Strengthening the Capacity of Lebanon to Utilize Workers’ Remittances for Development
"Institutional and Regulatory Framework Analysis"

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November 2014

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Section ONE: Abstract and Purpose of Paper

With the high levels of emigration which have been taking place in the Arab Region for tens of years, and the severe "brain drain" entailing the relocation of the educated youth who aim for higher returns, higher living standards and more secure and stable living environments, the phenomenon of remittances has become a cornerstone for developing economies with a large volume of emigrants, namely Lebanon which has ranked an average of about eight (8) Billion USD in 2013, while the real amount of these transfers could to be much larger. Such financial transfers remained stable and consistent during war, financial crisis and other times of commotion in Lebanon and even source countries.

Remittances have created a financial sanctuary for families and their monthly income, in addition to the positive effects on macroeconomic indicators in the country, and the expansion of human, physical and financial capital. Nevertheless, the real extent of their impact on financing development in Lebanon is still not crystallized, especially that a major part of remittance inflows spurs the demand, causing inflationary pressures. This has created an urgent need to develop a long term development strategy for the management of remittances as a significant source of long term development finance.

In an attempt to reach this goal, this paper provides stakeholders and interested parties, from the private and public sectors; with information on the state of remittance inflows to Lebanon to help them understand how the matter of remittances is handled at all levels, namely by addressing the regulatory and legislative position. In addition, this study provides a useful tool for a broader audience such as practitioners, academics, students, donors and anyone interested in understanding the context of the remittances to Lebanon. The comprehensive research undertaken on remittances in Lebanon aims at proposing policies and programs in form of policy recommendations, in an attempt to enhance the impact of remittances on financing sustainable economic development in the country.

The analysis found that there is an ultimate need for a national strategy based on an eco-regulatory plan to create a proper framework for remittances, to secure sound allocation of such fiscal resources in sustainable economic sectors, spurring the economic cycle.

1 The statements of politicians and professionals quoted in this paper were extracted from published interviews. Other interviews were conducted under the condition of nondisclosure, thus the scrutiny herein was based on such interviews.
Section TWO: Introduction to Emigrants’ Remittances - Case of Lebanon

Lebanon has a long history of emigration. Modern emigration from Lebanon dates back to the second half of the 19th century and can be divided into four main eras:

- First wave of emigration to West Africa as well as the Americas: 1870 - 1940s.
- Second wave of emigration to West Africa, North America, South Americas, Australia, Arab Gulf States and Western Europe: 1940s - 1974.
- Third wave of emigration (civil war) increased to all the regions: 1975 - 1989.
- Fourth wave of emigration increased for highly skilled migrants towards the Gulf States: 1990 - present.

Recent emigration waves comprise mostly young individuals who are usually educated and highly qualified, which causes a serious and large-scale brain drain. The feminization of migration marks a recent trend in migration from Lebanon. Indeed, more women are attempting to migrate independently in order to seek employment opportunities abroad.

There are internal and external "Push Factors" which influence Lebanese emigration, which are mainly triggered by political, socio-economic, and historical circumstances. The cause of modern migration from Lebanon may thus be found in a combination of political, financial and social factors. According to the paper “MTM - A Dialogue in Action” published by the joint ICMPD-IOM Project, the factors influencing the Lebanese emigration are as follows:

<table>
<thead>
<tr>
<th>Push Factors</th>
<th>Pull Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic factors</td>
<td>Demand for labour in Gulf States***</td>
</tr>
<tr>
<td></td>
<td>Attractive job opportunities</td>
</tr>
<tr>
<td>Political factors</td>
<td>Education/training opportunities****</td>
</tr>
<tr>
<td>Labour factors</td>
<td>Family reunification</td>
</tr>
<tr>
<td>Educational factors</td>
<td>Role of networks (i.e. family, relatives, friends)</td>
</tr>
<tr>
<td>Social factors</td>
<td>Attraction to ‘western lifestyle’</td>
</tr>
</tbody>
</table>

* In 2007, the unemployment rate was estimated to 15-20%. In addition, the unemployment rate for new entrants into the labour market was estimated to be twice the national average. (Source: EC Country Strategy Paper for Lebanon 2007-2013 and National Indicative Programme, 2007-2010)


2.1 Definition and History:

The World Bank globally defines personal remittances as the sum of personal transfers and compensation of employees of a certain country living and working abroad. Personal transfers include all current transfers in cash or in kind between resident and nonresident individuals, independent of the source of income of the sender (and regardless of whether the sender receives income from labor, entrepreneurial or property income, social benefits and other transfers) and relationship between the households (regardless of whether they are related or unrelated individuals).³

Lebanon is currently under the burden of a large financial public debt exceeding 62 billion USD which represents around 150% of the GDP, while unemployment has risen to more than 17%, and the number of displaced Syrians (who form a significant economic burden) has officially exceeded 1.15 million according to the UN Refugee Agency (UNHCR)⁴, while the unofficial number have soared over two million people.

Lebanon benefits from its large, cohesive, and entrepreneurial Diaspora. Over the course of time, emigration has yielded Lebanese "commercial networks" throughout the world. As a result, remittances from expatriates and immigrants to family members within the country total $8.2 billion and account for one fifth of the country's economy in 2014⁵.

The historical trend of the Lebanese migration reveals a clear shift from the traditional countries of emigration such as South America, the United States and Europe to oil-producing countries in the Arabian Peninsula, primarily the KSA, the UAE and Qatar; due to many reasons - including but not limited to - the high level of income and geographical location. During the years of the civil war (1975 - 1990), the plethora of Lebanese expatriates in the Arab Gulf Region, educated for the most part, cultured, and high-income earners, were generally operating in the fields of construction followed by trade, tourism, transport and communications, banks, and public service sectors.⁶

⁴ http://data.unhcr.org/syrianrefugees/country.php?id=122
In May 2006, Philippe Fargues estimated that 51.8% of Lebanese emigrants had a university education.\(^7\)

During the July 2006 war, remittances increased as emigrants feared for the safety and the security of their family and friends back home. According to a study conducted on migrant families abroad, 17 percent of the migrant Diaspora claimed they had notably increased their remittances to family and friends in Lebanon in July 2006. Furthermore, slightly more than one-third of Lebanese residing in Lebanon (34.9 percent) claimed that they had noticed an increase in the amount of remittances that they would ordinarily have received.\(^8\)

### 2.2 Economic facts and socio-economic impacts of remittances in Lebanon

According to the 2013 “Investment Climate Statement” published by the Bureau of Economic and Business Affairs at the US Department of State in February 2013, Lebanon places no restrictions on the movement of capital in or out of the country, whether for investment or other purposes. The government permits the free exchange of currencies, precious metals, and monetary instruments, both domestically and internationally. According to the World Bank’s latest estimates, remittance inflows to Lebanon remained almost constant at $7.6 billion for 2011, or 19.1 percent of total remittances to the MENA region. Lebanon is considered by the World Bank to be one of the top recipients of remittances relative to the size of its economy. Remittances as a share of GDP reached 18% in 2011, the highest in the region and among the highest in developing countries.\(^9\)

According to the World Bank numbers, in 2012, Lebanon ranked 10th among developing economies and 16th globally as the largest recipient of remittances. Of the global inflow of remittances, the remittance inflows to Lebanon were around 1.6% in 2009, 1.8% in 2010, 1.6% in 2011 and 1.5% in 2012. Lebanon was also the second largest recipient of remittances among 42 Upper Middle Income Countries (UMICs). The Lebanese Diaspora

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\(^8\) (Hourani & Dabbous, 2007: 47)

\(^9\) 2013 Investment Climate Statement - Lebanon/February 2013 - Source: [http://www.state.gov/e/eb/rls/othr/ics/2013/204676.htm](http://www.state.gov/e/eb/rls/othr/ics/2013/204676.htm)
plays a large role in influencing economic growth and development in Lebanon. “Not only do remittances significantly enhance the economic status of many Lebanese who have family members in the Diaspora, but they also play a key role in promoting and maintaining stability in the Lebanese economy.”

Transfers or inflows to Lebanon are often used to buy real estate, cover individual education, make personal items' purchases which include clothing and vehicles, or to make bank deposits. However, the lack of a comprehensive plan impedes the development course of the country and hinders linking the Lebanese Diaspora to their homeland, which would facilitate the creation of new jobs and provide sustainable income to support the Lebanese youth to cling on to their land and refrain from immigrating. Between 1998 and 2001, FDI in Lebanon, which should represents one of the main pathways of foreign financing of the nation, reached US$250 million. Remittances, however, reached US$1.6 billion dollars, ahead of exports and tourism, which averaged US$740 and US$840 million respectively.

The table below shows the inflows of remittances to Lebanon classified per region.

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11 (Project Middle East, 2010).
Section THREE: Regulatory and Legislative Framework

The previous two sections have clearly indicated the importance of the inflow of remittances and its impact on the Lebanese socio-economic wellbeing. Nevertheless, the absence of a sound regulatory plan has caused the loss of unprecedented opportunities at a time where the country is at its peak of need for economic transformation and regeneration. Section three will address this issue.

3.1 Introduction

Lebanon, a politically turbulent country, continues to experience insecurity, which highly affects sound policy-making and reflects the socio-political and economic situation of the country, thereby hindering the decision to formulate a concrete framework for the drafting, ratification and amendment of relevant and sufficient laws, policies and regulations which should govern the inflow of remittances in Lebanon. The below sub-sections will explore the (i) Existing key legislations in Lebanon, mainly the ones incorporating incentives aimed at encouraging transfers of financial resources, and the (ii) Adequacy of the regulatory framework in Lebanon and its impact on the economic development.

3.2 Existing Key Legislations in Lebanon

With reference to the national legislation, various legislative and regulatory frameworks pertaining to Lebanese emigrant communities have been introduced in Lebanon. However, a single comprehensive policy concerning Lebanese emigrant communities does not exist in Lebanon. The Ministry of Foreign Affairs and Emigrants reports that a long-term strategy involving the Lebanese emigrants is currently being developed.12

In addition to the governmental and Central Bank legislations related to the transfer of money that have a direct effect on remittances13, the table below shows the two main legislations which directly relate to the transfer of financial resources, and play the role of the incentive provider which enhances the business-doing and encourage expatriates and immigrants to explore better ways to invest in Lebanon in economically viable fields.

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12 Interview with the Ministry of Foreign Affairs and Emigrants; and Answer to joint ICMPD-IOM Questionnaire from the Ministry of Foreign Affairs and Emigrants
13 Annex 1 - national and main central bank legislations
3.2.1 Legislations that create incentives to encourage transfer of financial resources

<table>
<thead>
<tr>
<th>Legislation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legislative Decree No. 11614 of 1969 / amended by Law No. 296/2001 on Foreign Acquisition of Property &amp; Property Rights in Lebanon (EN)</td>
<td>It defines the access to real estate for Lebanese and foreign nationals and eases legal restrictions on foreign property ownership, thus encouraging investments in Lebanon, particularly in industry and tourism. The law further lowers real estate registration fees for both Lebanese and foreign nationals.</td>
</tr>
<tr>
<td>Law No. 360 of 2001 on Investment Development in Lebanon (EN)</td>
<td>It regulates the investment promotion of domestic and foreign entities in Lebanon and stipulates a series of incentives, such as tax exemptions granted for investments in fields of technology, information, telecommunications and media, tourism, industry, and agriculture. The law foresees the division of Lebanon into three investment zones located outside Beirut, subject to different regulations. It further established the public agency Investment Development Authority of Lebanon (IDAL), which is entrusted with the development of a programme aimed at encouraging and attracting Lebanese emigrants to invest in Lebanon.</td>
</tr>
</tbody>
</table>

3.2.2 Regulations which generate Financial and Monetary Incentives

With the beginning of the new millennium, the Lebanese Government passed several laws and decrees in an attempt to boost the business environment and investment in Lebanon. Such legal incentives include but are not limited to the following:

- Legislative Decree No. 11614 of 1969 as amended by Law No. 296 of 2001 on the Foreign Acquisition of Property and Property Rights in Lebanon:
  It defines the access to real estate for Lebanese and foreign nationals and eases legal restrictions on foreign property ownership, thus encouraging investments in Lebanon, particularly in industry and tourism.

- Law No. 318 of 2001 on Combating Money Laundering
- Law No. 440 - 2002 on Arbitration between State and Private Entities in Lebanon
- Law No. 360 - 2001 on Investment Development in Lebanon (‘Investment Law’)
3.2.3 International and foreign instruments relevant to the inflow of remittances to Lebanon

As a country with a significant emigrant community, Lebanon has, inter alia, ratified the following international conventions relating to international migration:

- 49 International Labour Organization (ILO) Conventions, including seven fundamental conventions;
- Lebanon has not ratified the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families of 1990;

"The U.S. Department of State (“State Department”) issued its International Narcotics Control and Strategy Report on Money Laundering and Financial Crimes (“INCSR”). According to the report, Lebanon’s “long tradition” of bank secrecy, its cash-intensive economy, heavy use of foreign currency, and the influx of remittances from Diaspora expatriates, make the country vulnerable to money laundering. Although the report acknowledges Lebanon’s efforts to improve the regulatory environment, such as its repeal of a law authorizing offshore banking and its requirement that banks establish internal audits and procedures, it finds that Lebanon needs to make additional strides".

- The State Department issued the INCSR, including its section on Money Laundering and Financial Crimes (Volume II) - March 1, 2010.

"The State Department issued the INCSR, including its section on Money Laundering and Financial Crimes (Volume II)16. It notes: “Lebanon has a substantial influx of remittances from expatriate workers and family members, estimated by the World Bank at $7 billion per year. It has been reported that a number of these Lebanese abroad are involved in underground operations.”

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3.3 Adequacy of the Regulatory Framework and its Impact on the Economic Development

Regrettably, in Lebanon, there are no real attempts at managing monetary inflows and providing a well-structured framework for remittances to spur economic development. Due to the huge volume of remittances, it has become essential for developing nations, namely Lebanon, to develop policies and regulations to prevent manipulation and loss of remittances in the future. In spite of the clear indications of the importance of the "remittances pillar" in the Lebanese economy, Lebanon is still in its infant stages regarding the deployment of the full advantages of remittances by implementing a national action plan for remittances.

According to Guita Hourani in “The Global Financial Crisis: Impact on Lebanese Expatriates in The Gulf”: “Lebanon does not have a migration policy. Only one activity has been reported in regard to interventions pertaining to the global financial crisis, that of the International Labor Organization (ILO). The ILO has announced a technical cooperation initiative with the Ministry of Labor. This initiative, which is being funded by the Canadian International Development Agency (CIDA), aims at strengthening the capacity of the public employment services to better deal with Lebanese migrant returnees, particularly from the Gulf countries, who are seeking jobs in Lebanon. UNDP and ILO found that Lebanon needs major reforms to reduce unemployment”. 17

In spite of the serious attempts to develop several national regulations as well as the ratification of international instruments to serve the migrant community at a macro level and the flow of remittances on a more specific front, it has become evident that there is still a lack of sufficient legislations and policies which address the phenomenon of remittances. This creates an unorganized and turbulent economic cycle, rather than a solid framework which would insure that such a large inflow of capital (representing 20% of the GDP) is exploited under a practicable and viable plan that would guarantee economic sustainability and wide monetary growth.

Section FOUR: Role of institutions in the management of remittances

4.1 National Stakeholders

4.1.1 Ministry of Foreign Affairs and Emigrants

“The Ministry of Foreign Affairs and Emigrants is the primary national authority responsible for questions relating to Lebanese citizens residing abroad. The former Ministry of Emigrants was created by Law No. 213 of 1993. As the Law No. 247 of 2000 came into force, the Ministry of Emigrants was incorporated into the Ministry of Foreign Affairs to become the Ministry of Foreign Affairs and Emigrants. The original structure of the Ministry of Emigrants was preserved within the newly established Ministry and was renamed as the Directorate of Emigrants, which has become the main player for the relation between the Lebanese Government and the Diaspora all around the globe.

In the context of Lebanese emigrants, the main objective of the Ministry of Foreign Affairs and Emigrants is to protect the interest of Lebanese citizens living abroad and to foster their ties with Lebanon. To achieve this objective, the Ministry of Foreign Affairs and Emigrants has established a framework for linking up with Lebanese nationals abroad based on the following principles:

1. Sincerity and transparency in communication with Lebanese emigrants: Embassies and consulates represent Lebanon abroad, protect the interests of Lebanese emigrants, and play an important role in facilitating linkages between Lebanon and Lebanese emigrants.

2. Public and Private Sectors: The Government of Lebanon acknowledges the positive role of emigrant communities for development. Among policies used to link emigrants to the development of Lebanon, the Ministry of Foreign Affairs encourages close cooperation between private and public sectors.

3. Educational ties of emigrants: Maintaining the link of the young generation of Lebanese emigrant communities with Lebanon by establishing Lebanese schools and institutes teaching the Arabic language.

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4. Emigrants’ Associations: Encouraging Lebanese emigrants to create Lebanese local unions, associations and clubs, in order to consolidate links among Lebanese emigrants. Through Lebanese embassies, the Ministry of Foreign Affairs and Emigrants organizes cultural and social events to promote Lebanon’s cultural heritage. The Government of Lebanon also provides grants to the World Lebanese Cultural Union (EN) for its cultural activities.

5. Role of Remittances: Remittances from Lebanese emigrants are of considerable economic importance to Lebanon. The Government does not interfere in the inflow of remittances from Lebanese emigrants. Through its support to the UNDP LIVE LEBANON initiative, the Government of Lebanon, however, has been increasing its efforts to channel parts of the contributions of Lebanese emigrant communities into development projects.

6. Dual Citizenship: The role of dual citizenship has been an important factor in strengthening cultural, social and economic links between Lebanese emigrants and their home country.”

4.1.2 Directorate of Emigrants
As a section of the Ministry of Foreign Affairs, the Directorate of Emigrants was established in 2000 by Law No. 247. Its main objective is to enhance cultural and educational bonds with Lebanese emigrants.

Outreach activities of the Directorate of Emigrants are carried out mainly through Lebanese diplomatic representations abroad. The authority participates in various international dialogues and research networks addressing emigrant affairs. Moreover, the Directorate of Emigrants cooperates with international organizations in the domain of Lebanese emigration.

The Directorate of Emigrants, has, since 1993, accomplished quantum leaps in terms of establishing solid platforms of communications and relations with the Lebanese Diaspora, whereby the reach out and communication and coordination with for the immigration power and Diaspora in general is conducted through various channels, mainly as follows:
1. **The official indirect communication through embassies and consulates:**
   Whereby the communities are reached through official channels, mainly embassies and consulates, on several matters such as of the organization of general elections, serving of legal notifications, passing of governmental accords and similar issues are coordinated for the immigrants.

2. **The direct relationship and communication through associations and communities' representatives:**
   Whereby the coordination takes place between the Directorate of Immigrants and the representatives of communities as well as the Lebanese associations, clubs, organizations, groups and other similar channels and individual initiatives.

The General Director however stresses that fact that there needs to be more governmental support for the migration status, especially that the power of the Diaspora, if well exploited, would bring huge benefits to the country and all its nationals.

He reflected the importance of keeping the politics away from the migration affairs, in addition to the crucial necessity for a strategic plan to cater for the migrants' needs. More importantly, he stated that all efforts should unite to secure the issuance of an "Immigration Law" to regulate all the matters related to Emigration.

The Directorate attempts to cater for the needs of the Lebanese Diaspora, and at the same time realizes the importance of the contribution of the migrants to the Lebanese economy through remittance inflows. As a result, the Directorate has been calling for more protection for the migrant who should be treated as a *de facto* investor and should provide him with securities that play as a main incentive for further contribution in the Lebanese economy. The Directorate, which takes part in conferences related to migration around the world, is in continuous discussion about the challenges faced by the migrants, and is calling for further improvement and for policy recommendations for the benefit of all.

In spite of the above performance, the road still looks spiky and the Directorate needs to do much more in terms of coordination and collaboration in order to place the diaspora relations management on all levels on the right track.
The table below elaborates the various channels of communication mentioned:

<table>
<thead>
<tr>
<th>Outreach Channels of the Directorate of Emigrants</th>
<th>Initiatives Relating to Emigrant Communities*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Internet website of the Directorate of Emigrants: <a href="http://www.emigrants.gov.lb/eng/">www.emigrants.gov.lb/eng/</a> (EN); Information and awareness raising campaigns targeting emigrant communities; Liaising with Migrant Associations in destination countries (e.g., World Lebanese Cultural Union (EN)); Emigrant Community Knowledge Networks; ICTs; etc.</td>
<td>Development of an Emigrants Map (AR) providing information on Lebanese communities around the world Lebanese Emigrant Youth Camp in Lebanon</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outreach Channels through Other National Institutions</th>
<th>Other Activities Relating to Emigrant Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Lebanese Embassies and Consulates Abroad; Investment Development Authority in Lebanon (IDAL) (EN); etc.</td>
<td>Organisation of cultural and social activities through Embassies and/or Consulates Coordination with UNDP and Lebanese diplomatic representation for support to the LIVE LEBANON (EN) initiative Support to the Targeting Lebanese Expatriates - TLE (EN) project</td>
</tr>
</tbody>
</table>

NB: This list is not exhaustive

* Further details on initiatives under Chapter 2.3: Institutional Practices

Sources: Website of the Directorate of Emigrants: [www.emigrants.gov.lb](http://www.emigrants.gov.lb); Investment Development Authority in Lebanon (IDAL); and World Lebanese Cultural Union

4.1.3 **Directorate of Political and Consular Affairs**

The Ministry of Foreign Affairs and Emigrants created the Consular Section at the Directorate of Political and Consular Affairs in order to provide protection and assistance to Lebanese citizens residing abroad. The Consular Section, through Lebanese Embassies and Consulates, provides Lebanese citizens living abroad with crucial services including, but not limited to, the following:

- Renewal and authentication of official documents and passports
- Information on investment opportunities as well as on political and economic developments in Lebanon; in addition to providing information on tourism;
- Recording and registration of all personal status related matters such as Lebanese citizenship, birth, death, divorce, marriage and other similar procedures
- Information on activities organized in Lebanon and/or the respective destination country addressing Lebanese residing abroad;
- Registration for outside country voting in Lebanese elections.
4.1.4 Civil Society and Non-Governmental Organizations Involved with Emigrant Communities

According to the 2013 Joint ICMPD-IOM Project "Linking Emigrant Communities for More Development Inventory of Institutional Capacities and Practices", the large numbers of community-based national and international migrant organizations reflect the solid tradition of support to Lebanese emigrants. The Lebanese NGOs are involved in main sectors such as Local Infrastructure Support, Social Services, Education, Health, Cultural Activities, and Religious endowments, among others.

4.1.4 (a) Civil society and non-governmental organizations, as well as Lebanese research institutions are the primary collectors of statistics on Lebanese emigration. The main Lebanese research institutions addressing emigrant affairs include:

- The Lebanese Emigration Research Center (LERC) - Notre Dame University;
- The Institute for Migration Studies (IMS) - Lebanese American University;
- The Saint Joseph University in Beirut (USJ); and
- The Lebanese Institute for Economic and Social Development (ILDES).

In addition to the above, there are a large number of NGOs working in the field and supporting the migrant communities through various initiatives aimed at the Lebanese Diaspora.

4.1.4 (b) The World Lebanese Cultural Union (WLCU) has played a crucial role in organizing Lebanese emigrants worldwide. WLCU was established as a non-profit and non-political organization in 1959 with the aim of consolidating links among Lebanese emigrants and promoting cultural linkages with Lebanon. WLCU has established an elaborate network with representations around the world. The WLCU (although only moderately active at present) provides a model for fostering ties between emigrants from different ethnic or sectarian communities and their home country.

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Although the entities listed above reveal a certain level of progress in the array of Diaspora services, there still seems to be a major gap represented by the lack of coordination among the private sector on one hand, and between the public sector and the private bodies, organizations and individuals on the other hand. There is a critical need for the development of an inclusive "National Strategic Plan for Lebanese Migrants", a matter which has recently become the main focus of the Directorate of Emigrants. Besides, it is important for all counterparts and stakeholders to take part in such an initiative to be able to tackle all stressing issues and draw a road map to address all challenges in conformity and unity.

4.2 Involved Investors and Financial Institutions
The financial institutions are main players in teaming up to draw a map for economic regeneration of any country. The remittances in developing countries, namely Lebanon, constitute a prime source of income and a main factor for economic restoration. The financial playfield able to channel those flows consists of the (i) Central Bank of Lebanon; (ii) the public sector through the Ministry of Finance, the Ministry of Economy and Trade; (iii) the private sector represented by the commercial banks and the association representing them; and (iv) specialized bodies such as the Investment Development Authority of Lebanon (IDAL).

The Central Bank, "Banque Du Liban (BDL)", is referred to as the backbone of the country's economy, based on its strong history of maintaining economic stability and fiscal equilibrium. Many skeptics oppose the BDL performance for being too rigid in terms of imposing strict regulation on financial institutions while not making sufficient efforts to capitalize on important sources of income such as the inflow of remittances. During the past five years, the commercial banks have commenced developing special banking services for Lebanese immigrants and expatriates through offering tailored financial packages suitable to their needs. This can be perceived as a good step towards creating incentive schemes to attract more capital and revive the link of expatriate Lebanese with their homeland. Nevertheless, the public sector remains the weakest link among the financial players in their mission to incentivize the expatriates to invest in Lebanon. To date, there are no visionary attempts to make the Lebanese government a pioneer in catering for its citizens abroad by offering them what many other countries offer to the national migrants in terms of economic and financial opportunities.
4.2.1 Role of the Central Bank (BDL) and the Association of Banks in Lebanon

According to a report published by the Association of Banks in Lebanon titled "The Lebanese Banking Sector - Pillar of Lebanon's Stability", it states that, in 2011, the BDL issued Intermediate Circulars 273 and 274 imposing greater restrictions on financial intermediation entities that engage in the cross-border movement of funds and currencies. It also sets out in the May 27, 2011 circular provisions to be followed by auditors to ensure the highest levels of compliance with anti-money laundering rules. Most recently, Lebanon has been recognized for its progress in efforts to mitigate the risks of money laundering and terrorism-financing in the banking sector. As of February 2012, Lebanon remains excluded from a list of 40 jurisdictions designated by the "Financial Action Task Force" (FATF) as either subject to counter-measures by the international regulatory bodies, or cited for not having made sufficient progress in addressing the deficiencies in Anti Money Laundering and Combating Financing Terrorism AML/CFT.

4.2.1 (a) The Central Bank’s policy towards remittances:

According to Lebanese specialist Laurent Aoun in his published paper "Immigration: Opportunities & Losses", the Central Bank of Lebanon is considered to be the main engine stimulating migrant remittances and encourages the emigrants to transfer money via formal channels and agents. The primary steps employed at this level are:

1. Guiding the banking sector to keep track of international standards regarding availability, liquidation and transparency.

2. Using state of the art technologies for banking processes through transfers, settlements and compensation, ensuring safety and speed. Nevertheless, some banks have signed agreements with Lebanon electronically, thus simplifying and reducing the cost of money transfer.

3. Adopting a policy to promote banking mergers that produce strong institutions able to spread in many countries with Lebanese presence; i.e. providing personal financial services to the community, mainly money transfer to Lebanon with competitive charges, and endorsing immigrant services like 'housing loans'.

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4.2.1 (b) The need for a larger role of the Association of Banks in Lebanon

While the Association of Banks in Lebanon is well aware of the importance of remittances for the wellbeing of the economy on one hand, and the difficulties and challenges induced by the management of remittances on the other hand; no serious attempt can be spotted concerning the orchestration of the inflow of remittances. However, the ABL has the ability to influence the agenda regarding remittances as it benefits from a large influence in the country.

4.3 Role of the Investment Development Authority of Lebanon (IDAL)

The Investment Development Authority of Lebanon (IDAL) describes itself as the national investment promotion agency that was established in 1994 with the aim of promoting Lebanon as a key investment destination, and of attracting, facilitating and retaining investments in the country.

The main relevant law is the Investment Law No.360 enacted in 2001. It is the prime reinforcement for IDAL’s mission that mainly plays the following roles:

1. Providing a framework for regulating investment activities in Lebanon.
2. Providing investors with a range of incentives and business support services.
3. Identifying a set of priority sectors that showed the most promising opportunities in terms of their investment potential and their impact on socio-economic growth, mainly in the sectors of Communication, Industry, Technology Agriculture, Media, Tourism, Agro-Industry, and Information.

IDAL is also entrusted with the development of a program aimed at encouraging and attracting Lebanese emigrants to invest in Lebanon. As a result, and in its attempts to implement its objectives, IDAL is continuously developing projects which target Lebanese expatriates.

In addition to its role as an investment promotion agency, IDAL is in charge of the active promotion and marketing of Lebanese exports, including agricultural and agro-industrial products on global bases, which relates to introducing such products to foreign markets.

It is important to note that IDAL enjoys financial and administrative autonomy and reports to the President of the Council of Ministers who has a tutorial authority over the institution.
IDAL coordinates regularly with the Directorate of Emigrants to insure better results. In terms of the implementation of its goals, IDAL realizes that the Directorate has direct and strong links with the migration population. It is however worth mentioning that IDAL is not a regulating body, and thus only has the capacity to operate under the current existing regulations and legislations in order to deploy them to the best extent to reach desirable packages for investors. Nevertheless, many experts believe that IDAL should spend more efforts on tailoring investment opportunities for Lebanese expatriates. There are several policies and regulations to enable such a trend, many of which will be treated in the last section of this paper.

4.4 Competent Authorities

In addition to the above, the following table reveals the relevant national authorities with competencies regarding emigration:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Ministry</th>
<th>Areas of Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directorate General of Emigrants (EN)</td>
<td>Ministry of Foreign Affairs and Lebanese Emigrants (EN)</td>
<td>Key responsibilities: 1) To foster the relationship between Lebanese abroad and Lebanon; 2) To promote the cultural heritage of Lebanon through educational and cultural programmes; 3) To consolidate links among the Lebanese communities abroad (i.e. through the World Lebanese Cultural Union*), by supporting the establishment of Lebanese unions and associations around the world, etc.; and 4) To promote projects and policies which channel a share of the Lebanese emigrant communities’ contributions into local development projects.</td>
</tr>
<tr>
<td>Tourism Promotion Department</td>
<td>Ministry of Tourism (EN)</td>
<td>Key responsibility: To promote Lebanon’s cultural heritage, seasonal tourism by Lebanese expatriates, and encourage investments in Lebanon, notably in the tourism sector.</td>
</tr>
<tr>
<td>The Investment Development Authority of Lebanon (EN)</td>
<td>N/A</td>
<td>Key responsibilities: 1) To promote and facilitate investments of Lebanese expatriates in Lebanon; 2) To sign bilateral agreements with countries having large Lebanese communities to create a legal framework whereby investors and investments are granted the most favourable treatment; and 3) To develop the programme “Targeting Lebanese Expatriates” (TLE), aimed at encouraging and attracting Lebanese nationals residing abroad to invest in Lebanon.</td>
</tr>
<tr>
<td>Council for Development and Reconstruction (EN)</td>
<td>N/A</td>
<td>Key responsibility: To act as the executing agency of the UNDP TOKTEN Project on behalf of the Lebanese Government, promote the project throughout Lebanese ministries and public institutions, and coordinate fund raising efforts for the project with UNDP.</td>
</tr>
</tbody>
</table>
### 4.5 Initiatives by national & international institutions related to remittances and migrants’ investments

Many observers debate that the Lebanese government can develop more plans to invest in more efforts, under the leadership of the Central Bank (as a regulating body), to leverage on the source of income, which comprises 20% of the country's GDP, in collaboration with the private sector being the channel for implementation. The primary step should be to introduce new laws and legislations at the national level, instead of focusing on quantifying and tracing the inflow of remittances. Rather, it would be more important to build up a lucrative scheme for such inflows to be allocated in sustainable economic sectors.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Initiative</th>
<th>Cooperation</th>
<th>Aim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directorate of Lebanese Emigrants in the Ministry of Foreign Affairs and Emigrants *</td>
<td>Conferences for Lebanese business men abroad</td>
<td>n/a</td>
<td>To provide Lebanese business men living abroad with information on investment opportunities in Lebanon</td>
</tr>
<tr>
<td>Investment Development Authority in Lebanon (IDAL)</td>
<td>Bi-yearly conference</td>
<td>n/a</td>
<td>To encourage Lebanese abroad to invest in the country</td>
</tr>
<tr>
<td>The Lebanese International Business Council (LIBC)</td>
<td>Planet Lebanon (EN) Lebanese-Arab Expatriates Networking Conference</td>
<td>Directorate of Emigrants of the Ministry of Foreign Affairs and Emigrants (EN)</td>
<td>The conference aims to develop and advance business opportunities by strengthening the links between Lebanese and Arab business communities</td>
</tr>
<tr>
<td>The Federation of Chambers of Commerce Industry and Agriculture in Lebanon and the Lebanese Intl Chamber of Commerce</td>
<td>Data collection</td>
<td>n/a</td>
<td>To collect data that contributes to the development of investment opportunities (national authorities)</td>
</tr>
</tbody>
</table>


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22 | P a g e
Section FIVE: Opportunities and Challenges

Lebanon continues to experience insecurity, which affects the socio-political and economic situation of the country and consequently impinges on the Diaspora’s decision to return. However, challenges and difficulties may well be looked at as golden opportunities to initiate the change which the country surely needs in terms of economic opportunities. In other words, the country's main financial and regulatory actors must join efforts and overcome political and sectarian differences in order to set up feasible plans to manage the genuine sources of income.

Lebanon has ranked 18th in largest recipient countries for remittances globally and 12th among developing economies in 2013, in addition to being the second largest recipient of remittances among 16 Arab countries. Establishing a national scheme for managing the capital inflows to Lebanon must be an ultimate priority due to its immense potential.

"The field of law is the father of all fields" thus the development of relevant laws and regulations through proper scientific legislations in favor of engineering and orchestrating remittances and acquiring the maximum economic, fiscal and social value and impact has become inevitable.

In light of the above, it has become necessary to identify some of the main challenges and opportunities regarding remittances in view of transforming those challenges into opportunities.

5.1 Challenges

1. The non-existence of an Immigration Law (although it is a set target for 2015) which regulates the migrants' affairs and represents a cornerstone for building a comprehensive framework for the Lebanese Diaspora, especially in terms of taking advantage of the Lebanese migration strength, including investment and remittances.

2. According to the Director General of the Directorate of Emigrants, the politicization of the migrants' transfers and the intervention of politicians in the process of the organization and regulation of the migrants' investments and remittances pose a real threat and danger on the ability to positively capitalize this potential.

3. Lack of a sound legal framework which addresses the issue of remittances from various angles, namely transfers, taxation, investment and similar fields.
4. Lack of banking regulations, which provide an incentive for expatriates to take full advantage of remittances to achieve economic developments at the macro level.

5. The humble efforts and initiatives taken by commercial banks to contain the large flow of remittances and encourage senders and recipients to invest them Righteously.

6. The underperformance of the government and the Central Bank in issuing the relevant legislations/regulations which would protect Lebanese migrants while serving the national economy.

7. The lack of an official vehicle for tracking and regulating the remittance inflows.

8. The random nature of capital inflow and the lack of a national plan to allocate the proceeds of remittances while creating the maximum desired economic impact.

9. The obligation placed on Lebanese banks to conform their regulations to international regulations upon dealing with global financial markets and correspondent banks, especially in the midst of the heavy foreign banking over-regulation and the continuous emergence of new laws. The lack of implementation of adopting such regulations leads to heavy banking sanctions and penal measures.

10. The high costs associated with money transfer affecting the amount received by remittance recipients; in addition to the lack of sound incentives or tax exemptions to encourage Lebanese migrants to increase their remittances and investments.

11. The 2011 Central Bank Intermediate Circulars 273 and 274, imposing greater restrictions on financial intermediation entities that engage in the cross-border movement of funds and currencies and the may 2011 circular to be followed by auditors to ensure highest levels of compliance with anti-money laundering rules.

12. Further discussion of foreign / international financial regulations such as Money Laundering Acts, Anti-Terrorism Financing Acts and most recently the Foreign Account Tax Compliance Act (FATCA).
5.2 *Opportunities*

1. The highly skilled nature of the migrants, which paves the way for Lebanese institutions to take advantage of their capabilities and capitalize on their knowledge and their technical and scientific value to better develop the country in general, through maintaining strong links with specialized entities in Lebanon and abroad.

2. The emergence of projects related to social development in Lebanon through encouraging migrants to invest in Lebanon, such as "Live Lebanon" and "South - South Program" is regarded as a main step towards spreading the knowledge of the migrants and the proper allocation of their financial resources in a structured manner for community-led economic development purposes.

3. According to the General Director of Emigrants in Lebanon, the enhanced relationship with the foreign countries, where the Lebanese Diaspora (through official Lebanese channels such as the Directorate of Emigrants) has taken genuine steps to serve host communities, including, but not limited to, (1) the training of bankers in West Africa; (2) the provision of academic scholarships for the students’ force in West Africa; and (3) the unprecedented success for the individuals of Lebanese origins to get engaged at the highest levels in the political and economical fields, namely in the Americas.

4. Remittances have proven to be strong and stable in times of crises, since the numbers did not drastically fall even amid the global financial crisis and Lebanon’s internal conflicts.

5. Remittances often lead to additional liquidity mainly deposited in the local Lebanese banks in the form of savings, which results in banks increasing their lending schemes to the public as well as the private sector.

6. The profile of the country’s Diaspora network: its size and wealth, how well organized it is and how easily it can be tapped into.

7. The relationship between the Diaspora and its home government: patriotism, i.e., the emotional tie to the homeland and the national identity.
Section SIX: Public Opinions' Feedback

6.1 Interview with Mr. Alain Hakim: Minister of Economy and Trade
Minister Hakim stated that the size of foreign investments rose in Lebanon, as well as the size of the flow of capital. In an interview with AlAraby press on 17 April 2014, he said:

Q: In your opinion, does economic growth in Lebanon reflect the well-being of all citizens or is it limited to few financiers? A: Growth affects all citizens, institutions, society and State, but our economy is based on the three main pillars only, which leads to the creation of weaknesses in the underpinnings of other sectors. In Lebanon, there are three growing sectors: the banking sector, the private sector and the remittance inflows, all of which form safeguards for the economy. In 2013, Lebanon received a capital of US$14.5 Billion, including US$7.5 billion in remittances from Lebanese expatriates.

Q: Do you consider remittances as an economic pillar? Aren't these inflows converted from the Lebanese youth force that decided to run away from bad economic policies? A: The fiscal policy of the country and the strategy of the distribution of funds have taken this trend. Emigration mainly results from a lack of educational planning that inevitably leads to migration.

6.2 Eng. Gebran Bassil: Minister of Foreign Affairs and Emigrants
During his participation in a conference entitled "Effective Diplomacy - Economic, Expatriate & Political Branches" in Beirut on 30 April 2014, Minister Bassil stated that remittances to Lebanon reached US$ 8 billion per year, with profits up to more than US$ 50 billion a year, pointing out that this gives expatriates a pivotal role in the economic diplomacy. He said that the economic diplomacy must prioritize developing a methodology to attract foreign investment to Lebanon and especially companies and institutions related to Lebanese migrants, in addition to stressing the need to focus on oil resources and energy as the primary source of investment in Lebanon. He pointed out that Lebanon disposes of a great-untapped potential, and that the time has come to exploit those energies and deploy them for serving Lebanon and the Lebanese.

23 http://www.alaraby.co.uk/economy/1a90fab9-2387-4a93-b89b-7edd7215c471#shhash.PlsmmsUd.dpuf
24 Conference Entitled "Effective Diplomacy - Economic, Expatriate & Political Branches" - Beirut 30-04-2014
6.3 Mr. Haitham Jumaah: The General Director of the Directorate of Lebanese Emigrants in the Ministry of Foreign Affairs and Emigrants

Mr. Jumaa explains that the concern is not limited to remittances, investment or contribution of expatriates, but more importantly on the governmental role in helping the migration population by catering for their needs and by deploying resources. This could only be accomplished through the introduction of a broad policy to serve the expat community.

Mr. Jumaah touched upon an important issue when he explained that the Lebanese emigrants from the past 25 years were mostly of high calibre in terms of education with their professional and technical experience, and who are playing a big role in the development of their host countries. Such a work force is part of Lebanon's intellectual property, a matter which should be further explored as they hold a certain added value for their host states.

The Director explained the structure of the Directorate and the important channels that it has established since its inception mainly through official direct and indirect channels among various others. This is more elaborated through the projects which the Directorate is involved in such as "Live Lebanon" and "South - South" both of which aim to secure socio-economic development.

Furthermore, the Directorate ensures the strengthening of the relationships between expats and their host countries, by delivering technical and professional assistance to several countries, especially developing ones.

He stressed on the need to amend the existing regulations related to migration on one hand, and the necessity of introducing an "Emigration Law" on the other hand.

More importantly, he has revealed the necessity for the development of an inclusive "National Strategic Plan for Lebanese Emigrants". Such a plan should provide the tools for all stakeholders to develop a structure for apprehending the role of national migrants.
6.4 Dr. Joseph Torbey: Chairman of the World Union of Arab Bankers

Dr. Torbey referred to two dangers: the first is of economic nature as a result of migration and the second is the imbalance of the national demography, warning of dwindling demographic weight in the national equation. He also stated that the activity of banks led to attract 180 billion US$ to date, thereby causing excess liquidity which is not being properly employed because of the current political situation, and that banks have succeeded in improving the image of Lebanon in attracting deposits despite the instability.

6.5 Mr. Mohamed Choucair - President of the Federation of Chambers of Commerce, Industry and Agriculture in Lebanon

In his interview with the "Executive Economic Magazine" he stated that 50% of remittances from Lebanese expatriates emanate from the KSA, which is the largest foreign investor in his country Lebanon. He added that there should be a specific plan to specifically administer the inflow of remittances in order to allocate them soundly.

Section SEVEN: General and Policy Recommendations

According to the Joint ICMPD-IOM Project “Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices”, the Ministry of Foreign Affairs and Emigrants constitutes the leading national institution responsible for questions relating to Lebanese citizens residing abroad. With the presence of multiple national institutions involved in matters relating to migration and/or Lebanese emigrant communities, one obstacle faced in this view is, however, the absence of an institutional body or mechanism enacted with the responsibility to ensure inter-institutional coordination for migration affairs.

Due to a deep lack of policies and regulations, Policy Recommendations are unquantifiable; however, it is indispensible to list the main ones and keep in mind that this abundance of recommendations makes them even more challenging to implement:
1. Introduce a "Lebanese Migration Law" and exert pressure for amendments of all related domestic laws by incorporating clauses that encourage investment and secure initiatives by Lebanese migrants.

2. Create a specialized authority to coordinate among all national stakeholders and strengthen the bridge with the Lebanese migration power, in addition to becoming one of the main partners in the process of policy-making as well as of regulation improvements.

3. Draft a "National Strategic Plan for Migration".

4. Create a "National Investment Authority" and an "Investment Security Institution"

5. Create strict measures for tax exemptions related to migrant investment initiatives.

6. Lebanese financial authorities must join efforts to form a National Committee to organize the inflows of remittances which shall be responsible to implement legal, financial and economic agendas related to remittances’ administration.

7. Central Bank and other national institutions such as ministries responsible for data collection need to improve coordination in this area, with enhanced systematic data information exchange, better communication, and more effective division of labor to avoid duplication of efforts.

8. Launch a campaign on migrant financial literacy in the countries with Lebanese presence, pointing toward amplifying the remittances to Lebanon, since the migrants of the second and third generations tend to lose direct connections with Lebanon, hence lack sufficient information about Lebanese banking and financial policies.

9. Grant expats voting rights and encourage civic participation, thereby creating a stronger feeling of belonging and driving the Diaspora to truly believe that they are a part of the political process that directly influences the allocation mechanism of remittances.

10. Support activities such as monitoring cross-border remittance flows data at higher frequencies as well as revise data compilation methods.
11. Formulate appropriate national policies and initiatives to address the high cost of remittance transfers.

12. Create policies that promote competition in the remittances’ market allowing for a reduction of transfer costs and an improved service quality.

13. Commercial banks must start offering increased financial products specifically tailored for expats, in addition to other investment products by stressing on the allocation of remittances.

14. Create an Emigration Council to introduce a uniform policy for modern migration: This will aim actively engage the majority of the country's ministries and departments along the lines of what is happening in countries like Lebanon, living conditions.

15. Create a National Payment System which supervises all inflows.

16. Issue Diaspora Bonds which are designed to circumvent the country’s financial weaknesses and investment obstacles. The government would set the overall vision and create incentives for the private sector to lead this initiative.


18. Establish a unit to coordinate among non-governmental bodies competent in migration affairs.

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25 Georges Pierre Sassine - March 04, 2013 - “How Lebanon could raise $1 billion per year”. He claims that the success or failure of diaspora bonds can is based on three key drivers. First: Profile of the country’s diaspora network, its size and wealth, how well organized it is and how easily it can be tapped into. Second: Relationship between the diaspora and its home government. Third: Patriotism - emotional tie to homeland and national identity. It also needs to build alliances with diaspora networks including professional organizations, and academic institutions and university alumni groups. 
Source: http://www.georgessassine.com/lebanon-diaspora-investments


27 Including but not limited to CDR Council for Development and Reconstruction, IDAL Investment Development Authority of Lebanon, ILDES Lebanese Institute for Economic and Social Development, IMS Institute for Migration Studies, LERC Lebanese Emigration Research Center, LIBC Lebanese International Business Council, TLE Targeting Lebanese Expatriates, WLCU World Lebanese Cultural Union, and several others.