



# SUCCESSFUL MICROECONOMIC INITIATIVE STORIES

**THIS PROGRAM IS SUPPORT  
BY THE INTERNATIONAL  
COMMITTEE OF THE RED  
CROSS (ICRC) LIBYA**



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**ICRC**



## WHO ARE WE?

We are a neutral, independent organization ensuring humanitarian protection and assistance for people affected by armed conflict and other violence.

## WHAT DO WE DO IN LIBYA?

The ICRC is focusing its humanitarian action on searching for missing persons, visiting places of detention and raising awareness and advocating for respect of international humanitarian law (IHL) among different sections of the Libyan society. This includes weapons bearers, security apparatus personnel, concerned authorities across the country, universities etc.. with the aim of ensuring a higher respect for the law of armed conflict.

Operationally, the ICRC supports four physical rehabilitation centers in Tripoli, Janzour, Misrata and Benghazi, where people with disability receive free-of-charge services, including artificial limbs and physiotherapy treatment. Additionally, the ICRC provides livelihood support to conflicted-affected individuals to help them become self-reliant, bolsters healthcare with diagnostic tools, medicine and capacity building in First Aid, supports water and sanitation infrastructure to ensure that communities affected by the consequences of conflict and natural disasters have access to these vital services.



## WHAT IS THE MICROECONOMIC INITIAIVE (MEI) PROGRAM?

The ICRC EcoSec Department works to provide humanitarian assistance and support communities affected by armed conflicts and other situations of violence to cover their essential needs sustainably and with dignity, helping them to rebuild their economic resilience and self-sufficiency. The department addresses critical needs such as food security, livelihoods, and access to basic services. A key aspect of EcoSec's work is the Microeconomic Initiatives (MEI) Program, which promotes small-scale economic activities that empower individuals and communities to recover and regain financial independence. Through MEI, the ICRC aims to create sustainable economic opportunities, fostering long-term resilience in conflict-affected areas.

## GARDENING, POOLS, AND CAFE DECORATIONS

The success of Fares and Mohammed's MEI productive grant story has shown how important their determination and expertise, coupled with the support provided by ICRC and LRCS Tripoli, have not only enabled them to rebuild their own lives but also to make a positive impact on their community. By revitalizing their business and generating a sustainable source of income, they have not only improved their own living conditions

but also contributed to the local economy. Their story demonstrates resilience of the human spirit and the transformative power of microeconomic initiatives in fostering economic stability and rebuilding in post-conflict societies. It serves as an inspiration for others facing similar challenges, reminding them that with determination and support, opportunities for growth and success are within reach.



Motivated by their determination and expertise, Fares and Mohammed eagerly enrolled in the business skills training session conducted by ICRC. Their shared passion for gardening, pools, and cafe decorations led them to conceive a joint project that could revitalize their lives and the community around them.

With the support of the microeconomic initiative, Fares and Mohammed were able to acquire the necessary equipment to reestablish

In Libya, where conflict and displacement had massive damage on the Libyans households, the ICRC partnered with the LRCS Tripoli branch to launch a microeconomic initiative aimed at empowering those affected by the crisis. Both Fares and Mohammed, had their lives turned as their households suffered the consequences of the conflict.

Prior to the upheaval, Fares and Mohammed had successfully established their own businesses. However, the looting, violence and displacement caused by the conflict had left their business in ruins. Their once thriving households were now burdened with the exorbitant cost of renting a modest dwelling, amounting to over 500 LYD per month. It was clear that they needed a fresh start.

their business. Their hard work and dedication were evident as they transformed barren spaces into vibrant and inviting havens. The quality of their craftsmanship surpassed expectations, and their commitment to excellence was recognized by the ICRC, to whom they proudly showcased their recent work. Today, Fares and Mohammed continue to nurture their business, steadily improving their circumstances and providing for their families.



## RETURNED TO THE ONE THING SHE KNEW BEST

Auntie Khadija, as she is known to most, is 65 years old and a mother of two adult children, a daughter and a son. Khadija and her husband once had a thriving farm and a successful catering company, they lived comfortably in Murzag.

This would all change on one fateful night during the conflict. While her husband was accompanying their son to find medical assistance in another city, Khadija and her daughter were home alone in Murzag. The clashes intensified and grew closer around their home, a neighbor stopped by to offer them a lift, **“He was our kind neighbor. He took the responsibility of saving our lives by losing his own. I heard when he was killed.”** Khadija and her daughter left with nothing but a phone.

They sought refuge in a neighboring town until the conflict had calmed down. They moved to Sabha, in southern Libya, displaced, confused and continuously looking for a chance for a

better life. **“Being displaced was the hardest situation we have had to face. We left with nothing, and we lost everything when our house was destroyed.”**

Forced to survive, forced to adapt Khadija returned to the one thing she knew best, baking. She began by baking sweet treats and pastries, and eventually mastering the fine art of traditional Tanour bread-making, the fragrant, pillowy flatbread.

She started baking at home for her family, but with ICRC's financial support and financial management training, Khadija ventured in a small business scale receiving orders and buying baking equipment and tools. She immediately started baking in larger quantities **“ICRC trainings were useful, and I managed to get new customers due to the business techniques. All I need now is to settle in a base from where I can receive and distribute all my orders.”**



**“MY INCOME HAS INCREASED TREMENDOUSLY!”**

Shaban is 34 years-old, he is married, with no children, and he is the sole financial provider in his household. He lost his home and many of his belongings during the conflict, but he never lost his spirit and drive for life. Following the outburst of conflict in Benghazi, Shaban remained in a constant state of financial insecurity for over three years mainly due to losing his home and adding to his monthly expenses the rent of the newly found space to live.

Through its program to support financial independence, the ICRC supported Shaban in opening his own mechanical garage, which has become since, his steady source of income that is modestly but increasingly satisfying the needs of his family.

**“The experience of these years makes me appreciate every moment I have with my family and I am satisfied I can provide for them”.**

*“My income has increased tremendously!”*

Shaban is in the process of saving up for a new home, all while being able to meet the everyday needs of his family, such as their food and medication requirements. Although the financial benefits of independence have improved many factors within Shaban’s life, he shares that the improvement in his mental health and outlook on the future has made the biggest difference for him.

Always greeting people with the brightest of

smiles, Shaban has paved his path of self-reliance and financial independence, and he has done so by never giving up. He has utilized the support provided by the ICRC to the fullest and showcased how hard work and consistency can lead to profound change. Shaban Mohammed Mukhtar’s story is a reminder that empowerment can ignite positive change that extends far beyond financial gain, touching the lives of both individuals and communities.

## THE DEPARTING POINT OF A RETURN TO INDEPENDENCE

Salma is 58 years old, married and has one daughter. They used to live in Al Sabry - a small town in northeastern Benghazi but the damage caused to their home during the conflict forced them to look for a place downtown Benghazi, where they live now.

Salma successfully ran a sewing workshop in her own home, but during the conflict the

area in which she lived was looted and she lost all the tools necessary to keep running the workshop. The necessity to keep providing for the family made her find full time work in different sewing workshops and even borrowed a sewing machine to keep working, this was the departing point of a return to independence.



After receiving the support provided by the ICRC which included capacity building in financial management and business development, she immediately bought her own sewing machine and now she employs three more people, leaving her space to look at other business opportunities. ICRC support allowed to improve her economic situation but also of others around her.

Salma dreams of expanding her workshop. Specialized in the confection of traditional Lybian cloths she looks to invest in new materials and a space where she can have machines and materials and multiple workplaces for employees where they can sew, embroider, stitch and design according to the needs and the growing demand.

# TODAY, LIFE CONTINUES TO IMPROVE FOR OMAR

Omar is 53 years old and lives in Al Washka, a town in eastern Misrata. He lives with his wife and his seven children. Omar is known to be a social and appreciated member of his community. Having grown up in Al Washka, he knows all its ins and outs and enjoys spending his evenings chatting with his neighbors and friends, just outside his home.

In 2020, when conflict broke out in Al Washka, Omar and his family were forced to leave their lives behind and re-locate to the neighboring town of Zliten. Omar lost his car repair garage, which he had started up only a year before **“leaving our home disrupted every aspect of our family’s life,”** recalls Omar who describes how his children did not attend school for two years because school buildings were occupied by displaced people.

When he was finally able to return to Al Washka, Omar found that his workshop had been reduced to rubble, **“moreover, half of our home was destroyed and many of our belongings were stolen.”** Omar needed an income to survive, to rebuild his family’s home and to restart from scratch his car-repair workshop.

His survival depended on the success of his workshop and ICRC’s financial support enabled Omar to refurbish it with essential new tools and supplies and he now does oil-changes, engine repairs and checks. **“The financial support I received was vital for me to go back to work and apply the skills I learnt,”** Omar commented.

Today, life continues to improve for Omar, he is providing quality services in his workshop which provide him with a regular flow of clients and thus a regular income to sustain his large family.



*“The destruction of the workshop was devastating but I brought it back to life.”*



## SEWED HER WAY TO GET IT

Najat is a 60 year-old woman, teacher by education, member of a big family (nine siblings) and caretaker of her father and two of her brothers. Najat grew up in Al Sabry town (Benghazi, eastern Libya) that her family had to leave, fleeing the conflict. Although Najat and her family stayed in Al Sabry, not being in their home felt like they were someplace else. When she returned to her family home, she found it destroyed.

She moved into a two-bedroom house with her father and two brothers. The health issues of her father and brothers require a steady income and she literally sewed her way to get it.

Najat’s passion for sewing began when she was 19 years-old working in at a tailor’s workshop,

after which she opened her own in her home. She works morning to night six days a week. Issues like power cuts have disrupted the work of her electricity running machines, “I lost costumers, but thankfully, they came back once the electricity network had improved.”

The financial support provided by the ICRC along with a business training where she learnt skills in financial management, marketing and customer relations, enabled her to take informed decisions and increase her business flow in the tailor workshop.

Najat’s sewing shop has flourished and she continues planing for the future, hoping to expand her workshop further.





## SOCIAL HUB FOR BOTH LOCALS AND PASSING TRAVELERS

Mustafa is 45 years old from Alwashka, a town in the eastern suburbs of Misrata. He lives with his five children - two daughters and three sons - and his wife. Born and raised in Alwashka, Mustafa is a representative character of his community, well known and much appreciated by his positive attitude and welcoming personality.

The conflict forced Mustafa and his family out of their home, having to leave behind all they cherished **“leaving our home took an emotional toll on all the family”**, it left them scarred and uncertain about the future. In spite of this, Mustafa and his family stayed in Alwashka all throughout the conflict, witnessing the destruction that ripped through his hometown, **“the surrounding violence force me to close down my coffee shop in 2014”**.

Without a source of stable income, Mustafa was unable to properly provide for his family which led to a gradual debt accumulation for survival **“the emotional impact that came from the conflict was the worst, I felt I was emotionally destroyed by it. The worst period for me was**

**between 2014 and 2016 when my coffee shop remained closed for two entire years and when in 2015 I lost my father. Besides the pain of this loss, the pressure just increased due to the responsibility to help survive my mother and my siblings”**. The financial struggles just multiplied, impacting everyone’s psychological stability.

In 2016, Mustafa returned to his lifeless coffeeshop and began - one coffee grain at a time - to bring it back to life. ICRC’s financial aid proved a life changer in the effort to restart from zero **“being able to pay off my debt is the biggest outcome, since I don’t longer have this weight on my shoulders”**.

Mustafa’s coffee shop went back to being the social hub for both locals and passing travelers it was before the conflict, and the place where he meets regularly his closest friends from childhood, **“Alhamdulillah life is slowly improving and each day brings new blessings”**.

## HAJER TRAINS OTHERS ON THE SKILL SHE KNOWS BEST

Hajer is the mother of two children - a -12year-old daughter and a -14year-old son - a former English teacher and is one of the main providers of their household. She is 46 years old and full of energy and initiative. She was displaced from her home in Murzag (south of Tripoli) due to the conflict and went through hard times trying to secure her family’s survival. Hajer’s family were forced to re-establish their lives in Tripoli where they live now.



*In Murzag we were happy and lived comfortably. The conflict forced us out of our home, and we lost everything. We were forced to move to Tripoli to survive.*

Life in Tripoli was hard. Having lost all economic means, the family had little money to pay rent, much less to even feed the children, “we couldn’t even afford soap to wash our clothes, and on some days, we didn’t even have 50 cents (LYD) to buy a loaf of bread,” tells Hajer. They survived with the support and generosity of their neighbors who provided even for bedding and mattresses. “My husband and I took any job opportunity we could find, morning to night, to barely afford a place to rent.”

Her children lost access to basics in life, such as education, **“my son was in second grade, he is now 14 years old and has only recently gotten the hang of basic grammar and writing skills. Today he is slowly improving and working on his calligraphy, slowly making his writing in Arabic more legible and accurate.”**

The ICRC provided Hajir with financial support to continue what started as a hobby for her - sewing. Once in Tripoli, with no work or any other source of income, Hajer decided to engage in sewing and the ICRC’s grant helped her establish a sewing workshop that today provides capacity building to other people looking for a source of income, turning her into an inspiration within her community.

**“Other than financial support, the biggest backing I received from the ICRC was training.**

**I learnt to manage my own finances and budget to sustain my business. I still have the books I received, and I often consult them for reference or to share this knowledge with others.”**

**“My family and I are doing better, and we have enough money to sustain ourselves, pay rent, afford food and invest in our children’s education.”** These days, Hajer has established a regular flow of customers that continues growing thanks to word of mouth. Despite her busy life and schedule, Hajer trains others on the skill she knows best, also projecting the skills she used to support her family in surviving through a crisis and enabled her to manage her own business. Hajer has found self-sustainability and has become a pillar of her community.



# OTHER SUCCESSFUL STORIES







The MEI Program has had a significant impact in Libya, helping individuals and communities affected by conflict to rebuild their livelihoods and achieve greater economic resilience. Through targeted support, approximately over **3200** beneficiaries have been empowered with businesses created or restored. These efforts have improved food security, created sustainable employment, and contributed to the long-term recovery of these affected communities.

The ICRC is an impartial, neutral and independent organization whose exclusively humanitarian mission is to protect the lives and dignity of those affected by armed conflict and to provide them with assistance, such as food and clean water, health care and shelter. We also work to prevent and alleviate the suffering of those affected by other situations of violence, such as internal disturbances and tensions.

The ICRC also endeavours to prevent suffering by promoting and strengthening humanitarian law and universal humanitarian principles.

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