

BANQUE SARADAR CASE STUDY

Saradar IT Programme
Mobile Computer School
Banque Saradar, sal. 

 *Fondation* **Saradar**

" Ever since its creation, Banque Saradar has looked upon human values, solidarity and respect for others as basic notions of its corporate culture. The creation of Fondation Saradar has given an institutional import to this philosophy. "

Mario Saradar
Chairman General Manager of Banque Saradar

This case study is one of ten that were chosen as part of the Enhancing Business Community Relations Project. The purpose of this study is to document successful experiences as learning tools in the field of Corporate Social Responsibility in Lebanon. *Banque Saradar has supported the community since its establishment. Seeing to the need of making such initiatives more strategic, Fondation Saradar was established to handle all community initiatives. This case study was chosen to highlight the importance of implementing strategic projects that have a long term lasting impact on the community and the company itself.*

The enclosed case study was written based on a detailed inquiry including a series of one-on one interviews and focus group discussions with various stakeholders (employees and community members), as well as collection of documentation on your company's operations and social activities through secondary sources, company documentation and media sources. The findings and recommendations reflected in the document are those of the author and do not necessarily reflect those of UNDP/UNV or the New Academy of business. It is important to note that these cases were written as examples of positive initiatives that have contributed to community. They do not constitute a comprehensive assessment of the company's socially responsible behaviors.

The 'Enhancing Business Community Relations' project is a joint initiative between The United Nations Volunteers (UNV) and the New Academy of Business. Implemented in seven developing countries, the purpose of the initiative was to collect and document information on business-community practices as perceived by all stakeholders, build partnerships with them and promote corporate social responsibility practices. It is also intended to enhance international understanding of business-community relations through information sharing and networking with other countries especially those participating in the project - Brazil, Ghana, India, Nigeria, Philippines, South Africa and Lebanon.

I hereby agree that I have read this case study

Mario Saradar
Chairman General Manager of Banque Saradar

* Official signature can be found on original document. For a copy, please consult with UNDP/UNV

1- Introduction

At the beginning of the 1960s, Joe Saradar set out to create a professional environment where productivity, rigor and ethics are in perfect harmony with humanism, solidarity and mutual assistance. He placed himself at the vanguard of many trend-setting ideas including integration, equality, transparency, and especially corporate engagement toward employees and the community. Today, these concepts are the very foundations of sustainable human development. The recently established *Fondation Saradar* is reclaiming his torch as it perpetuates these values and renews, both within an institutional framework and beyond *Groupe Saradar*¹, its participation in a social action based on building and strengthening human resources and capacities in Lebanon.²

This case study examines *Saradar Bank's* contributions to its community through facilitating access to education, healthcare, information, culture, specialized training, and capacity building. After having been involved in community initiatives since the bank's establishment, its management saw the importance and need of making its community initiatives more strategic. As a result in 2000, they established an NGO *Fondation Saradar*, which executes the bank and group's community activities in a more effective and sustainable manner. *Fondation Saradar* is among the very few, that are established by a private sector organization. This case portrays a unique example of the importance of engaging strategically with the community. *The Saradar Information Technology Project (SITP) initiated by the foundation based on studied previous examples, and supported by the bank, will be the focus of this case, demonstrating a more strategic approach to business – community relations and specifically corporate community involvement.*

2- Banque Saradar's organizational profile

"Banque Saradar S.A.L.'s origin dates back to the 1st of February 1948 when Mr. Marius Saradar founded a sole familial ownership"³. The bank is currently under the supervision of Chairman General Manager, Mr. Mario Saradar and is part of *Groupe Saradar*. It currently has 9 branches in Lebanon, one branch in France, and employs a total of 397 employees. The bank's function is to accompany entrepreneurs and companies through their various development stages, providing advice, funding, business services, and access to long term development capital. It also looks after the wealth of individuals, providing advice on asset allocation, investment products to suit customers' risk / return requirements, and general banking services in a discrete and personalized manner. According to many, the bank is known for its ethical and transparent practices.

Banque Saradar has actively supported the community since its establishment. This includes providing contributions to various NGOs and ensuring that its employees receive the best care through effective human resources management via training and provision of health and educational services. Through the *Access to Education and Health Programme (AEHP)*, *Fondation Saradar* provides grants, scholarships, financial aid, and health care to employees that are in need.

¹ *Groupe Saradar* includes the following companies: Banque Saradar S.A.L. (BSL), Banque Saradar France (BSF), Saradar Investment House (SIH), Agence Saradar d'Assurances S.A.L. (ASA), Solifac S.A.L. (Societe Libanaise de Factoring), Jet Star (Travel Agency), Conseil & Gestion Immobiliere S.A.L. (CGI), Logistix, Fast Collexon, Orion System SAL-holding, Saradar Equity SAL-holding, and Compagnie de Construction Immobiliere S.A.R.L (CCI).

² <http://fondation.saradar.org>

³ <http://www.saradar.com>

Furthermore, according to company sources, the bank is known for having a family atmosphere and a great internal communication structure. What contributes to this atmosphere is the wide range of activities that the employees undertake on a voluntary basis. These activities includes editing publishing an internal quarterly newsletter called “La Gazette”, and organizing many social and cultural activities for their colleagues and their families, including annual Christmas shows, dinners, rally papers, sporting tournaments, etc

As the years went by, requests for support from various NGOs increased and management felt that it would be best to assign someone to handle all these requests as well as community initiatives in a manner that is more strategic and beneficial to both the bank and community. As a result, it established an NGO called *Fondation Saradar*. This foundation is currently independent from the bank and serves the whole *Groupe Saradar* and the community. It executes community-based projects with promotional, measurement, and capacity building tools. During an interview with UNDP/UNV, Mrs. Helou commented on the importance of Corporate Social Responsibility (CSR) saying, “Part of the community’s role is to maintain and preserve human resources and democracy. For companies to prosper, they need to apply the rest.”

“Part of the community’s role is to maintain and preserve human resources and democracy. For companies to prosper, they need to apply the rest.”

Mrs. Tania Helou
General Manager, Fondation Saradar

3- Fondation Saradar

The foundation was originally established to provide financial assistance to members of *Groupe Saradar*. This initial mission evolved significantly in 2001. At the initiative of Mario Saradar, the foundation expanded its field of action to respond to the needs of the Lebanese society continuously confronted with new social, economic cultural and technological changes.

Fondation Saradar is managed by a general assembly of eight persons who define the strategy and set the priorities of the organization. Members of the general assembly oversee the management of the foundation and meet on monthly basis to discuss ongoing issues and resources. It is headed by President Mrs. Marie Claude Saradar, who is actively involved in ensuring that both the bank’s and group’s employees are well taken care of, and by Mrs. Tania Helou, the General Manager who oversees the foundation’s community initiatives.

Mission Statement – Fondation Saradar

‘Fondation Saradar is dedicated to strengthening social cohesion and to promoting sustainable human development in order to achieve a “society for all”, founded on social equity, economic prosperity and environmental protection. Its action is based on citizen participation and on effective partnership between the business sector and civil society in confronting today’s challenges.’

<http://fondation.saradar.org>

The foundation is funded by various sources including: membership fees, donations, contributions extended by individuals from the general assembly, and by external donations from *Banque Saradar* and various other private sector organizations. Banque Saradar provides 75% of foundation funds (this amount donated is further split up - 50% of which is to be donated to NGOs on approval of submitted proposals, 25% goes to Sardar’s AEHP, and 25% to the funding of SITP) while other parties provide the other 25%.

As mentioned earlier, one of the main reasons for the establishment of the foundation was to make community initiatives more strategic in a way that will have greater impact on the community and the organization. Such initiatives are usually incorporated in the company's mission; quite focused; based on clear guidelines, and include a detailed process of implementation, communication and measurement. Prior to establishing a process to work with and fund NGOs, Saradar's previous community projects were selected without a structured approval process, proper communication strategy, or measurement system. Currently, most of *Groupe Saradar's* community projects are channeled through the foundation, and are implemented within a well-defined program, which is overseen by the foundation's General Manager (GM).

'Requests from NGOs are usually submitted through proposals that are studied and, if it is accepted, a profile is drafted. Projects are selected based on the needs of the community and the feasibility of the proposal presented while NGOs are selected based on their profile and credibility. After the proposal is selected, a meeting is held with the foundation's president for final approval.'⁴

After engaging in a wide range of research, the foundation's GM, Mrs. Helou, realized the need to pool resources given to NGOs in order to implement a project a more structured manner with more impact and community development. In search for a sustainable project, she came across an interesting article called 'Internet on Wheels' in the United Nations Development Programme's (UNDP) *'Choices' magazine*. The article was of great interest, as it coincided with an already existing draft of an information technology project developed by Banque Saradar. After reading further about the successful implementation of the 'Internet on Wheels' project in various countries such as Malaysia, Egypt, Jordan, Mali, Bhutan, and Mongolia, to name a few, Mrs. Helou decided to implement the same concept in Lebanon.

Originated in the form of a mobile video unit composed of a bus or truck with a television / movie theatre at the back of it, the concept of an Information and Communication Technology (ICT) unit has its roots in the African country of Mali. This mobile unit toured the rural areas of Mali and educated people about local problems and their solutions. Facilitators handed out brochures and showed informative videos on such topics as HIV / AIDS and agricultural matters at each stop that the bus made.⁵ Eventually, the concept of a mobile unit was applied to the sub-field of Information Technology (IT) and adopted by the UNDP in Malaysia in conjunction with the private sector and Malaysian Government in a project entitled "Internet on Wheels". Due to its success this project was duplicated in many other countries including Lebanon through the Saradar Information Technology Project.

4 - Saradar Information Technology Project – A More Strategic Approach

4.1 - The project...

Realizing the importance of Information Technology (IT) for capacity building and sustainable development, especially in a small country such as Lebanon with limited natural resources and great human capital potential, *Fondation Saradar* has undertaken to replicate the Malaysian experience through its Saradar Information Technology Programme (SITP). This unique initiative aims to introduce the world of Information Technology to communities who do not have access to

⁴ Ms. Helou, General Manager, Fondation Saradar, personal communication.

⁵ www.undp.org/dpa/choices/2000/june/p15-17.htm

computers and the Internet because of income, education and/or location constraints.⁶ In an age where information is a key global commodity, providing Internet access to remote rural areas in Lebanon, especially among women and children was very necessary.

The project is part of the foundation's larger mission to consolidate social cohesion in Lebanon and seeks to establish good relationships between business and civil societies. Based on the principles of "equal opportunities for all" and the "right to access information", this project aims at facilitating access to technology⁷. Starting with three main cazas, Aley, the Chouf, and Baabda, the project is being implemented over a three-year period. Operating from a mobile caravan, it was designed to provide inhabitants of underprivileged regions in Lebanon with access to information. This in turn is expected to encourage the return of internally displaced populations, and to provide the opportunity to build and develop specific skills through computer and Internet training thus reducing the gap between rural and urban areas.

Objectives of the Saradar IT Programme

1 - Empowerment – with special focus on women and children (Short term objectives)

- *Right to access technology:* Providing target group with opportunity to become computer literate
- *Right to Access information:* Offering disadvantaged groups the opportunity to access IT and to be exposed to its huge potential (ex: identifying areas of information technology useful and applicable to their particular environment and specific needs.

2 - Sustaining Development (Medium to long term objectives)

- *Improving standards of living:* developing local economic initiatives/activities through information dissemination and exchange leading to reinforcement of capacities, knowledge and competence
- *Empowering women and children:* providing these most disadvantaged social groups with new skills that will positively influence their academic and professional activities
- Creating new jobs and discovering new talents and potential that lead to enhanced professional opportunities
- *Bridging the gap between urban and rural areas:* providing these areas with services such as information, communication and electronic facilities, thus paving the way for decentralization and balanced development (ex: motivating people to relocate from cities to villages, encouraging investments, cultural tourism, etc.)

http://www.saradar.com/sfp/mycompanies/fondation/english/sitp/sitp_home_en.htm

4.2 - The partners...

To kick off the project, funds were mobilized from Banque Saradar as well as many other organizations, including *Microsoft, QuanTech-IBM, An-Nahar, Murex, Cumberland, Formatech, and IDM*. Apart from the main partners, many other organization chipped in and provided support in the form of reduced prices or in-kind donations. These include: *Anis Printing Company, Avianco, Crown House, and Early Bird*. As Mrs. Helou said, "The partners were carefully selected

⁶ http://www.saradar.com/sfp/mycompanies/fondation/english/sitp/sitp_home_en.htm

⁷ <http://fondation.saradar.org>

because they believe in the cause: they never asked for anything in return and were very flexible and positive.”

Each of the partners involved in the project has contributed something: *Banque Saradar* financed the construction and interior refurbishing of the caravan, provided legal support, assisted in some logistics and provided communication and Marketing support; *QuanTech-IBM* provided the computers, monitors, printer and maintenance; *Microsoft* contributed their software and other in-kind support; *Murex* donated the equipment inside the caravan such as the photocopier, scanner, projector, etc; *An-Nahar* provided the training kits and media coverage; *Formatech* contributed to the project by giving reduced prices for the training courses and manuals, free e-mail support for all graduates, as well as post-training advanced courses (Training the Trainers); *Cumberland* provided three months comprehensive motor cover including equipment, and finally *IDM* provided the Internet dial-up connections, satellite reception and set up, support and maintenance.

The municipalities were also partners in the program's implementation since they provided an invaluable amount of administrative and logistical support. They assisted in the project's coordination and implementation, organized graduation ceremonies, ensured the caravan's safety and security, and finally provided power and electricity supply.

4.3 – The set up of the Saradar IT Programme⁸...

As mentioned earlier, the programme is to be implemented over a three-year period. In each caza, villages are selected and gathered in clusters (with a focal point village to centralize the organization of the activity), according to a calendar set in collaboration with the presidents of the concerned municipalities. Three focal point villages are selected per caza every year and three cazas in Lebanon are selected yearly, starting with Aley, the Chouf, and Baabda in the first phase.

In this first phase of the program's implementation, the presidents of the focal point municipalities in each caza were invited to identify and select the participating villages based on their geographic location (proximity to the village focal point where the caravan would be stationed). Lists were then set by the municipalities and adopted by the Saradar IT Programme® to draw up its three year-calendar (2002-2004)

The responsibilities for implementing SITP were shared and distributed between Fondation Saradar, and the municipalities, whom in turn played a very important coordinating role. In each caza, the municipalities functioned as central poles in the targeted regions. They arranged several meetings between the organizers and the selected participants, thus facilitating information sharing, good communication and motivated community involvement. They also ensured the security of the caravan during its "station" period; supplied the mobile school with electrical power and telephone connections; allocated parking space for participants; secured a covered area for the caravan to protect it from unnecessary heat exposure and finally, provided stage and technical equipment for the scheduled launching ceremony.

The training programme was elaborated in each caza by the participating municipalities to meet their local needs. Accordingly, they decided to combine two types of training: "Training of

⁸ Most information taken from <http://fondation.saradar.org>

Beginners" and "Training of Trainers", in order to provide, at the same time, an appropriate program to both inexperienced persons (including women and children, as well as computer and Internet literate persons). The "Training of Trainers" is intended to contribute to the sustainability of this programme, by training computer and Internet literate persons to, in turn, become trainers themselves. Through grass-root organizations, cultural clubs and/or municipalities, they will trainers will make their skills available to those who cannot participate in this project and ensure the necessary follow-up for the newly trained beginners.

Students participating in SITP were selected through the municipality of the caza that they live in. To qualify, they were required to fill out special application forms in either Arabic or English, which included information on the location, family status, level of the applicant's computer skills and feedback on the foundation's initiative. Selection was carried out on a first come first serve basis to avoid problems with people signing up and not attending the courses.

At the end of the three mandatory training sessions, participants were asked to fill out an evaluation form provided by Formatech and at the request of Fondation Saradar. The questions cover several topics, such as: the level of satisfaction with the software and equipment used during the training; the course itself; the instructor, the equipment etc. Graduating participants received an official Formatech certificate that is certified by Microsoft Training Education Center. These certificates were distributed through organized graduation ceremonies.

4.4 – SITP in figures...⁹

With the support of national and international partners, in 2002, a total of 39 sessions of about 384 training hours were held. 312 participants took part in these sessions over a period of 10 weeks. A total of two training sessions were held per day, one for beginners (initiation to computer and the Internet), and the other for experienced individuals. These sessions were provided 6 days a week, from Monday to Saturday and lasted between 2-4 hours, and accommodated 8 students at a time. The caravan was stationed in each caza for approximately a one-month period.

Number of participants per age break			
	Aley	Hammana	Deir el Qamar
7-17*	39	68	43
18-20+	22	40	34
30+	10	5	8
40+	1	17	7
50+	1	4	1
60+	1	1	-
	74	135	93

4.5- Awareness and media coverage...

One thing that SITP has been successful at, is raising awareness of the Corporate Social Responsibility field in Lebanon. This has been due the Saradar foundations' efforts in stressing and advocating the 'spirit' of social responsibility whenever SITP is mentioned in meetings, conversations, press releases, speeches, reports, or even the foundation's website. An example of this, is the following text taken from SITP's 2002 annual report. ' The 'Saradar IT Programme' meant, through its objectives and activities, to promote the concept of Corporate Social Responsibility. SITP represented the perfect opportunity for Fondation Saradar to establish an effective partnership between the business sector and civil society. The selection of partners from the private sector is no coincidence. Based on this first attempt, which resulted in a very

⁹ Covering the Pilot phase (July 15 – November 16, 2002). For more information, please refer to Appendix-1-

successful social project, the foundation seeks to develop this new business-community relation into a more strategic and durable partnership.¹⁰

In terms of media coverage, the Saradar IT Programme® (and its 'spirit' mentioned above) has managed a lot of visibility to date. Fifteen days following its formal launching, the computer mobile school was announced in 23 articles and ads published by various newspapers, as well as weekly and monthly magazines. Three NewsTV spots were dedicated to this innovative project. Furthermore, 4 special advertisements were published in the 'An-Nahar', the leading Arabic-speaking newspaper, as well as on its websites (annahar.com.lb and aharnet.com). These ads aided in publicizing the initiative to reach potential candidates about the opportunity to enroll. Finally, special web banners were posted on each of the partners' home pages to provide even additional information dissemination.

4.6- Challenges faced in setting up SITP

As with any project, many challenges were faced while setting up SITP. The first was related to finding the appropriate partners. Initially, partners were identified and approached according to a set of criteria, certain company profile that would maintain and contribute to the spirit of the project, and finally according to their alliance, respect and support to Fondation Saradar's mission. The challenge in this case, was to find partners that fit all this, and that were receptive and genuine regarding their 'responsibility' to social development. 'Unfortunately, some large and very-well established companies turned down the project after expressing serious interest and genuine enthusiasm in taking part in it. The reason? Mainly, because they could not perceive direct and high exposure, in return for their financial contribution. This remains to be a serious challenge in the business-community field in Lebanon, as companies continue to prefer to make investments through a very traditional philanthropic/sponsorship manner, which in reality does not yield as much returns as a real partnership does.'¹¹ According to the foundation, the good news was that the project finally launched with partners that believed in the cause. Some of the partners have even already renewed their engagement due to their understanding of the dimension, purpose, targets, benefits and impact of the project.

In terms of challenges faced with municipalities, the foundation confirmed that 'some municipalities were not really sensitive, open, and aware of the importance of the IT field as a concrete and practical educational and professional tool to improve their community's living conditions.'¹² As a result, the foundation had to make a very convincing and creative project presentation to such municipalities in order to have their commitment in the project's implementation and to assure that municipal officials will promote the project effectively to their communities to ensure participation. Another difficulty faced, was 'the selection of the most appropriate focal village point where the caravan will be stationed without creating and sensitivities among municipalities, since this choice would ultimately lead to more visibility and publicity in the region.'¹³

'The training component represented the most important challenge. At first, the idea of recruiting volunteer seemed very attractive. Soon, it appeared that the success of the project required the hiring of professional instructors instead, because volunteerism represented some drawbacks,

¹⁰ SITP annual report, 2002

¹¹ Ms. Helou, General Manager, Fondation Saradar, personal conversation.

¹² Ms. Helou, General Manager, Fondation Saradar, personal conversation.

¹³ Ibid

mainly: the availability and the engagement of trained volunteers on a long-term basis; the difficulty of having qualified volunteers in remote rural areas; and finally the difficulty to find such volunteers under the current economic crisis the country is facing¹⁴. Such challenges are in fact very important as they undermine the volunteerism field, especially in Lebanon. In this specific case, the foundation opted to work with 'a well-established and credible training center that would ensure efficient and effective delivery of courses, in a manner that disseminates IT skills to a variety of individuals that come from different backgrounds, ages, etc, thus require specific attention and skills.'¹⁵

The last challenge that was identified by Fondation Saradar, was both positive and negative. Positive because the training program generated so much enthusiasm and interest among the

local villages, that participants requested more training hours, additional sessions to be scheduled for their village next year and other software to be included in the programme; yet negative, because the programme simply can not keep up with such demands due to human and financial resource constraints.

5- Lessons Learned from SITP

Much of *Fondation Saradar's* success in relation to its community projects rests on the strategic management of its community efforts. The foundation displays a deep understanding of the concept of business community relations and shows a great willingness to contribute to its society. Its current efforts are a sign of the increasing sophistication and intelligent dealings of companies in their social responsibility. The following sections provide some of the things that can be learned from SITP:

5.1- Without everyone's involvement, nothing can be achieved!

Its very evident from this case study, that neither Banque Saradar, nor the Saradar foundation were able to implement such a project and have such an impact, had they done it alone. What made SITP successful is that it involved most sectors, each in their own way. As mentioned in 'The Partners' section 4.2, all partners contributions were needed to come up with such an output. One important concept in partnership building is the importance of having a neutral 'champion' or 'partnership broker' that takes on the role of coordinating and managing the partnership. In this case, Ms. Helou, played such a role by assuming the overall organization and implementation of the partnership, communicating with all partners, and ensuring that everything is always running smoothly and on schedule. For more information on how to build an effective partnership, kindly refer to the 'Enhancing Business Community Relations' 'Go Green' project.

5.2 -Strategic community involvement always yields better results to everyone!

One of the first lessons to be learned from *Banque* and *Fondation Saradar's* programme, is the importance of implementing sustainable creative projects that are linked to socio-economic problems, and that can make a lasting impact and contribution to Lebanon's development. By channeling most of the foundation's energy on one single project, Mrs. Helou was able to pool all financial and human resources to build more contact with the community and NGOs, enhance visibility of participating partners and most importantly to engage in a project that will contribute to developing regions in Lebanon.

¹⁴ Ibid

¹⁵ Ibid

5.3- Strategic community involvement yields better *visibility!*

The partners involved in this project have received a great amount of visibility to date. The GM ensured that everyone received optimum returns for their contribution. This included displaying partners' logos on all material related to the project such as press kits, the caravan itself, and even a CD-rom that was created. Moreover, the foundation's web page is dedicated to SITP and displays web banners with the logos of all its project partners on a reciprocity basis in order to increase the private sector's awareness of the common interests and engagement towards a common cause between it and its partners. As mentioned earlier in the media coverage section, the project has also generated a very good amount of coverage to date, and is expected to yield even more in the future.

5.4- Strategic community involvement yields *enhanced capacity building!*

Having such a project in the ICT field may eventually contribute to income generation and poverty reduction, as it enables people and enterprises to capture economic opportunities by increasing process efficiency, promoting participation in expanded economic networks, and creating opportunities for employment.¹⁶ The Saradar IT Programme® can contribute to bridging the digital divide in Lebanon by helping develop human resources primarily among school and college students, as well as among educators who will thus be encouraged to apply IT in every stage of their life¹⁷

Feedback from the road...

"I liked this programme, the computer is a priority in our daily life and at work. At least, I added something on my CV." Student – Darine Elia, Dar El Qamar, Lebanon

"Now, I have walked out of dark ages and joined the new age!"
Anonymous- Mature Student

http://www.saradar.com/sfp/mycompanies/fondation/english/sitp/sitp_home_en.htm

In terms of capacity building, the project was quite beneficial in improving the skills and qualifications of Lebanese youth. Due to the mobility of the IT caravan, it was able to reach a wider public and affect many young people. One problem often cited by NGOs is that younger female dropouts usually can't come to the city to pursue their education. The caravan's mobility allowed it to reach this underprivileged group and help with their situation. The project was also able to generate empowerment with a special focus on women and children. SITP provided them with the right to access technology and increased qualifications. Moreover, it enabled them to access information on the Internet that can be useful and applicable to their particular environment and specific needs.

5.5- Strategic community involvement requires a process and measurement systems!

Strategic community initiatives are not always easy to implement, as they require very clear guidelines, processes, and measurement systems. Fondation Saradar realized that and applied this concept to the project, which in turn made it that successful to date. With a set of developed objectives that it seems prepared to meet and eventually evaluate, the foundation developed some indicators. After evaluating the first phase of the project, Saradar was able to assess the effectiveness of the programme, thus make ongoing adjustment in the form of: a) reducing the

¹⁶ www.opt-init.org/framework.html

¹⁷ http://www.saradar.com/sfp/mycompanies/fondation/english/sitp/sitp_home_en.htm

number of villages per cluster in order to guarantee a higher percentage of participation per village and a better quality training, b) Increase awareness of the IT field in villages and through municipalities, and c) physical modifications to the caravan to enhance its operation.

6 – Future plans and recommendations

Fondation Saradar is planning on continuing the SITP project for a sustainable period of three years. SITP's medium to long-term objectives include plans for creating fixed community centers for computer access with its partners. Furthermore, the foundation plans to continue supporting its community through traditional cash donations, but intends to focus mainly on IT projects. Another

activity of great importance that the foundation is considering, is training banking companies on strategic management for BCR activities. This can be achieved through organizing workshops and seminars on the importance and benefits of BCR, which can create awareness and facilitate the future development of partnerships between *Fondation Saradar* and other organizations. The foundation also recently signed on to bsr.org, one of the world's most important organizations working in the CSR field, and is planning on getting involved in governmental projects in conjunction with Business for Social Responsibility (BSR) in the future.

To enhance its initiatives, it is recommended that Saradar complete its establishment of a measurement system for tracking the return of investment on its program. This can be done through establishing a tracking system that can assess the financial value of media awareness; measuring consumer perception and awareness of the company's social program through questionnaires, employee satisfaction surveys, etc. International measurement tools such as the London LGB model, or any other can be consulted in this case.¹⁸

A further recommendation is to have the foundation follow up on the students it trains on IT equipment after they complete their course to make sure that they can practice the skills that they learn. After these students return to their communities, many may not have computers to work on, a challenge that should be somehow tackled by the program in order to make sure that its objective of achieving social integration is to be met.

It is also important that the foundation continue to involve the bank and its partners more actively in its initiatives. For example, the bank can help further in the SIT programme by ensuring that trained students from the program can pursue a better life, with what they gain from their experience. This can be done through providing loans, job opportunities, or other services to successful individuals. The foundation could greatly benefit if it uses SITP for providing access to finance in underprivileged areas via the Internet. It can work with Banque Saradar to create micro finance opportunities for local people and small enterprises that reduce the obstacles of inflexible bank regulations and information monopolies of government and large businesses. Such an application would be a very good example of 'Cause-Related Marketing' (CRM)¹⁹ According the foundation, although this idea is marvelous, 'it

¹⁸ Companies in Communities, Valuing the contribution, David Logan and Michael Tuffrey, 1999

¹⁹ CRM is a commercial activity by which businesses and charitable causes build a partnership to market an image, product or service for mutual benefit. It provides companies with a means to demonstrate social responsibility directly with their customers. It is a tool for addressing the social issues of the day through providing resources and funding, whilst at the same time addressing business - marketing objectives. The end result is that consumers have a more positive image of companies that are seen as doing something to make

could be still premature in a country like Lebanon where the BCR field is only emerging and somewhat misunderstood by some and confused with simple philanthropic donations in return for publicity²⁰

Another methodology to involve the bank in SITP or any other project implemented by the Saradar foundation is through the establishment of a Corporate Volunteerism program that encourages employees to take the time (either within or after working hours) to engage in their community. For example, if qualified, employees can actually commit to teaching some IT courses, or to participate in the program's organization. An employee volunteerism committee can also be set up to solicit and provide Fondation Saradar with new community project ideas or even ways to improve its current project.

Finally, the foundation is encouraged to fully exploit the opportunities of the "Internet Caravan" by extending the services it offers beyond computer competence to other ICT development imperatives such as health, economic opportunity, participation, and environment. Previous examples in such countries as Gambia, where nurses in far away villages have used remote consultation, diagnosis, and treatment through ICT, demonstrate the importance of such initiatives. The caravan can be especially useful as a means of pursuing higher-level education for underprivileged students in the visited cazas as it can facilitate the accessibility, efficiency, and quality of learning processes through what is known as distance learning.²¹ For example, virtual research groups, composed of interconnected specialists in different parts of the world, can allow databases to be shared, conferences to be organized, papers to be circulated and discussed, and collaborative research and reporting to be undertaken.

7- Conclusion

Despite several misconceptions that have appeared in media reports upon the launching of the project, SITP was not initiated by *Banque Saradar* but rather by the foundation. The bank was simply a partner in the project among several others. Although *Fondation Saradar* established the project, it represents a great initiative for *Banque Saradar*, especially in light of the fact that the idea for the program existed in the Marketing and Communications department of the bank prior to the formation of the foundation. *Through SITP, the bank engaged for the first time in a well-established long-term project that grouped many actors in the Lebanese society and has the potential to make a great impact to the community. Banque Saradar is applauded for this action, and most importantly for being one of the pioneers in Lebanon when it comes to strategically integrating the community in its vision and activities – thus establishing Fondation Saradar.*

In Lebanon, bridging the digital divide starts with the acknowledgement of the right to access information that implies the access to equipment, to Internet and to specialized training. The concept of "Technology for All" can only be achieved through the mobilization of public and private resources. Consequently, clear ICT policies and strategies need to be elaborated, established and implemented at the national level, focusing on: raising awareness on the importance and impact of ICT in improving economic performance and standards of living; developing training programmes at all educational levels; encouraging ICT related industries; new telecommunication legislation and

the world a better place. Such a perception can be a valuable differentiator in markets where price and quality are becoming increasingly important. - www.crm.org.uk/step/step 2/about.com

²⁰ Ms. Helou, General Manager, Fondation Saradar, personal conversation

²¹ www.opt-init.org/framework.html

regulations; the establishment of an effective tri-sector partnership between the business community, the public sector and civil society. The Saradar IT Programme illustrates a corporate social engagement that brings together key actors in a joint project fostering electronic inclusion (or e-learning), in an attempt to support and sustain the development of human resources in Lebanon.

As the Minister of the Displaced, His Excellency Marwan Hamade, stated in his speech at the opening of the IT project: "Saradar Bank's SITProgramme reflects the interaction of the Lebanese people and their combined efforts to attain the highest scientific and social goals. It provides the Lebanese people with opportunities to be more skillful, knowledgeable, and qualified."²² The Minister went on to say, "The activities of the project of Banque Saradar and other companies, in respect to spreading Information Technology benefits, together with those of other NGOs, will contribute to narrowing the gap between the urban areas, that receive waves of immigrants and rural areas, whose standard of living leaves much to be desired."²³

"Saradar Bank's SITProgramme reflects the interaction of the Lebanese people and their combined efforts to attain the highest scientific and social goals. It provides the Lebanese people with opportunities to be more skillful, knowledgeable, and qualified."

H.E. Marwan Hamade
Minister of the Displaced

The Saradar IT Programme® complements the Ministry of Displaced and the United Nations UNDP joint activities in the regions of displacement, with the hope of encouraging uprooted persons to return for good; at the same time, contributing to the development of these villages by motivating the private sector to participate in community-oriented projects, targeting particularly disadvantaged and remote areas in Lebanon.²⁴

²² R. Short, 'High-tech caravan brings IT skills to the displaced', The Daily Star, 12/7/02

²³ Ibid

²⁴ <http://fondation.saradar.org>

Appendix –1-
SITP in figures

The SITP proposal listed a number of indicators to determine the project impact, the relation between the set objectives and the implementation, the expected results and the achievements, over a ten-week period from **July 15 – November 16, 2002:**

1. Number of computers provided to the SITP

10 IBM computers were provided by QuanTech, with 10 flat monitors 15”.

2. Total Number of sessions provided: 39 sessions

- Total number of Beginners sessions: 25 sessions
- Total Number of Trainers (Training the Trainers) sessions: 14 sessions

3. Total Number of Training Hours: 384 hours

- Total Number of Beginners Training: 300 hours
- Total Number of Trainers Training: 84 hours

4. Total number of participants: 312 participants

5. Total Percentages of participants:

Girls/Women:	Boys/Men:
Aley: 62.5%	Aley: 37.5%
Hammana: 60.8%	Hammana: 39.2%
Deir el Qamar: 48.42%	Deir el Qamar: 51.58%

6. Total Number of graduates¹: 263 graduates

- Total Number of Beginners graduates: 174
- Total Number of Trainers graduates: 89

7. Total Number or percentage of girls/women enrolled in training sessions:

- Total Number of girls/women enrolled in Beginners sessions:119
- Total Number of girls/women enrolled in Trainers sessions:70

8. Total Number and percentage of children² enrolled in sessions per cluster:

- Aley: 39, Hammana: 68, Deir el Qamar: 42

9. Number of participants per age break per cluster:

	Aley	Hammana	Deir el Qamar
7 - 17³	39	68	43
18 - 20 +	22	40	34
30 +	10	5	8
40 +	1	17	7
50 +	1	4	1
60 +	1	1	-

10. Media coverage of the SITP Project over a period of 3 months:

- Number of newspaper articles: 16
- Number of magazine articles/announcements: 7
- Number of *An-Nahar* Announcements: 4
- Number of web site banners: 6
- Number of web site articles: 8
- Number of TV spots during prime time news: 3 TV spots, *Future* (July 12th, 2002), *MTV* (July 19th, 2002), *LBCI* (July 20th, 2002).

¹ The number of graduates is the number of participants who completed their 3 session-course. It is not the number of participants.

² Children ages in this programme: from 7 to 17.

³ Is considered a child every human being under the age of 18, as set by the UN Convention on Child Rights.

Appendix –2-
Information on the displaced community, and the IT field in Lebanon²⁵

The seventeen-year Lebanese civil war resulted in massive physical destruction and inevitably great human losses. Forced migration was among the many tragedies that punctuated the lives of civilians, along with killings, kidnappings, migration or exile. The displacement of populations became permanent. The Taëf Agreement, that put an end to the conflict, considered the return of internally displaced persons as a condition to achieve national reconciliation, while the uprooting coincided with religious cleavages.

The Ministry of the Displaced (MOD) and the Central Fund for the Displaced were created in 1991 to address this problem and to re-establish a peaceful coexistence between communities. The first phase (1991-1999) of the return process as implemented by the government in collaboration with the United Nations and other local and international partners, focused on the rehabilitation of infrastructure and productive economic sectors; social, health and educational services; the reconstruction of partially or totally destroyed houses, as well as the recourse to peaceful conflict resolution processes and workshops to achieve reconciliation.

Despite the efforts of the MOD, only 22% to 25% of displaced persons, in 1999, returned to their villages. Many reasons and obstacles delayed the return process, particularly, the economic, social and security conditions prevailing at the time. With a new government in place, the MOD renewed its efforts, in 2000, reinforcing its cooperation with the United Nations Development Programme (UNDP) through the "The United Nations Reintegration and Socio-Economic Rehabilitation for the Displaced Programme", in order to boost the settlement of the returnees. Several educational, social and cultural projects and events were initiated and developed to consolidate the permanent return of displaced families. According to Parliament's committee on the issue and reported by the press beginning October, a re-evaluation of the plan that the Ministry of the Displaced is using will be undertaken. The original 2002 deadline for completing the return was postponed to 2003 due to funding woes.

Although statistics and studies are not easily accessible or available to the public at large, United Nations sources and specialized international institutions have published some figures about Information and Communications Technologies (ICT) growth rates and general trends (per country or per region). Results tend to reveal that despite the increasing number of Internet users in Lebanon, ICT growth remains relatively slow and limited mainly to urban agglomerations, mostly in and around the capital, Beirut. Although the indicators adopted in some analysis show high percentages of fixed telephone lines, mobile phones, internet access and PC users, the "Digital Divide" in Lebanon does exist, particularly in rural areas, amongst poor communities, in schools, homes and in many cases, at work, and even in major cities of the country. Digital or technological disparity has become a reliable indicator to measure development, since the use of ICT has proved to be an essential tool in enhancing developing countries economies and their integration in world markets.

²⁵ Taken from: <http://fondation.saradar.org>