

THE DIGITAL ECONOMY AS AN ALTERNATIVE IN LEBANON: FOCUS ON MICRO, SMALL, AND MEDIUM ENTERPRISES

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Summary

As Lebanon plunges into a socioeconomic collapse, and as the structure of the economy has been dismantled beyond repair, this policy brief examines the potential that a transition to a ‘digital economy’ heralds for the country’s recovery. The brief also looks into the challenges that impede such a transition as well as the steps needed to ensure that Lebanese businesses and the labor force have all the skills necessary to embark on such a transition. This brief builds on a [webinar](#) on the digital economy in Lebanon. It is also based on the discussion held between governmental officials and representatives from civil society and the private sector during a policy dialogue held at the Issam Fares Institute. The policy dialogue aimed at assessing the potential of a digital transformation for Lebanon as well as how best to promote the digital transformation of micro, small, and medium enterprises (MSMEs) in the country.

KEY RECOMMENDATIONS

- ▶ Lebanon needs a holistic national strategy to transition to a digital economy, which engages all relevant ministries and stakeholders. The strategy should outline the necessary legislative and regulatory frameworks to facilitate such a transition. Coordination between relevant ministries is key to ensure that the strategy has a special emphasis on supporting the digitalization of MSMEs, and that it addresses major issues faced by MSMEs when attempting to undergo such a transition (e.g. specific programs for MSME digitalization, digital upskilling, and others). Noting that several strategies for transitioning to a digital economy have been prepared throughout the years, Lebanon’s government should not ‘reinvent the wheel’ and instead either revamp these strategies or use them as building blocks for a new strategy, all-the-while ensuring proper strategy implementation.
- ▶ Key stakeholders must establish partnerships that promote digitalization, including among higher education institutions, non-governmental organizations and civil-society organizations, the private sector, the Lebanese diaspora, the Lebanese government, and international actors. These partnerships are crucial for assisting MSMEs at not only undergoing digitalization processes (e.g., through promoting digital literacy and upskilling), but also finding the talent to guide them.
- ▶ The Ministry of Education and Higher Education should lead efforts towards integrating digital skills and online learning tools for learning in curricula across public schools and universities in Lebanon in order to promote digital literacy and reduce the ‘digital divide’ between the public and the private educational sectors.
- ▶ The government should build on the Impact platform recently developed by the Central Inspection Board and turn it into a wide-ranging Open Data portal by passing clear open data policies and prompting all public bodies to share the data that can legally make publicly available as per the Access to Information Law. Although this will require significant intra-governmental cooperation, the government should partner with civil society organizations and build on the efforts and accomplishments that they have already been made in this regard.

Introduction

Lebanon is currently going through an unprecedented socioeconomic crisis. The foundations of the economy’s rentier structure, which have been in place since the end of the civil war, have collapsed. The pillars that sustained it – namely remittances from the diaspora, the services sectors and particularly tourism – have crumbled. As of late September 2020, the national currency was estimated to have lost around 80% of its value when compared with the previous year (Akleh, 2020). In May 2020, it was estimated that around 55% of the population was living below the poverty line, with 23% living in extreme poverty (compared to 28% and 8% respectively the previous year) (UN ESCWA, 2020). Countless businesses have either shut down, laid off staff, or reduced salaries, while many of the country’s youth are actively seeking to emigrate. The devastating explosion at the Port of Beirut on August 4, 2020, and the humanitarian crisis that resulted from it, along with a worsening COVID-19 pandemic have further exacerbated the situation.

For many years, solutions to structurally change Lebanon’s economy have been presented, with the ‘digital economy’¹ or the ‘knowledge economy’ often touted as the ‘holy grail’ of solutions. Both terms are not new to the public discourse in Lebanon: Since 2005, [ministerial statements](#) have often made reference to the two terms, with successive governments promising to take concrete steps towards shifting to such an economy, and countless experts calling for the Lebanese economy to convert to a digital economy.² Transitioning to a digital economy in Lebanon is no mean feat, and is hindered by countless obstacles. While no cure-all solution to Lebanon’s multi-faceted collapse exists, transitioning to a digital economy should be a top priority for Lebanon’s government. As economies around the world increasingly become digital, Lebanon risks falling behind, with many detrimental long-term effects.

1 The term ‘digital economy’ in this policy brief refers to an economy in which all sectors (agriculture, industry, services etc.) operate through the usage of the latest digital technologies which allows for better and more efficient management and operations, as well as easier access to regional and international markets.

2 For example, see Saidi, N. (2020), ‘Lebanon needs a Digital Revolution’, Annahar, 27 September 2020, <https://nassersaidi.com/2020/09/29/lebanon-needs-a-digital-revolution-oped-in-annahar-27-sep-2020/>

This policy brief will focus on the various steps that should be undertaken amidst the current collapse to support a digitalization of the economy in Lebanon. It will focus in particular on how existing micro, small, and medium enterprises (MSMEs) can be assisted in this regard. The digitalization of MSMEs in Lebanon presents a great opportunity for the transition to a digital economy as they constitute between 93-95 percent of all commercial enterprises in the country. In addition, the digitalization of MSMEs may ease the multiple economic challenges that Lebanon is currently facing.

Micro, Small, and Medium Enterprises in Lebanon: Opportunities and Challenges

In Lebanon and elsewhere, the COVID-19 pandemic has not only dramatically altered our lifestyles, making us more reliant on technology to carry out our everyday tasks, but it has also irreversibly altered the way economies function. Throughout the world, many businesses that were not 'online' – having had poor internet presence and little to no engagement in e-commerce – have been dealt a massive blow. Many struggled to adapt to the new technology-dominated reality, be it by transitioning to remote working or by rushing to market to sell goods and services online (Standage, 2020), Lebanon included. The pandemic has been described as “a wake-up call for companies to have a plan to deal with disruptions to ensure business continuity” and as “a watershed moment that will signal the fast-track acceleration process for digitization throughout society” (Chearavanont, 2020).

MSMEs are especially vulnerable to the impacts of the COVID-19 pandemic, as they usually have fewer assets, limited cash reserves, and lower levels of productivity when compared to larger enterprises (International Labour Organization [ILO], 2020). In Lebanon for example, a study conducted among MSMEs found that the COVID-19 pandemic affected their operations, their ability to import supplies, and reduced their sales, resulting in revenue loss (Kebede, Stave, & Kattaa, 2020). With COVID-19 forcing consumers to make their purchases online and promoting the adoption of e-commerce, there is an urgent need for MSMEs to 'go online' and be supported in undergoing a digital transformation. In addition, many benefits accrue from such a transition, but the one that is most relevant in the context of Lebanon's current collapse is the ability to access regional and international markets and establish links with global supply chains, allowing MSMEs to obtain much needed hard currency.

Nevertheless, achieving such an ambitious objective is not easy, as multiple obstacles hamper the potential of entrepreneurs and businesses in the country. On the World Bank's Ease of Doing Business Index, Lebanon has constantly *ranked* poorly, with its 2020 ranking of 143 out of 190 countries being a new low. As for the World Bank's Digital Adoption Index, which examines the extent to which businesses and governments are adopting digital technologies to improve their operations and service-delivery, as well as citizens' access to the internet, Lebanon fared slightly better, *ranking* 76 out of 180 countries.

Infrastructural Challenges

Multiple infrastructural challenges stand in the way of transitioning to a digital economy. According to the Global Competitiveness *Index*, Lebanon ranked 95 out of 141 countries regarding ICT Adoption. The Index also highlights Lebanon's weak ICT infrastructure, through poor electricity supply quality (equal to 10.4 percent, as a percentage of output) as observable by chronic power cuts, low internet speeds (average of 7.94 Mbps compared to a global average of 74.32 Mbps), a relatively low fixed broadband subscription rate (0.1 per 100 people), and the lack of a fiber optic network infrastructure. In addition, internet subscription prices, which are set by Government-owned Ogero, remain prohibitively expensive, and internet access is uneven across the country, with urban areas more connected than rural areas (Freedom House, 2019). Furthermore, as reported in a study conducted among start-ups in Lebanon, infrastructural challenges go beyond those related to ICT adoption and connectivity, to include the lack of e-government services and e-payment gateways, as well as a gap in logistics and delivery infrastructure (Arabnet, 2018). MSMEs in particular face issues related to cross-border delivery, due to bureaucratic delays and high cross border fees (Sillman, Pons, & Wang, 2018).

Inadequate Legislative and Regulatory Frameworks

While Lebanon's telecommunications sector is regulated by the Telecommunications Regulatory Authority (TRA), the TRA is not truly independent from political wrangling and, since 2015, has been largely inoperative due to political disagreements over the appointment of a new board (Maharat News, 2020). The legislative framework necessary for the digital economy is outdated, fragmented, and ridden with loopholes. For example, Lebanon's *Law 81* on Electronic Transactions and Personal Data, drafted in 2005, was finally passed in 2018, with little changes made to reflect the current times. The law does not address 'smart cities', social media platforms, Artificial Intelligence, or metadata, since these did not exist in 2005, nor does it adequately address cybersecurity. Furthermore, the law only recognizes paper-based transactions (Mehanna, 2019). The law's proposed system for protection of personal data is very weak and not in line with modern international standards. It does not properly regulate business conduct when it comes to user data, nor does it provide internet users a choice when it comes to the collection of their data (Mehanna, 2019). Online consumers are also unprotected by the Consumer Protection Law, which does not cover e-commerce (Sillman, Pons, & Wang, 2018). Various ministries have not yet taken the steps to implement the law nor have the necessary implementation decrees been passed; in addition, there seems to be a lack of awareness about the law at the level of the public prosecutor, as well as among government entities (SMEX, 2019). Other missing or outdated laws include the Competition Law, Code of Commerce, and the Insolvency Law, while dispute settlement procedures are ineffective and inaccessible, and e-payment systems are lacking a regulatory framework (Sillman, Pons, & Wang, 2018; Ministry of Economy and Trade [MoET], 2014). MSMEs and start-ups face additional legislative hindrances due to antiquated laws dealing with taxation and the risk for digital fraud, as well as regulatory issues related to financing (Berthier, 2018; Arabnet, 2018; Sillman, Pons, & Wang, 2018)

Digital Skills, Local Talent, Education and Awareness

It is often touted that Lebanon is home to much talent, innovation and entrepreneurship. In 2018, the country ranked 59 out of 137 countries in the 2018 Global Entrepreneurship and Development *Index*, while Lebanese startups are often among the winners of the Arab Startup Competition hosted annually by the MIT Enterprise Forum Pan-Arab Region.³ Impressively, INSEAD's Global Talent Competitiveness *Index* ranking of 2019 put Lebanon in the fourth place for "New product entrepreneurial activity", which indicates that not only is entrepreneurship vibrant in the country, but the kind of products and services that come out of the country tend to be innovative and original. Furthermore, over the past decades, numerous impressive startup incubators have emerged, and the country's technology sector has made significant strides since. The country ranked 23 of 141 countries regarding the 'Digital skills among active population' indicator, but 101 of 141 regarding the 'Diversity of workforce' indicator in the Global Competitiveness *Index*, and received scores of 67.5 and 52.3 out of 100, respectively, on these indices.

Nevertheless, the dividends of the technology sector remain centralized in the capital and among a narrow segment of the population, namely those who have the skills and knowledge to partake in the sector. In the recent past, the term 'digital divide' signified unequal access to the internet, and in 2006, one could say that such a divide existed in Lebanon as only 15.5% of the population were internet users (Abdulla, 2007). Despite the internet penetration rate of 78% in early 2020 (Kemp, 2020), a 'digital divide' exists that has more to do with a lack of knowledge and awareness on key digital skills needed for the digital economy. These skills include creating and maintaining a website, engaging in e-commerce, digital marketing, using cloud computing and other online tools for productivity and collaboration. Reducing this knowledge-related divide, particularly among MSMEs and their employees, by ensuring access to the latest digital skills and online tools needed for the digital economy is crucial to easing their digital transition. Furthermore, MSMEs also face difficulties in finding employees skilled in using the latest digital technologies who can propel the enterprise to undergo a digital transformation. Finding adequate talent is also mentioned as a challenge for startups, who report difficulties in finding employees with the right technical skills, particularly in data and analytics, and product design; in addition, startups claim that the Lebanese education system does not provide young graduates/entry level employees with the proper digital knowledge and skills (Arabnet, 2018).

In fact, Lebanon's public education system has not been properly equipping students with the digital skills needed to partake in the digital economy. While some departments within universities are making strides in this regard, the knowledge and digital skills needed to engage in the digital economy are not evenly distributed across society, and this is furthering the aforementioned 'digital divide'. For the Lebanese economy to properly transition into a digital economy and hopefully thrive, it is urgent that the country's youth be well equipped with the digital skills and online tools for partaking in it. Educational curricula in schools, universities and vocational and technical institutes – in the public and private sectors – must be updated to reflect the demands of the labor market in the digital age. This is particularly important regarding fields such as Artificial Intelligence and Machine Learning, as well as data analytics, since knowledge and expertise in such fields are very much in-demand and are key necessities for the digital economy. Furthermore, students should be trained on how to use and adapt technology to enhance their educational experience across all disciplines (Watschauer & Matuchniak, 2010).

Open Data

The concept of 'open data' signifies data from the public sector being made available in an easily accessible manner. Having easy access to such data is crucial for a proper transition to a digital economy and can "enhance resource efficiency and productivity, economic competitiveness, and social well-being" through facilitating the transformation of all sectors (OECD, 2015, p. 17). In Lebanon, data is scarce, particularly on MSMEs, and the country lacks a culture of data-sharing. While many countries have established impressive open data portals providing all kinds of information that is useful for citizens and businesses, Lebanon lacks such a platform.

Some progress in this regard has been made, particularly by civil society. An 'Open Data Lebanon' portal was launched by academics and tech-savvy volunteers seeking to collate data from a wide array of sources from the public and the private sector, while Gherbal Initiative, a civil society organization that advocates for transparency in the public sector, has recently launched an online portal, *El Lira*, through which much data from the public sector can be easily accessed. The Lebanese government has also launched noteworthy initiatives recently, such as the Impact platform and the Lebanon Citizen Budget, which provide crucial information on many different issues and ostensibly promote evidence-based policymaking. These platforms from the public sector and from civil society form a solid starting point to build on, and can hopefully lead to more accessibility to the kind of big data to be used for better policy making and more informed business decisions.

Recommendations

A national strategy for the digital economy

Lebanon should develop a holistic national strategy to transition to a digital economy, which engages all relevant ministries, as well as all relevant stakeholders (including representatives from non-governmental organizations (NGOs) and civil society organizations (CSOs), and the private sector), and which outlines the necessary legislative and regulatory frameworks to facilitate such a transition with concrete objectives and targets placed. Investment in the relevant infrastructure is of utmost importance while prioritizing telecommunications and ICT infrastructure, such as by deploying the fiber optic network to ensure more efficient and reliable access. The digitalization of MSMEs should occupy a preponderant position in the strategy, as should partnerships between the government and relevant stakeholders to promote MSMEs' digitalization (see next recommendation). Furthermore, efforts have to be made towards updating and aligning the various laws necessary for the digital economy, as well as developing the regulatory framework for e-payments. Law 81 on Electronic Transactions and Personal Data is a significant step forward in the right direction, as it provides a framework for e-commerce that can be built on and modified; nevertheless, its various shortcomings must be addressed, and its implementation decrees should be passed. It is worth noting that several comprehensive national strategies on digital-related transformations have been released in recent years, such as the Digital Transformation Strategy 2018, prepared by the Office of the Minister of State for Administrative Reform, and the action plan developed by the short-lived Ministry of State for Investments and Technology. Yet, neither of these strategies have been formally adopted and implemented by the Council of Ministers. Rather than reinventing the wheel and preparing a new national strategy for the digital economy from scratch, Lebanon's government should build on these existing strategies.

³ See remarks made by Maya Rahal, managing director at the MIT Enterprise Forum Pan-Arab region, during a webinar hosted by the Issam Fares Institute on the digital economy in Lebanon in July 2020: <https://www.youtube.com/watch?v=IMvNNqSBsEg&t=3s>

Partnerships for going digital

In light of the multiple crises that Lebanon is facing, and the government's limited resources to facilitate a proper transition to a digital economy and to ensure that digital skills become more widespread among the population and enterprises, establishing partnerships between key stakeholders is of the utmost importance. Regarding the aforementioned strategy, partnerships between the government and key actors – be it international partners, multinational firms in the ICT sector, civil society and the private sector, to name a few – are crucial for the strategy's successful implementation, particularly regarding the digitalization of MSMEs. In addition, partnerships among academic institutions such as universities and research centers can serve to enhance students' knowledge and skillset to partake in the digital economy. Students in STEM fields would benefit tremendously from exchanges between universities in Lebanon and other universities within the country and abroad. Partnerships between NGOs and CSOs that work on supporting the youth, particularly marginalized youth, and companies in the technology sector can serve to provide training, advice and guidance on digital skills and online tools and can also serve to improve NGO/CSO curricula and pave the way for a transfer of digital skills. The introduction of education for employment programs through partnerships between universities and vocational institutes and the private sector could serve to bridge the gap between knowledge gained at universities, and those required in the workplace. In addition, the government can partner with the private sector to promote digital literacy among MSMEs through developing targeted and context specific trainings to build online business skills; upskilling is necessary to ensure that MSMEs have the skills needed to partake in the digital economy.

Furthermore, Lebanon's diaspora constitutes a solid market for Lebanese enterprises seeking to export their products and services and can facilitate access to international markets. Partnerships between the local private sector, educational institutions and NGOs/CSOs on one hand, and the diaspora on the other, are also essential for supporting MSMEs to undergo a digital transformation and pave the way for them to access diaspora-heavy foreign markets. Finally, partnerships between the Lebanese government and other governments that have achieved remarkable success in promoting their countries' digital economy may provide technical assistance and donor funding for programs to support the digital transformation of Lebanese MSMEs. The right partnerships will facilitate a proper transition to a digital economy in Lebanon and can serve to ensure that digital skills become not only more widespread among the population and the youth in particular, but also among MSMEs.

Education and digital skills

The Ministry of Education and Higher Education should lead efforts to integrate digital skills and online tools for learning in curricula across public schools and universities in Lebanon in order to reduce the digital divide between the public and the private educational sectors. Digital literacy must be incorporated in the curricula of both public and private schools, universities and vocational and technical institutes, across all disciplines and not just in those that require technical competence. This recommendation emphasizes fostering a constructivist use of technology where students are trained on how to understand, use and adapt technology to support and enhance their learning across a wide variety of disciplines. The youth must be adequately equipped with competitive digital literacy skills, regardless of their areas of specialization, in order to partake in and contribute to the digital economy. Furthermore, digital literacy skills are needed for the production of sound research in the social sciences, influential advertising tools in graphic arts, reliable journalistic reports, and powerful creative writing in the humanities, all of which have a positive impact on future economic prospects. In parallel, efforts should be made to retain graduates with the right digital skills.

Open data

Updates must be provided concerning the work progress of the SME Observatory, an initiative launched by the Ministry of Economy and Trade to collect data on MSMEs in the country. Such an observatory should have a steering committee that includes representatives from the government (relevant ministries) as well as multiple stakeholders from various backgrounds (academia, the private sector, such as the chambers of commerce, and civil society, such as NGOs/CSOs that work on transparency and access to information in Lebanon). Furthermore, the Impact platform developed by the Central Inspection Board must be supported and developed further, as it has the potential to become the government's Open Data portal. As civil society organizations have already established several initiatives to promote access to information and open data, the government must partner with these organizations and build on what they have already accomplished, and see how their efforts can be integrated with the Impact platform. For this to be successful, the government must pass clear open data policies, with accompanying implementation procedures, prompting all governmental entities to abide by the Access to Information Law and release all data that they are legally tasked with making public.

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The Governance and Policy Lab (IFI GovLab) aims to undertake innovative policy research and activities that address some of the most pressing policy issues and public sector challenges faced in Lebanon and the region. The IFI GovLab also aims to conduct policy research affecting digital policies and internet governance in the Middle East and North Africa (MENA) region with the aim to advance knowledge creation and existing evidence on inclusive institutions and good governance in the region.

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