no one	33

6. Impact on Households & Coping Mechanisms

How did households cope with the different crises?

Compared to normal times, the share of those relying on other income from work, remittances, and financial aid have increased in present times
Compared to May 2020, spending was further decreased mostly on meat, clothes, fruits and vegetables, telecommunication.

In normal times more than 20% of borrowers were "poor" i.e. living at or below 500\$ per month in purchasing power. In Summer 2020 around 80% of borrowers live on such purchasing power (assuming FX rate of 4,000).

The share of households whose monthly consumption was between 1.5 and 2.5 million LBP increased from 16% in summer 2019 to 24 % in Summer 2020, which obviously reflects the skyrocketing inflation

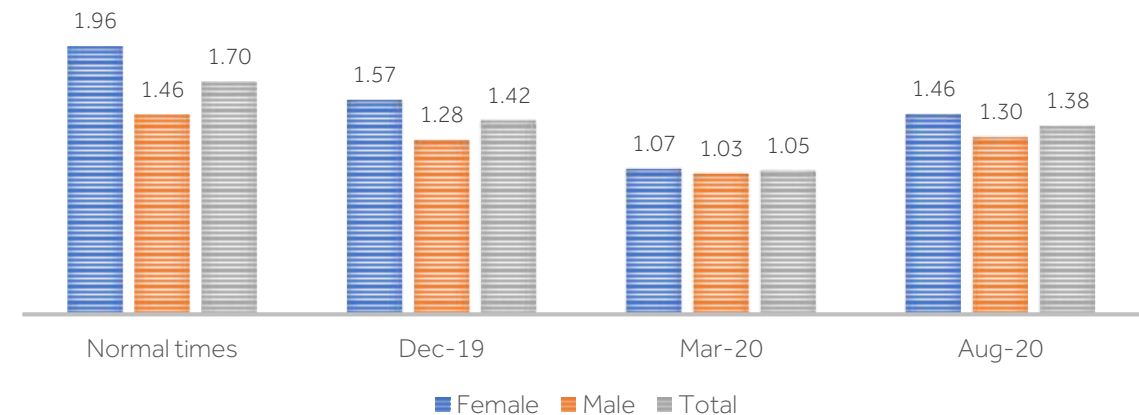
The share of households that are completely reliant on the borrower's income increased from 49% in normal times to 60% during lockdown. It has dropped again to 40% in present times

Decreasing number of active household members

The average number of active members per household decreased from 1.7 in Summer 2019 to 1.4 in December 2019 to 1 in May 2020. A net improvement is recorded in Summer 2020 (1.38) but remains lower than Summer 2019

Female borrowers belong to household with higher number of active members and hence other sources of income.

Q48 AVERAGE NUMBER OF ACTIVE HH MEMBERS

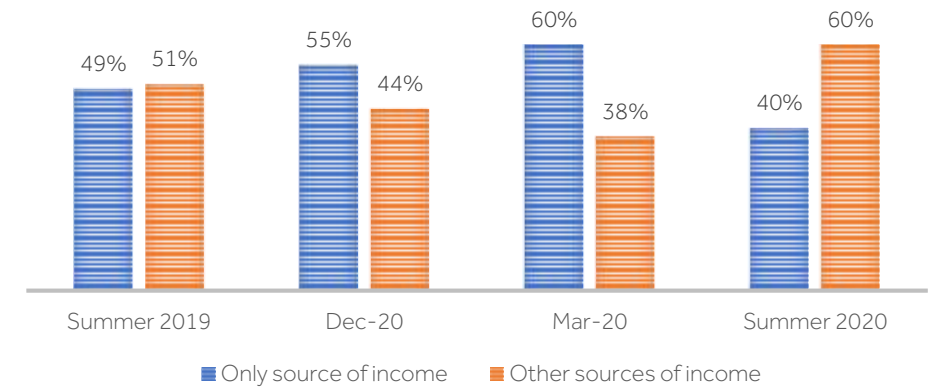


Households are relying on multiple sources of income

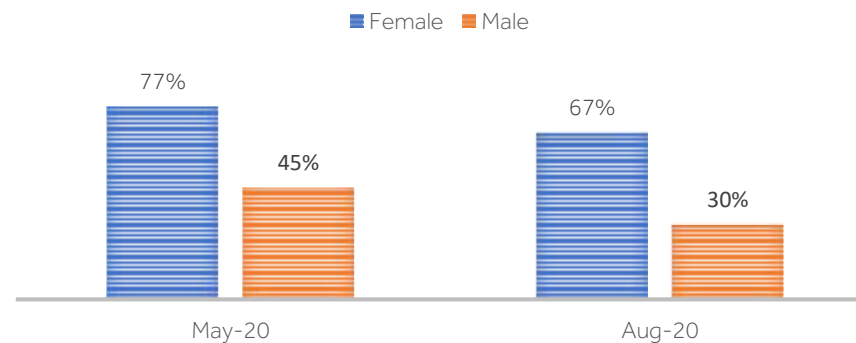
The share of households that are **completely reliant on the borrower's income** increased from 49% in summer 2019 to 55% in Dec. 2019 to 60% in spring 2020. It has dropped again to 40% in Summer 2020

Those who are mostly reliant on other sources are borrowers who were and still inactive and those who were active and are now inactive in Summer 2020

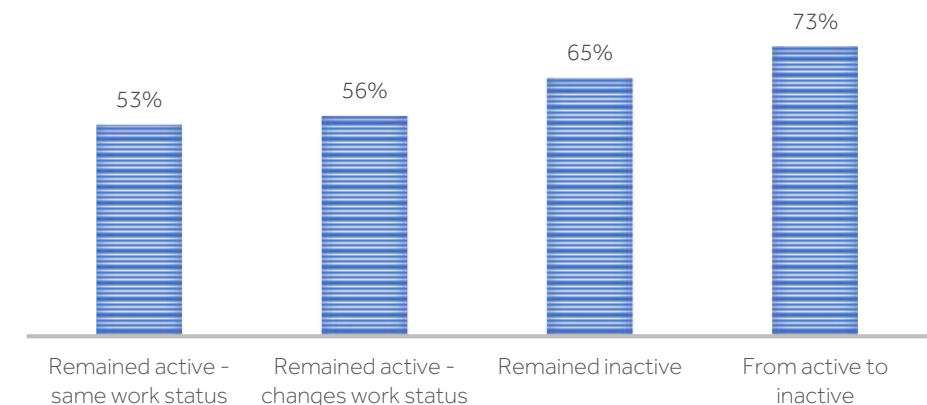
Q50 DOES YOUR HOUSEHOLD HAVE OTHER SOURCES OF INCOME THAN YOURS?



SHARE OF HOUSEHOLDS WITH OTHER INCOME SOURCES THAN BORROWER BY GENDER OF BORROWER

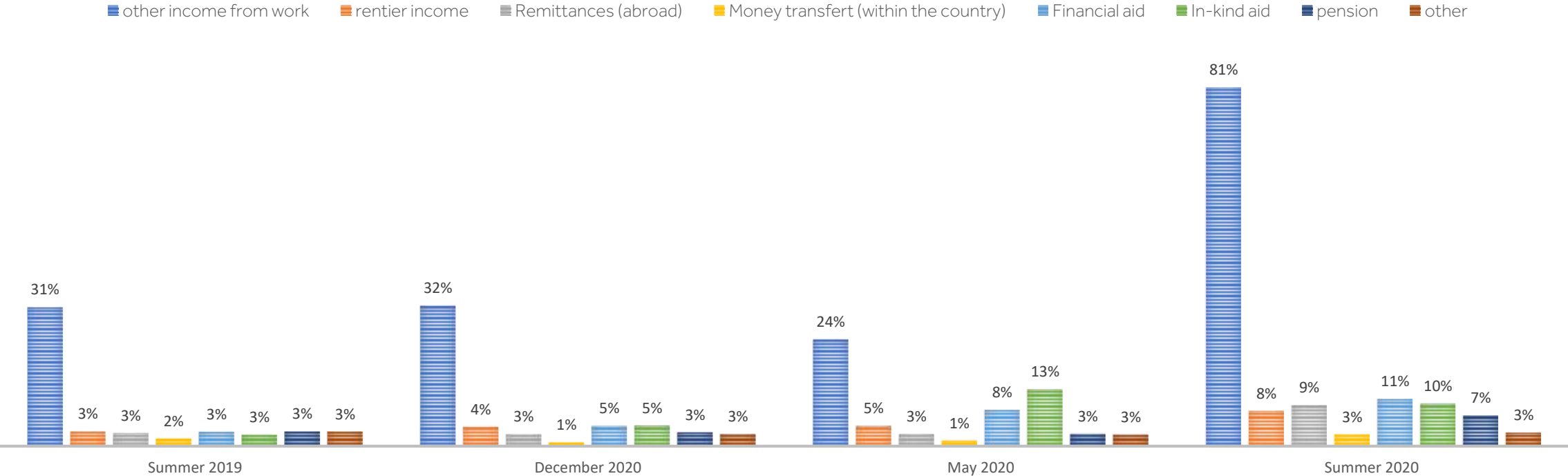


Q50 DOES YOUR HOUSEHOLD HAVE OTHER SOURCES OF INCOME THAN YOURS IN SUMMER 2020?



In summer 2020 the share of those relying on other income from work, remittances, and financial aid have increased compared to Summer 2019/Normal times

Q51-58 SHARE OF HOUSEHOLDS INCOME SOURCES OTHER THAN THE BORROWER'S INCOME



Increasing poverty

In May 2020, average total monthly household expenses dropped from LBP 1,6 million in summer 2019 to LBP 1,2 million.

In summer 2020, the average total monthly household expenses increased, reaching LBP 1.8 million. This is mainly due to the impact of the economic crisis: increase in the exchange rates and significant increase of the inflation rate.

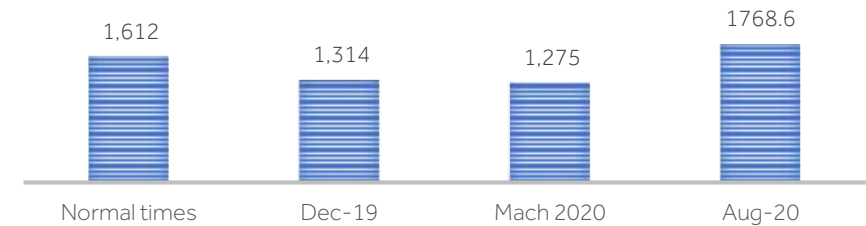
The impact of the exchange rate on poverty is drastic:

at a rate of 1500 LBP/USD, 24% of the borrowers are under the poverty line.

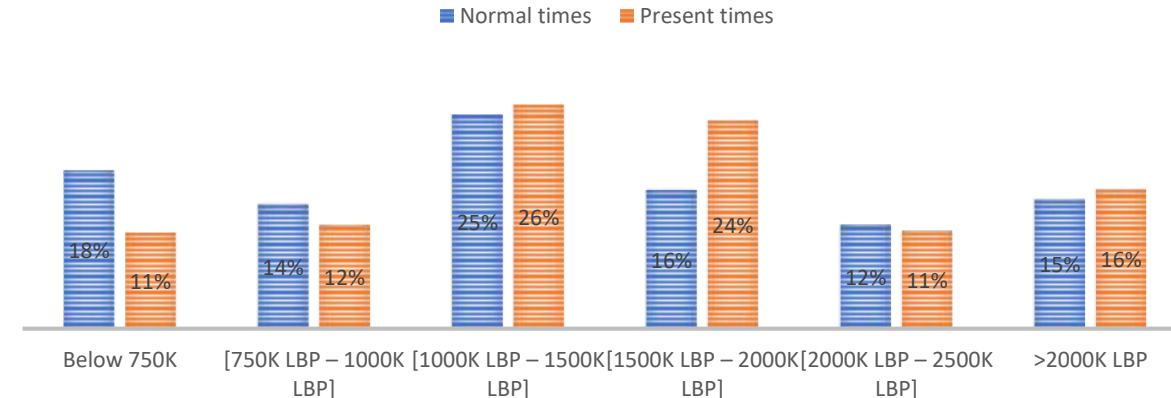
at a rate of 8000 LBP/USD, 98% of the borrowers are under the poverty line.

* International Poverty Line

Q64 AVERAGE HOUSEHOLD CONSUMPTION (IN '000 LBP)



HOUSEHOLD AVERAGE MONTHLY INCOME



Exchange rate	1,500	4,000	8,000
Share of poor – Poverty line (USD 5.5)*	24%	85%	98%
Frequency	108	377	433
Respondents	443	443	443



Savings are spent to cover current expenses

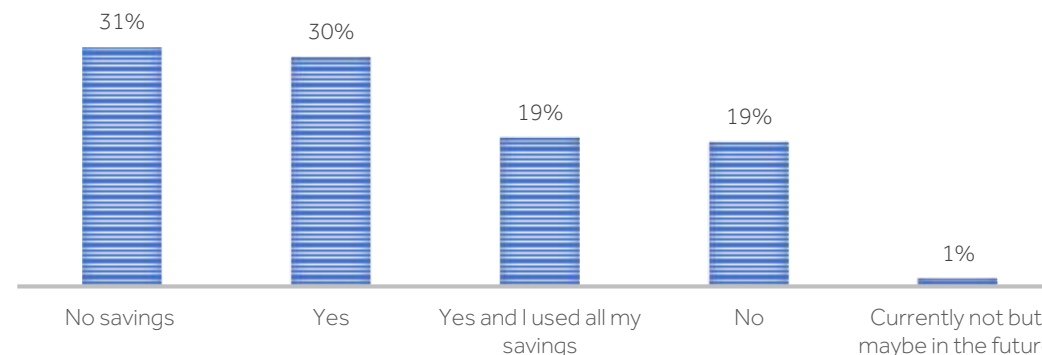
By summer 2020, 30% of borrowers did not have savings to rely on,

50% of borrowers tapped into their saving.

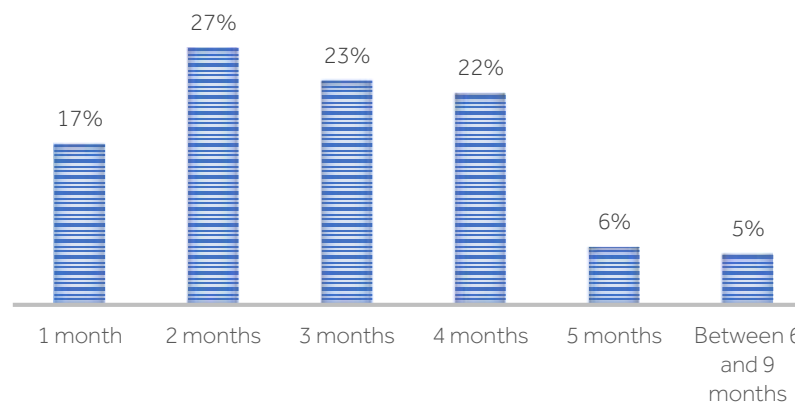
Only 20% of borrowers have savings that they did not have to use yet.

The majority of borrowers relied on savings to pay monthly expenses for 2 to 4 months

Q64 DID YOU USE YOUR SAVINGS TO PAY MONTHLY EXPENSES?



Q65 FOR HOW MANY MONTHS DID YOU HAVE TO USE YOUR SAVINGS TO PAY FOR YOUR MONTHLY EXPENSES?



Q66 HOW MUCH LONGER CAN YOUR SAVINGS SUSTAIN YOU?

Less than a week	34%
One week	4%
2 to 3 weeks	3%
One month	7%
2 to 3 months	8%
Around 6 months	4%
1 year	2%
More than one year	1%
I don't know	30%

“Before the economic crisis, I used to save money. I earned LBP 40K a day. I use 25K for food and save the remaining 15K. Today it is impossible to save” – Saji

Households are selling their assets to cover their expenses

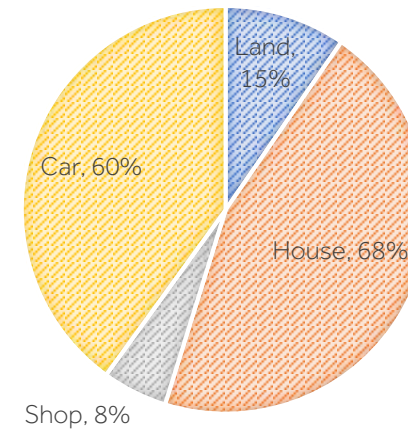
By summer 2020 (D), 43% of borrowers had to sell one or several of their assets compared to 23% in May 2020

From those who resorted to this coping strategy, 61% sold jewelry

99% of borrowers did not do any bartering

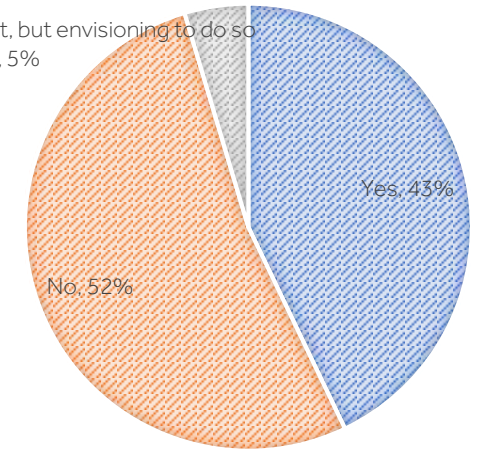
“I have 4 pieces of jewelry that I might sell whenever I feel that I am unable to afford our basic needs, my mother and I. I regret not having made any savings” – Chadia

Q59 WHAT ASSETS DOES YOUR HOUSEHOLD HAVE? SUMMER 2020

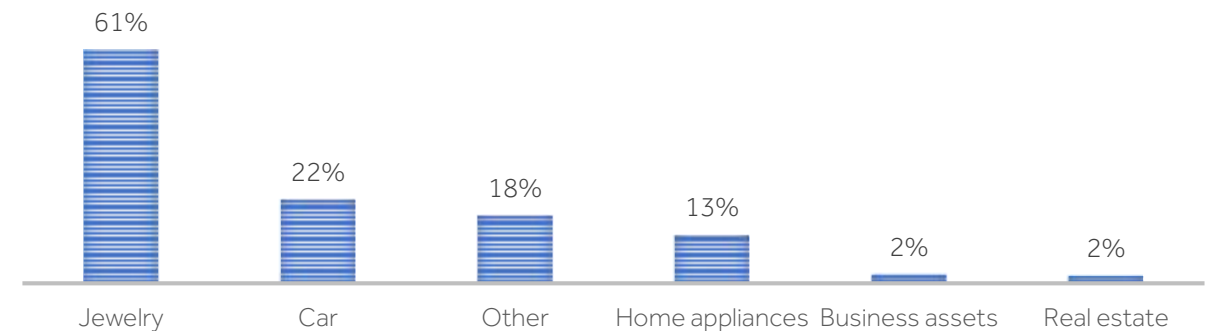


Q67 DID YOU HAVE TO SELL ANY OF YOUR ASSETS TO PAY FOR MONTHLY EXPENSES?

Currently not, but envisioning to do so in the future, 5%



Q68 WHAT HAVE YOU SOLD?



Increasing family care responsibilities

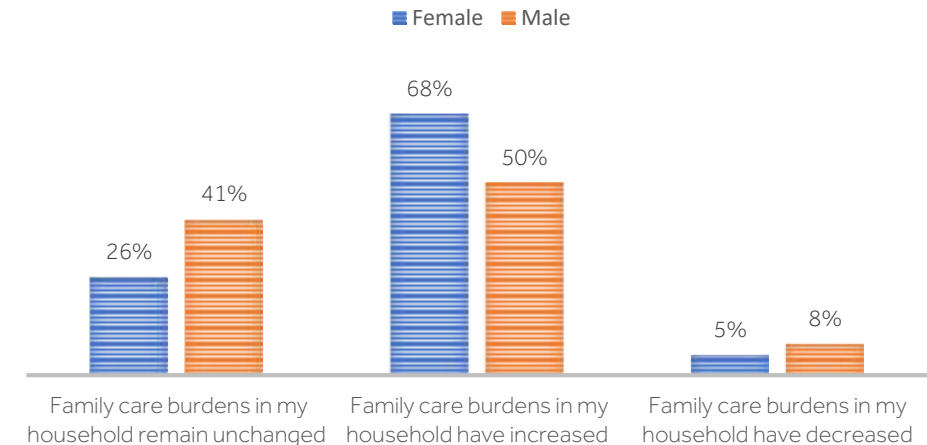
59% of respondents reported that family care burdens have increased

Female borrowers are more affected : 68% of female borrowers reported that family care responsibilities have increased since the crisis

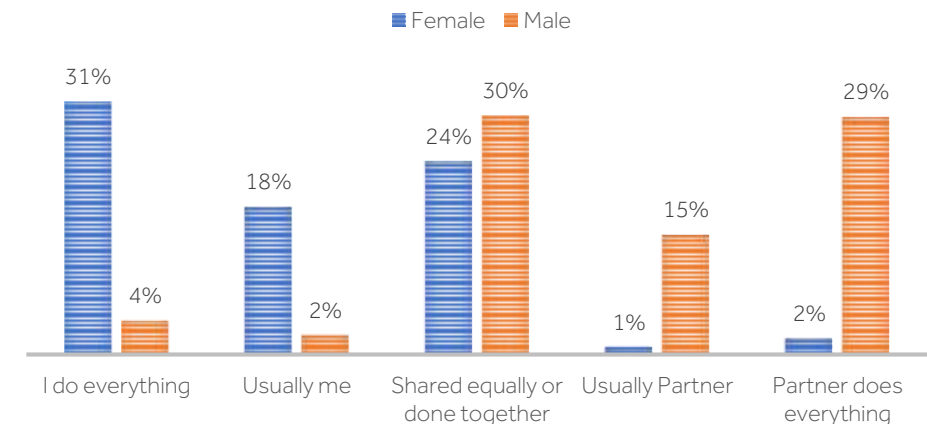
63% of married borrowers have also mentioned an increase of family care burdens compared to 49% of single ones.

The majority of female respondents handle family care alone : 31% reported to "always do all tasks" and 18% to "usually" take care of family care responsibilities

Q65 IMPACT OF THE CRISIS ON FAMILY CARE W1



Q66 HOW DO PARTNERS DIVIDE FAMILY CARE TASKS W1



Migration from private to public education

42% of borrowers have children currently enrolled in school. Out of those:

43% of borrowers who have children in school have enrolled them in public schools and 49% in private establishments

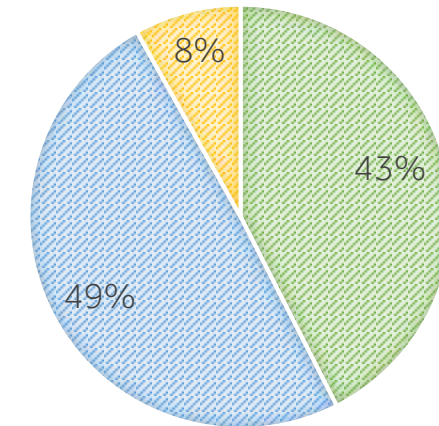
59% of borrowers who have children in schools are unable to pay their school tuition, while 28% can only pay it partially

Out of those whose children are in the private sector, **61% intend to transfer children to public schools next year**

In fact, 66% of those not paying their loans are planning to transfer their children from private to public schools

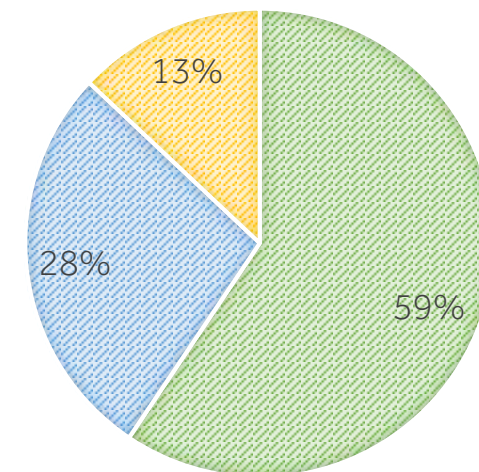
Q69 SECTOR OF ENROLMENT W1

■ Public school ■ Private school ■ Children in both



Q70 ABILITY TO PAY TUITION W1

■ Not at all ■ Partially ■ Totally

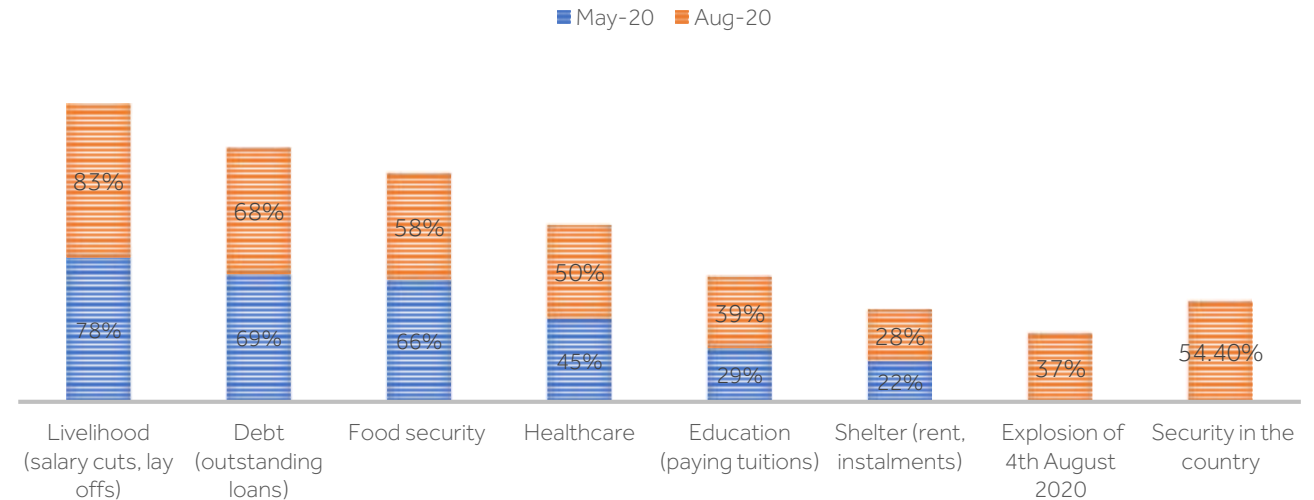


Most borrowers are anxious

The share of borrowers who declared to be "very anxious" increased from 59% in May 2020 to 65% in August 2020

Anxieties related to livelihoods, healthcare and education increased since May 2020

Q72 WHAT IS YOUR ANXIETY RELATED TO



Change in spending priorities

Main coping mechanisms reported in May 2020 are maintained in August 2020 and consist of change in spending priorities, use of household savings, and additional debt which have long-term repercussions on the household.

Although the lockdown was eased after May 2020, households seem to resort to the same coping mechanisms in August 2020 which implies that the impact of the economic crisis is ongoing and that the impact of the pandemic was in fact punctual

“I reached a point where I had to cut out milk from my children’s diet even though one of them is under 4 months and replaced it with dry food” – Mohamad

“Sometimes we need to cut out on food a whole day” – Rania

Q73 COPING MECHANISMS SINCE COVID-19 CRISIS

Coping mechanisms	May 2020	August 2020
Changed spending priorities	84	82
Utilized households savings	45	44
Borrowed more	32	32
Received additional financial assistance from family	23	23
Sold assets	23	8
Sent financial assistance to family members	11	15
Engaged in additional livelihood activities	11	11
Sent airtime to family or friends	9	13
Receive airtime from family or friends	8	19

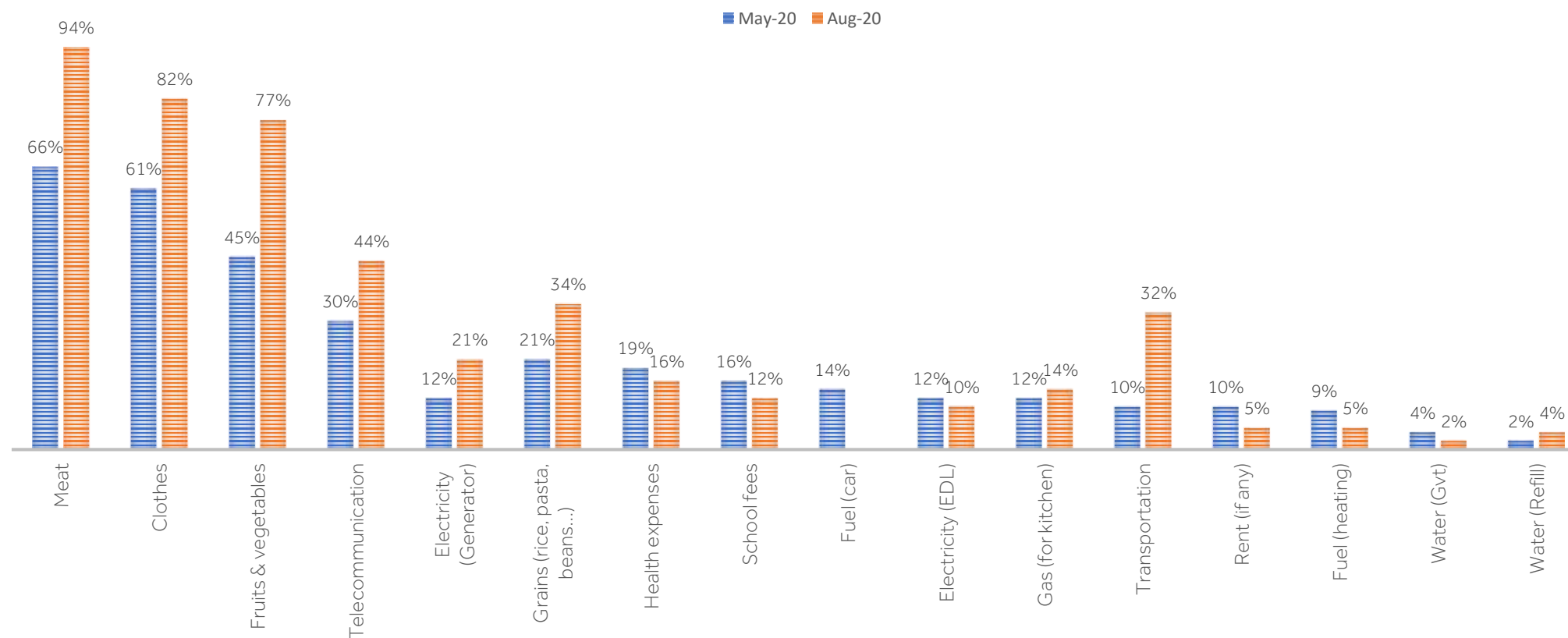
“I reached a point where I buy a prepaid airtime voucher and pay it the next month” – Khaldoun

“Our financial status is so unstable to a point where my sister and I had to cut out on many things such as never eating meat again” – Saada

“Before the crisis, we used to get apples, bananas, plums all at the same time. Now we buy one kind of fruit at a time” – Samir

Compared to May 2020, spending was further decreased mostly on meat, clothes, fruits and vegetables, telecommunication.

Q74 WHAT DID YOU DECREASE OR DELAY YOUR SPENDING ON?



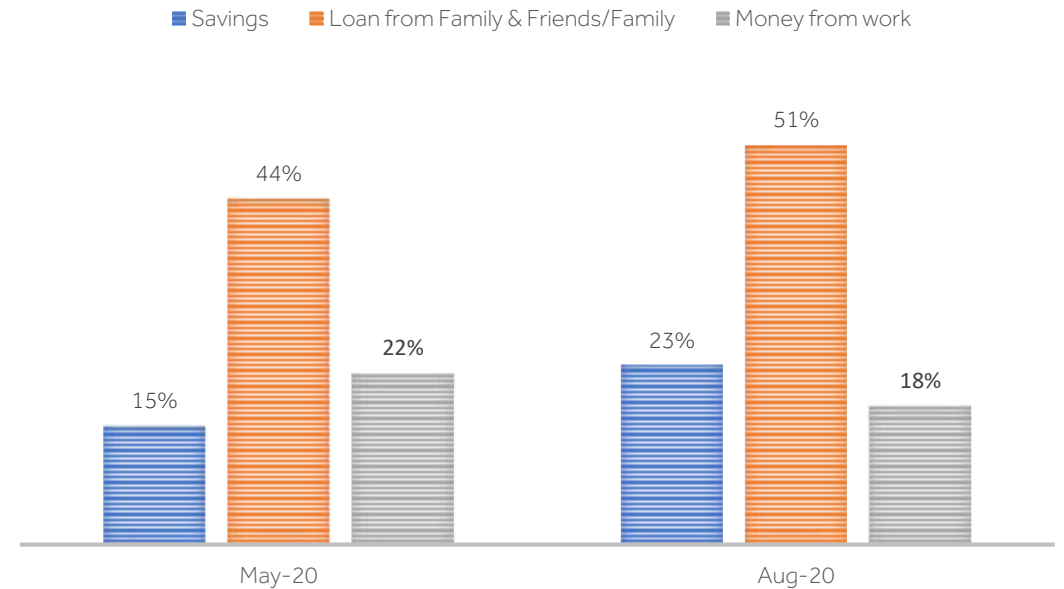
7. Future and Perceptions

Emergencies and Future insecurities

When asked whether they could access 1 million LBP within the next month in case of emergency, 64% of respondents answered negatively in May 2020 versus 57% in August 2020

The share of borrowers who would resort to family and friends increased from 44% in May 2020 to 51% in August 2020

Q76 WHAT WOULD BE THE MAIN SOURCE TO COME UP WITH 1MLBP



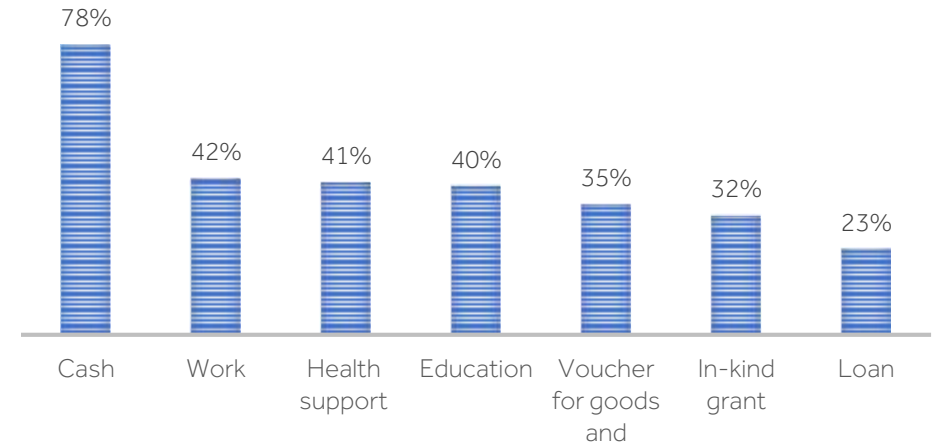
Cash assistance is needed the most

When asked what type of assistance would they prefer, 78% of responses indicated cash assistance and only 23% for loans.

When asked if they had to pick only one type of assistance, 50% of respondents mentioned cash assistance and 19% would chose job opportunities

“I need a cash assistance in order to resume my work. I need to buy new products and material to rerun my business before it’ s too late. The dealers have stopped importing such material form outside Lebanon because the market is too affected by the crises to a point where they are not planning to invest in this field anymore” – Maher

Q77 WHAT TYPE OF ASSISTANCE WOULD YOU PREFER? MULTIPLE



“I need cash assistance to be able to get some food for my children. I also need food boxes or medicines as my husband and I have medical treatment but cannot afford buying medicines anymore.

I am also ready to be employed. I would take any job in order not to depend on anyone’ s help” – Rania

Future loans

The share of borrowers planning to apply for a new loan dropped from 41% in May 2020 to 20% in August 2020

Of those planning to take a new loan, 87% plan to take it from an MFI instead of a bank, friends, or saving groups

All those who are planning to go to an MFI will chose their same current creditors (100%)

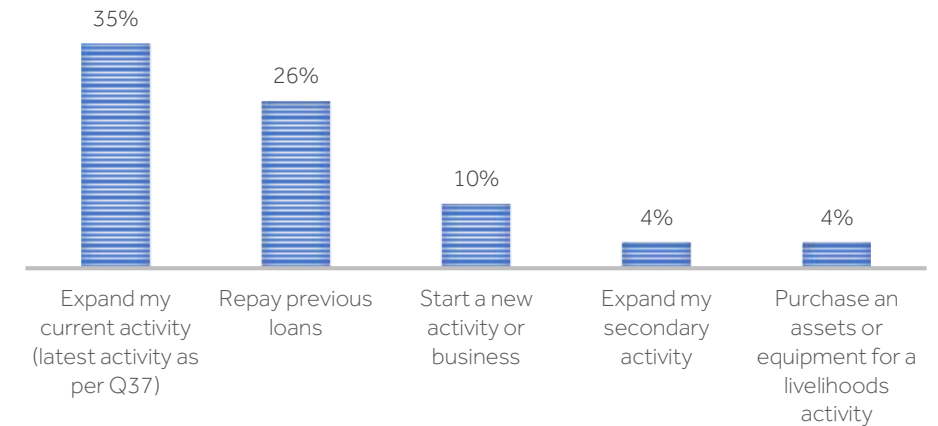
“MFIs can help me achieving my future plans in many ways, first a cash assistance of 10,000 USD will help me open a restaurant with low interest and longer period. Or, they might invest in a restaurant where I can offer my services to manage it” – Joyce

“I thinks of taking another loan to pay off all my existing debts. If I can take a 50,000,000 LBP loan, I can pay off my debts and with the remaining amount of money I would buys a new stock of spare parts” – Samir

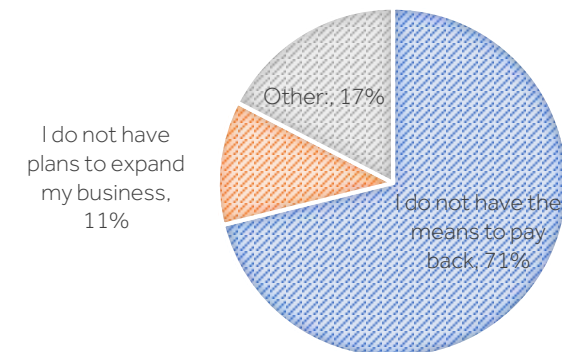
Q89 HOW MUCH WOULD YOU NEED IN AMOUNT?

Average value of loan in LBP	14.6 million
Average monthly installment	400'000
Duration	2 years

Q89 HOW DO YOU MAINLY PLAN TO USE THIS LOAN?

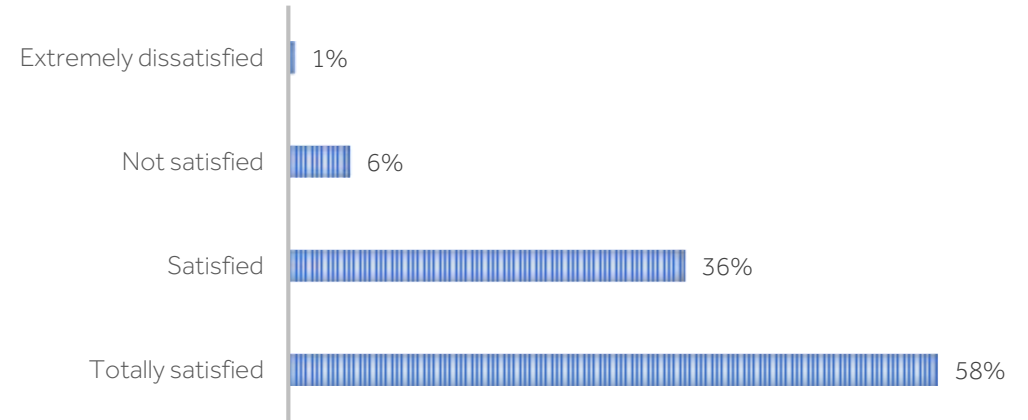


Q92 WHY ARE YOU NOT PLANNING TO TAKE A NEW LOAN?

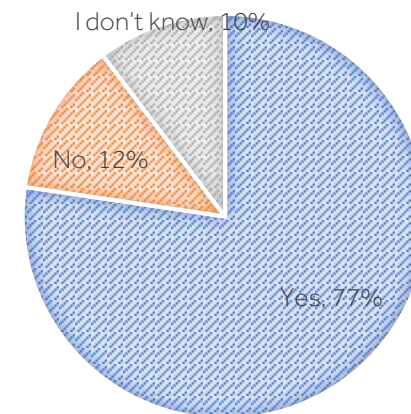


Most borrowers are satisfied with their MFIs and would recommend them to people around them

Q79 TO WHAT EXTENT ARE YOU SATISFIED WITH YOUR CURRENT MFI?



Q80 WOULD YOU RECOMMEND TO PEOPLE TO RESORT TO MFIS IN THE FUTURE?



8. Three Profile of Borrowers

Groups identified in Wave 2

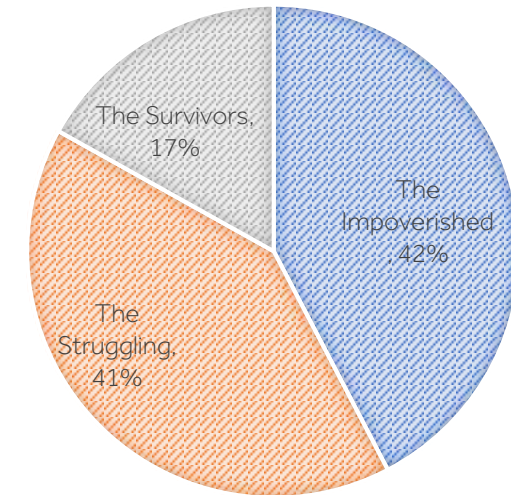
Wave 2 revealed 3 groups of profiles:

The Impoverished Group- People who fell into poverty and are now unable to repay their loans

The Struggling Group- People who pay back with delay but need extra support

The Survivors - People who pay back and cope with crises

GROUPS OF BORROWERS

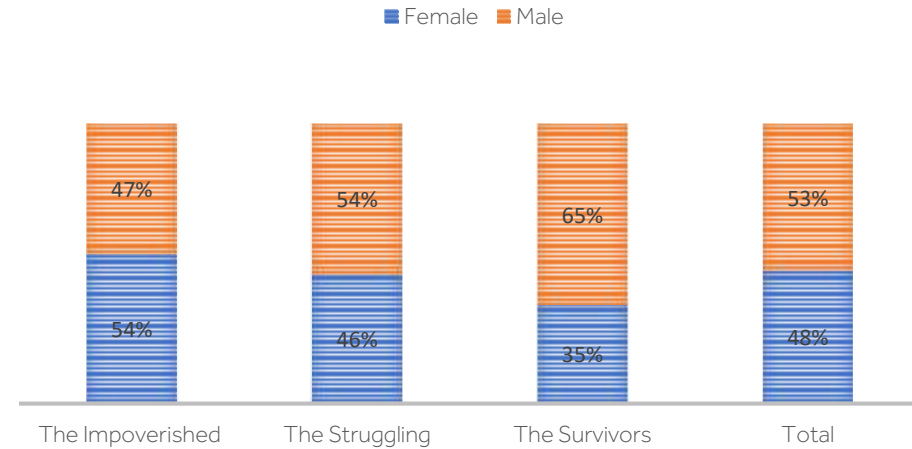


The majority of The Impoverished Group are women

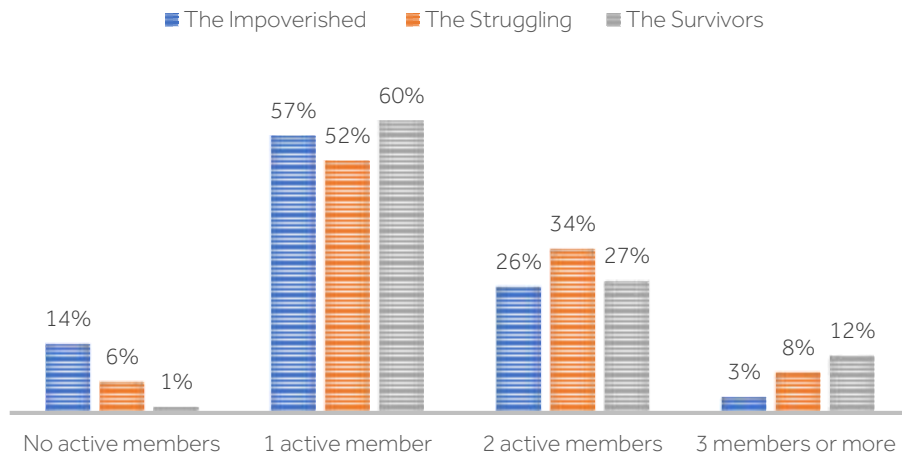
Females constitute the majority (54%) of the Impoverished whereas males are 65% of the Survivors

57% of the Impoverished earn less than LBP 1M compared to 30% of the Survivors

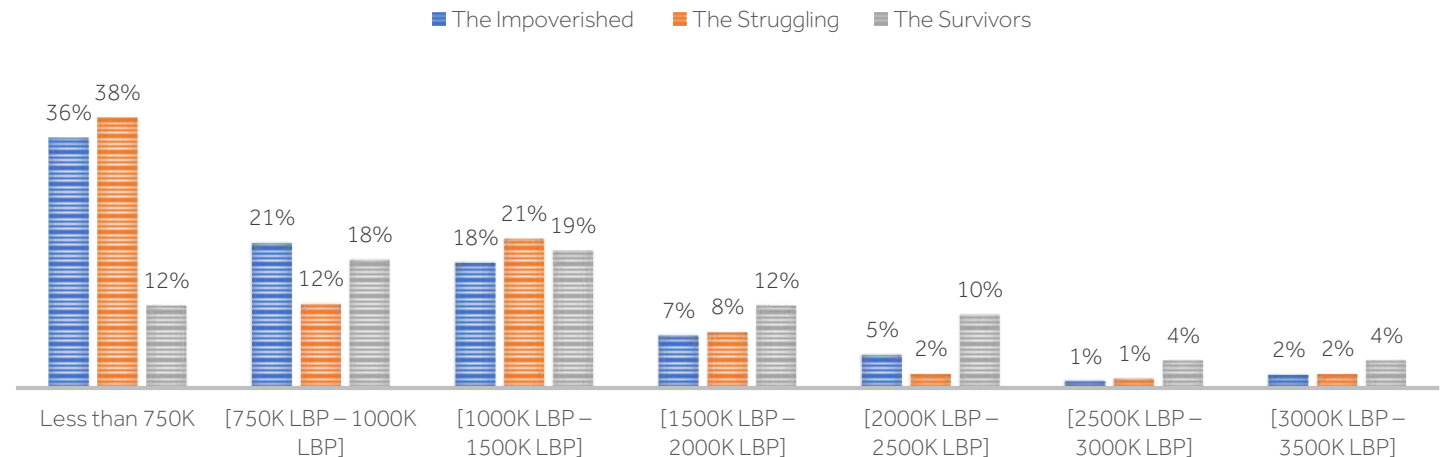
GENDER DISTRIBUTION ACROSS GROUPS



NUMBER OF ACTIVE HOUSEHOLD MEMBERS



MONTHLY INCOME CATEGORY BY GROUP



Most of The Survivors remained active throughout the crises versus only 48% of The Impoverished

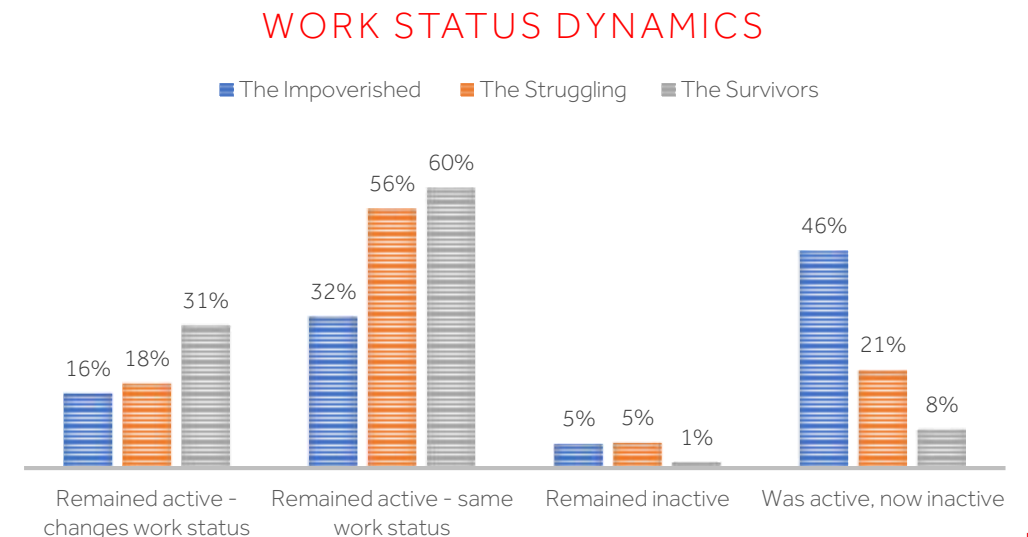
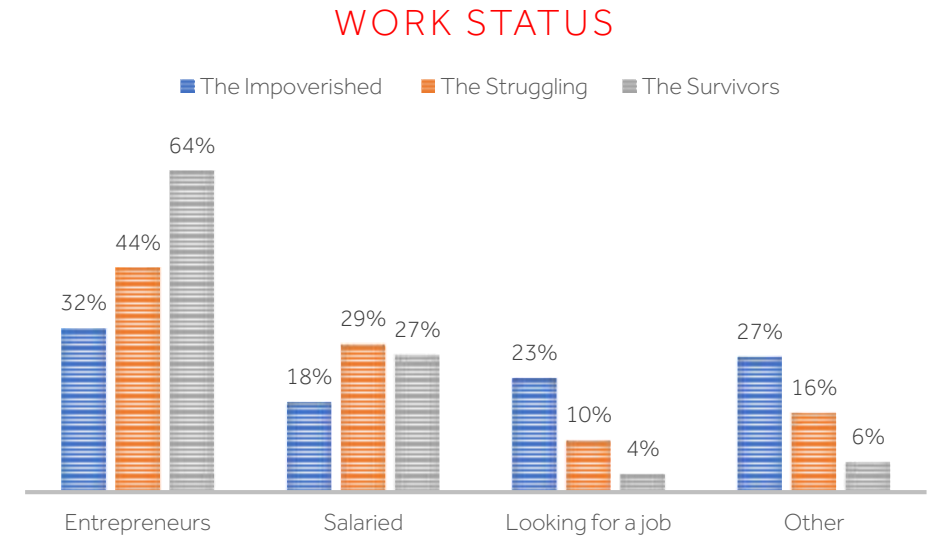
64% of the Survivors are entrepreneurs versus 32% of The Impoverished

The majority of the Impoverished are either looking for a job (23%) or inactive (27%)

90% of the Survivors remained active throughout the crises versus only 48% of the Impoverished

46% of the Impoverished have become inactive in Summer 2020

The Survivors are more likely to have a secondary occupation (26%) than the Impoverished (15%)



Debt burden is borne by those least able to pay it

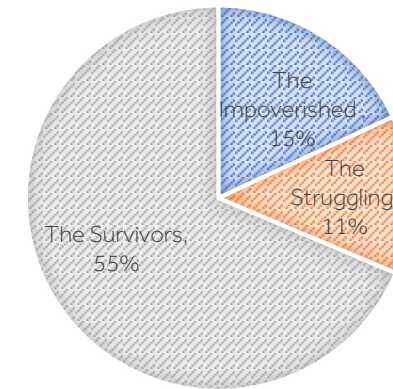
The majority of the Survivors (55%) are willing to take new loans of which 70% would need it to expand their main activity

Only 18% of the Impoverished and 11% of those Struggling are willing to take new loans.

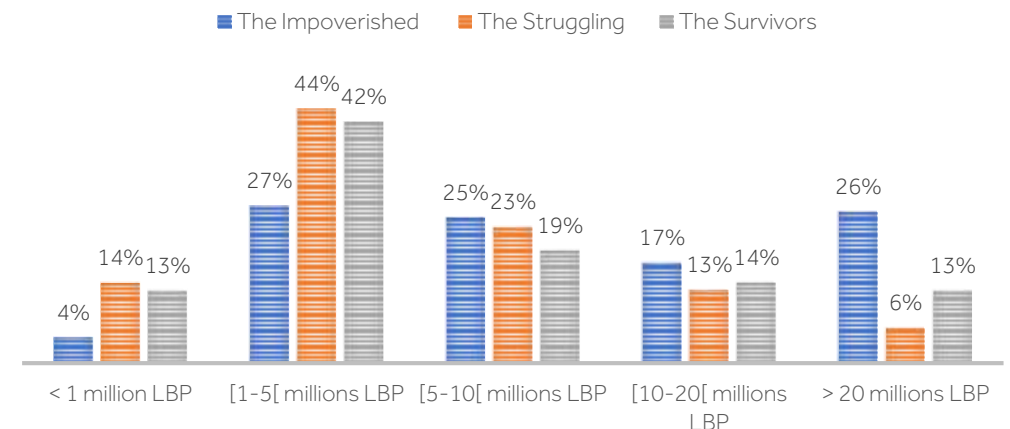
43% of the Impoverished owe more than LBP 10M on average versus 27% of the Survivors and 19% of the Struggling. This shows that debt burden is borne by those least able to pay it.

It should be noted that the current crisis has pushed banked individuals outside the banking system and those can be considered as potential demand for MFIs.

Q83 DESIRE FOR NEW LOANS



AVERAGE AMOUNT OF DEBT BY GROUP



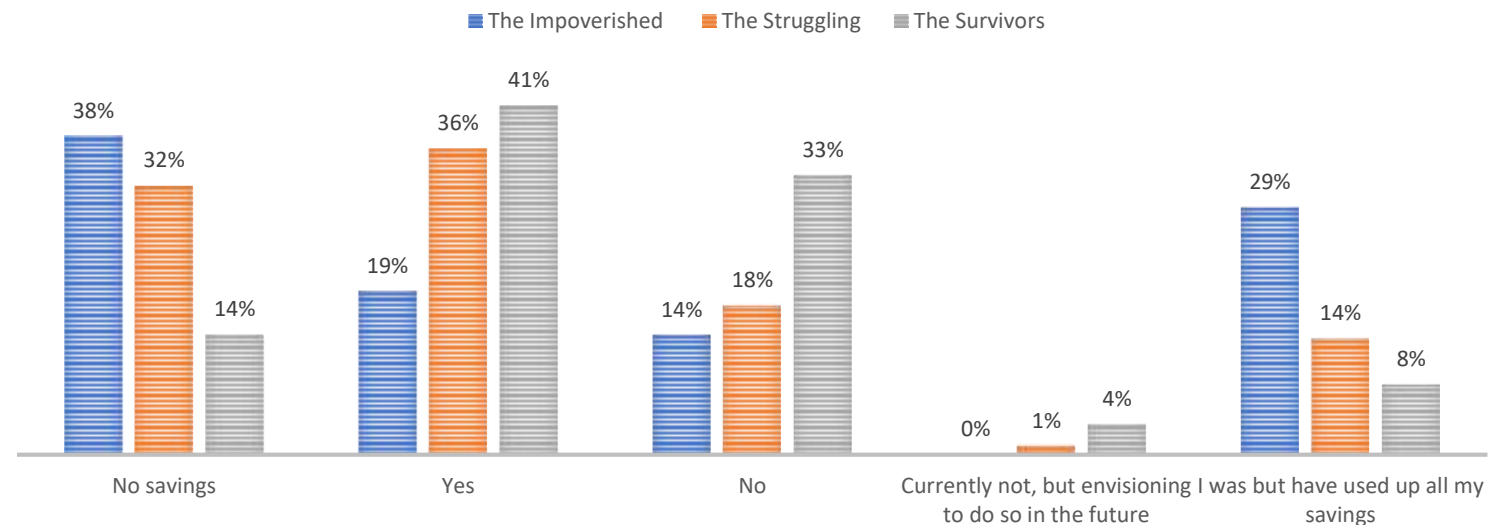
Most of the Impoverished do not have savings at present times

The majority of the Impoverished either do not have savings (38%) or have just run out of savings (29%)

41% of the Survivors are currently tapping into their savings to cover monthly expenses and 33% have not used them yet

While 41% of the Survivors declared being very anxious, 77% of the Impoverished are in that situation

Q64 DID YOU HAVE TO USE YOUR SAVINGS TO PAY FOR MONTHLY EXPENSES IN THE PAST FEW MONTHS?



9. Annexes

Note on Sampling

The study adopted a mixed method approach, which allowed triangulation of responses and findings to provide accurate and representative results.

Wave I: In order to obtain significant results and reach the set objectives, CRI drew a sample of 1000 borrowers based on a representative sample of all microfinance institutions. The distribution of this sample followed exactly the distribution of the borrowers in the data provided; i.e. the weight of each institution out of total number of beneficiaries. The sample was randomly drawn, per institution. Additional quotas per institution, whenever available, were applied (e.g. gender, location, etc.). Moreover, around 600 additional contacts were retrieved needed to cover substitution of non-respondents.

Such a sample allowed to conduct follow-up waves after the completion of the baseline. The estimated margin of error of a sample size of 1000 respondents is $\pm 3.1\%$ with a level of confidence of 95%.

Wave II: The objective of the follow-up wave was to understand how the borrowers' situations had evolved over time. As a result, Wave II adopted a panel approach design, drawing a random and representative sample from the initial Wave I sample. The panel approach helps reduce the sample size in Wave II while remaining representative and allows changes in circumstances to be directly measured and efficiently triangulated. CRI drew a random sample of 500 respondents out of the 967 respondents who participated in Wave I survey. Quotas were according to distribution per institution and gender distribution. Both distributions were in line with Wave I distributions and with the global/total figures provided by the institutions reflecting their portfolio. The survey was conducted by telephone. Non-respondents were substituted keeping constant the institution and gender.

The estimated margin of error is 4.4% (sample size=500).

Qualitative In-Depth Interviews: Waves I and II were coupled with qualitative in-depth interviews that aimed at providing a deeper illustrative understanding of borrowers' conditions. Typical to such qualitative methods, findings are not representative but delve into process and behavior. This is qualitative research that is based on convenience sampling and, from an epistemological and ontological standpoint, does not aim to be representative unlike quantitative research.



Thematic analysis of semi-structured interviews

Theme	The Impoverished	The Struggling	The Survivors
Solutions to repayment difficulties	Relying on the salary of a family members, borrowing a lump sum from family and relatives, and selling assets (e.g. motorcycle, truck)	Relying on savings, pension of parents, borrowing from family and friends, renting part of their dwelling, or forgoing their work premises. Some relied on CSOs cash assistance.	Relying on their monthly salary, savings, and remittances from family members
Poverty mitigation	Cutting out on food and halting the schooling of children	Cutting out on food and halting the schooling of children	
Assistance needed	Employment with a fixed monthly income Food parcels, monthly cash assistance and healthcare support	Employment with a fixed monthly income Monthly cash assistance, healthcare support, psycho-social support	Employment with a fixed monthly income
MFI Support needed	Rescheduling or cancelling the loan are needed.	Rescheduling loans	
Future plans	Borrowers are reluctant to take new loans but also needs assistance, whether grants or loans with easier conditions, to renew their depleted stock.	In case of economic stability, borrowers are willing to take new loans, however with easier conditions, to restart their business	Business coaching to restart their business. In case of economic stability, borrowers are willing to take new loans to expand heir business into a new branch, buying a new stock, opening a new business, or producing home made products.

Thematic analysis of semi-structured interviews

Level 1	Level 2	Examples
Agriculture and Cultivation	Crop and Animal Production	مزارع و بيع محاصيل تربية وبيع الدواجن والبيض صيد السمك عندو فلوكه بالبحر بغوص و يصطاد السمك وبيعه للتجار الزراعات المختلفة
	Uncategorised	العمل في النقل و فلاحه
Construction and Contracting	Cleaning	تنظيف منازل مساعدة في مؤسسة تهتم بالأطفال المعوقين. تساعد في الاهتمام بالاولاد و تحضير الطعام
	Commercial Construction	معلم عمار، مهندس مدني كل شي خصو بالعمار من الالف للياء وحسب طلب الزبون يتعامل مع معلمين عالطلب
	Decoration	يركب مطابخ جاهزة دهان موبيليا يمتلك منشرة ديكورات خشب
	Electricians	تصليح و تركيب مساعد بكل انواعها مصلح كهرباء منازل و تصليح ادوات كهربائية
	Plumbing	رئيس قسم الاشغال ببلديةمصلح صوبيات اولمار-معلم ادوات صحية- سنكري
	Residential Construction	معلم عمار
	Uncategorised	بتشتغل بالبيوت،فاعل يومي، وسيط عقاري و سيارات اعمل لحسابي الخاص،تعمل بتظيف، البيوت صيانة الكترونيك كهرباء في المطار
	Vehicle Maintenance	ميكانيك سيارات كاراج تصليح سيارات مصلحة كسر سيارات
Employees with unspecified sector	Uncategorised	موظفة مكتب معاملات سيارات مسؤول عن مكتبة تعبئة الدخان والتتباك في معمل تخليص معاملات في شركة أستيراد و تصدير
Health and Social Services	Governmental Services	مايوم في مؤسسة مياه لبنان مختار سحمر موظف اجير دائم بوزارة الزراعة عمل اداري امانه سر
	Medical Services	اخصائية تغذية مدير مختبر اسنان (هو لايعمل فيه هو المسؤول عنه) ممرضة بمستوصف
	Military	امن دولة-عسكري مخبرات-عسكري بامانة السر-موظف دولة
	Security Services	شرطة البلدية امن عند شخصية صاحب شركات رجل امن في صيدليه ومركز طبي
	Social Services	صليب احمر دو ي ل بالمكاتب مدبرة منازل
Manufacturing	Manufacture of Foodstuff / Food Processing	عاملة بمحل فول طاهية طباخه من بيتعا وتقوم ب اعداد المونه وبيعهها صاحبة محل لبيع الشوكولا و souvenir
	Manufacture of Furniture	تصنيع مفروشات و ديكور بالمنشرة غرفة نوم وموبيليا منشرة خشب مفروشات
	Manufacture of Metal	صاحب ورشة المنيونم وتصنيع مطابخ وشبابيك ...
	Manufacture of Paper and Paper Products	تجميع الكتب
	Manufacture of Textiles/Apparel	محل خياطة خياطة كممامات
	Uncategorized	جمع اشتراقات موتور الكهرباء لدي مولد توزيع كهربيا بالحي

Level 1	Level 2	Examples
Professional, Scientific and Technical Activities	Educational Services	معلمة
	Legal and Accounting Services	خبير حوادث-بمكتب سفريات-موظفة محاسبة وبيع-تسجيل السيارات-تدريج بمكتب محاسبة
	Media/Advertising Services	يعمل محرر صحافي-مساعدة مصور ومشرقة-مهندس صوت ياداعة
	Office administrative, office support and other business support activities	محاسبة (ع البيع مفرق فقط) ع الكمبيوتر تدخل الاسعار مسؤول عن الستوكات والتواريخ سكرتيرة عند حكيم جلد
	Uncategorized	عامل على باحة الكشف مع الجمارك عامل يومي صاحب مشروع زراعي بساتين دريق وخوخ و شمش ضامن اراضي
	Apparel	بيع ملابس و احذية
	Chemist/Cosmetics	بيع منتجات وادوات تجميل
	E-commerce ("Online")	بيع كل انواع الاغراض اولالين ثياب مكياج ادوات تجميل ادوات كهربائية..
	Electrical equipment	مبيع ادوات صحيه
	Fitness	صاحب نادي رياضي-Gymمدرب رياضي و مدير
Retail Trade	Food and Beverages Retail	فرن تحضير و بيع مناقيش-تجهيز الاكل للمناسبات-باتيسري عالم-بيع-براد توزيع البان و اجبان-محل خضار-موزع مياه خزانات في القرية-يعمل عند الطلب بالمسلخ و هو جزار اي يذبح عند الطلب للبيوت و للمطاعم والملاحم وبالمسلخ ايضا عند الطلب
	Furniture	مسؤول عن مستودعات و التسليمات الداخلية و الخارجية معلم تركيب جيبس بورد و دهان منازل داخلية
	Gas/Fuel Distribution	موظف صيانة بشركة محروقات
	General Stores (DukAn, Mini Market, Supermarket, Discount Stores)	كاشيار-مسؤولة صالة بسوبرماركت-يمتلك محل سمانة وبتوزع دخان
	Home and Office Supplies	تجارة، لديه محل لبيع الادوات الكهربائية صاحب محل ادوات منزلية و سجاد بالمفروشات ب كاليري بباعد وقت الطلب بيع ادوات تنظيف بالبيت ومونة
	Industry Materials	يملك مؤسسة لبيع الحديد والباطون معلم تركيب المينيوم ابواب وشبابيك وغيرها على حسابو
	IT Equipment	موزع اشتراقات ستالايت بيع برامج محاسبة وبيع كمبيوترات ولايتوب صاحب محل بليارد و كمبيوترات
	Mobile Merchants	بيع في محل هواتف
	Personal Services	تصفيف شعر-مندوبة مبيع-استيتيك-بتشتغل عالايزر لازالة الشعر- مايكاب ارتيست
	Restaurants/Cafes/Catering	كافيه، محل لقطع السيارات-فاتح قهوة عالطريق-صاحب كافيتريا- صاحب محل عصير و كوكتيل
Transportation	Technical Equipment	صيانة ستالايت وتصليح كهربائيات
	Uncategorized	تسويق بشركة سنتر صابغ-بيع سيارات-مندوبة مارة وممرضة عصابها-بيع محل زهور داخل قهوة
	Commercial Transportation Services	بالمطار شوفير لنقل البضاعة
	Packing/Storage Services	مراقبة بضائع داخل معمل يملك ونش بلاطة لرفع السيارات ونقلها
	Private Transportation Services	يملك فان مدرسة و يضمن عصابه 12 فان-شوفير بيك اب- تاكسي نمرة بيضا-سانق تاكسي
	Public Transportation Services	سابق ع فان-سابق

Thank You



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