

PROCUREMENT NOTICE

FOR THE ENGAGEMENT OF AN INDIVIDUAL CONTRACTOR SERVICES



Date : 11 October 2020

Post Title:	Consultant, Gender Justice and Women Entrepreneurs in the Arab States
Starting Date:	20 November 2020
Duration:	30 days (over 2.5 months)
Location:	Home-based.
Project	00100685 – Rule of Law, Security and Human Rights Global Programme
National or International Consultant	International Consultant
Requisition Number:	

CONTEXT / BACKGROUND

Women's labour force participation in the MENA region is the lowest in the world and levels of female business ownership are equally low. The region's economic gender gap is only widening. Almost 62% of women in the region are informally employed. In particular, MENA women are over-represented in the two most vulnerable categories of informal employment: the agriculture sector and domestic workforce. Only 35 percent of women, compared with 52 percent of men, have a financial account of some sort in the MENA region. According to the [World Bank](#), this is the widest gender disparity in account ownership of any region.

Institutional Barriers to Accessing Financing

Women throughout the MENA region generally have the legal right to own property, enter legal contracts, apply for loans, and access credit, however they frequently do not do so because laws in other areas perpetuate gender-based discrimination. For example, personal status and labour laws in Arab countries often contain gender-specific provisions that reinforce gender bias by enabling discriminatory interpretations or implementation of business laws.

Women entrepreneurs face particular challenges to building and growing their businesses and women-owned SMEs often grow more slowly than their male-owned counterparts. One of the key factors associated with slower growth rates is lack of access to finance that is perpetuated by gender-specific challenges such as lack of collateral and control over assets. When members of the MENA Businesswomen's Network were [asked what specific difficulties they faced in seeking finance](#) for their businesses, two-thirds cited high interest rates as the major hurdle. Approximately one third of respondents noted difficulties due to lack of collateral guarantees,

and one third found the process too complicated. Seventeen percent of respondents lacked a business track record to secure financing, and 16 percent felt that the bank mistreated them because they were women business owners.

The inability to raise capital limits options for women entrepreneurs. Micro-finance only answers a small part of the demand and amounts that can be borrowed can be limited. This leaves bank loans as the principal external source of finance for female entrepreneurs in the MENA region. Studies show that the lending practices of banks in many Arab countries frequently incorporate other non-legislative barriers. For example, some banking institutions require women to include their husbands as co-signatories to ensure that women's business activities are carried out with the consent of their family and spouses, and where women's names are not on property deeds, banks can be reluctant to lend to women.

The COVID-19 pandemic and its economic consequences present an unprecedented challenge to the region and women entrepreneurs are expected to be disproportionately affected. Fiscal and monetary policies introduced to help ease the negative socio-economic impacts of the pandemic on businesses and households have been general with few measures explicitly addressing gender-specific economic concerns. At the same time, the pandemic offers up opportunities - for the emergence of new women-led micro-businesses, and for tackling underlying discriminatory legal frameworks and other barriers to economic gender equality.

Globally women's entrepreneurship is one of the keys to economic recovery. This has been recognised in the region where some banks have moved to offering improved internet services and governments have made changes, including, for example, in Saudi Arabia where women's entrepreneurship has been encouraged by seeking to prohibit gender-based discrimination in accessing financial services. Micro-finance rules and regulations have also been amended in some cases to allow women borrowers to build a credit history.

The objective of the proposed study is to build on the work done by UNDP, UNWomen, UNFPA and ESCWA in reviewing laws in the region that discriminate against women. It will look specifically at regulations and practices in the region that directly and indirectly inhibit or encourage access to finance, and explore good practices for enabling access to financing for women entrepreneurs, through the implementation of laws or by other sound regulatory practice. The study will also be a complement to the UNDPs global Business and Human Rights (B+HR) work and the integration of a gender perspective in implementing the UN Guiding Principles on B+HR.

SCOPE OF WORK

The overall purpose of this consultancy is to present an analysis of the laws, regulations and administrative practices in the Arab States region that govern women's access to finance, examine recent reforms and opportunities for transformative change, highlight good practices, and make recommendations of key measures that could have an early impact on post-COVID economic recovery and advance gender equality. It is anticipated that research will be undertaken through a mix of desk research and (remote) key informant interviews, using a case study approach. Case studies will be agreed with UNDP and may include for example recent law reforms in the Gulf states, or micro-credit regulations in Yemen, Somalia and elsewhere.

Objectives of the Consultancy:

1. Conduct a desk review of recent studies and data on the legal and regulatory frameworks and existing administrative practices covering access to finance for women entrepreneurs across the Arab states (defined as the members of the League of Arab states, minus Mauritania and the Comoros), including identifying gaps in existing data and analysis.
2. Identify, through case studies, recent law and policy reforms and regulatory interventions that seek to encourage women in business in the Arab States region, including analysis of the strengths and weaknesses of these measures and identification of any good practices for empowering women entrepreneurs and promoting transformative change.
3. Produce a concise report, in English, in a format and layout suitable for publishing (publication costs are not expected to be borne in this IC contract) that summarises the research, case study analysis, and includes key recommendations for advancing gender equality in access to finance in the region. The consultant may be required to present the report's findings for validation during an online consultation to be organized by UNDP.

OUTPUT AND DELIVERABLES:

The International Consultant shall contribute to the production of the following product/s as outlined in the below table:

Deliverables/Outputs	Estimated Duration to Complete	Target Due Dates	Review and Approvals Required	Payment Terms and Schedule
<u>Deliverable 1:</u> An inception report detailing the timeframe and methodology for the collection and analysis of data and production of the final report, including list of potential interviewees.	3 working days	30 November 2020	RBAS Governance and Peacebuilding Team Leader and RBAS Gender Team Leader	20% upon satisfactory completion of required deliverable
<u>Deliverable 2:</u> Draft report submitted for review by UNDP.	23 working days	15 January 2021	As above	40% upon satisfactory completion of required deliverable
<u>Deliverable 3:</u> Presentation of findings during online consultation (to be arranged by UNDP).	1 working day	31 January 2021	As above	40% upon satisfactory completion of required deliverables
<u>Deliverable 4:</u> Final report revised based on UNDP feedback and submitted, including transcripts of interviews conducted.	3 working days	31 January 2021	As above	

INSTITUTIONAL ARRANGEMENT

- S/He shall perform tasks under the general guidance and direct supervision of the RBAS Governance and Peacebuilding Team Leader and the Regional Gender Team Leader;
- The supervision will include approvals/acceptance of the outputs and deliverables as identified in the previous section;
- The individual may be expected to liaise and collaborate in the course of performing the work with other consultants, suppliers and UN colleagues;
- The individual is required to provide periodical progress reports on a regular and needed basis throughout the assignment to monitor progress;
- The individual is required to maintain close communication with UNDP-RBAS on a regular and needed basis at any period throughout the assignment in order to monitor progress. In the event of any delay, S/he will inform UNDP promptly so that decisions and remedial action may be taken accordingly;
- Should UNDP deem it necessary, it reserves the right to commission additional inputs, reviews or revisions, as needed to ensure the quality and relevance of the work.

DURATION OF THE WORK AND DUTY STATION

The Consultant is expected to start on 20 November 2020 for 30 working days to be completed by 31 January 2021. All work will be home-based.

In the case of unforeseeable travel, payment of travel costs including tickets, lodging and terminals expenses should be agreed upon, between the respective business unit and the Individual Consultant, prior to travel and will be reimbursed upon UNDP IC Rule and Regulations.

EXPERIENCE AND QUALIFICATIONS REQUIREMENTS

Education:

- Bachelor's degree in law, political science, business management or related discipline. Advanced degree will be an asset.
- Additional course work in women/gender studies is desirable.

Experience:

- At least five years of experience in research on human rights, gender, economics and/or development issues including data collection, legal analysis and report writing;
- Proven experience related to gender equality issues and/or Business and Human Rights in the Arab States region;
- Familiarity with the 2030 Agenda and the Sustainable Development Goals.

Language:

Excellent command of English and Arabic (written and oral) is required.

COMPETENCIES

Corporate competencies

- Demonstrates integrity by modelling the UN's values and ethical standards.
- Promotes the vision, mission, and strategic goals of the United Nations.
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability.
- Treats all people fairly without favoritism.

Functional Competencies

- Background knowledge of status of legislation in the Arab region including CEDAW and relevant human rights instruments.
- Proven intellectual and practical capacity to understand and interpret different texts and provide a sound synthesis and analysis.
- Ability to handle confidential and politically sensitive issues in a responsible and mature manner.
- High level logical and methodical organizational skills.
- Good writing skills.

Knowledge Management and Learning

- Seeks and applies knowledge, information and best practices from a variety of sources.
- Demonstrates a strong capacity for innovation and creativity in providing strategic policy advice and direction.

Judgment/Decision-Making

- Mature judgment and initiative.
- Proven ability to provide strategic direction to the project implementation process.

DOCUMENTS TO BE INCLUDED WHEN SUBMITTING THE PROPOSALS.

Interested individual consultants must submit the following documents/information to demonstrate their qualifications. Candidates that fail to submit the required information will not be considered.

- 1) **Personal CV or P11**, indicating all past experience from similar projects, as well as the contact details (email and telephone number) of the Candidate and at least three (3) professional references;
- 2) **Brief Description** of why you consider yourself as the most suitable candidate for this assignment;
- 3) Duly accomplished **Letter of Confirmation of Interest and Availability** using the template provided by UNDP;
- 4) **Writing sample** of previous relevant research;
- 5) **Financial Proposal** that indicates the all-inclusive Deliverables/Outputs based total contract price, supported by a breakdown of costs, as per template provided. The terms “all-inclusive” implies that all costs (professional fees, travel costs, living allowances, communications, consumables, etc.) that could possibly be incurred are already factored into the final amounts submitted in the proposal. If an Offeror is employed by an organization/company/institution, and he/she expects his/her employer to charge a management fee in the process of releasing him/her to UNDP under Reimbursable Loan Agreement (RLA), the Offeror must indicate at this point, and ensure that all such costs are duly incorporated in the financial proposal submitted to UNDP.

All necessary information including: Complete Procurement Notice, the Selection Criteria, and Annexes are found on the following link under Procurement <https://procurement-notices.undp.org>

Interested individual consultants must submit the following documents/information to demonstrate their qualifications to **Job advertisement website** (https://jobs.undp.org/cj_view_jobs.cfm) not later than **22 October 2020**. Candidates that fail to submit the required information on or before the set deadline, will not be considered.

Please do not submit financial proposal in this stage. Financial proposal shall be requested from Candidates who are considered technically responsive

CRITERIA FOR SELECTION OF THE BEST OFFERS

This selection criteria will follow the Combined Scoring method – where the qualifications and methodology will be weighted a max. of 70%, and combined with the price offer which will be weighted a max of 30%; using the following evaluation criteria

Individual consultants will be evaluated based on the following methodologies:

Step I: Screening and desk review:

Individual consultants will be evaluated based on the following methodology.

Applications will be first screened and only candidates meeting the following minimum criteria will progress to the pool for shortlisting:

- Bachelor's degree in law, political science, business management or related discipline.
- At least 5 years research experience (on issues of human rights, gender, economics, and/or development and including data collection, legal analysis and report writing).
- Proven knowledge of gender equality issues and/or Business and Human Rights in the Arab region.
- Excellent written and oral English and Arabic.

Shortlisted Candidates will be then assessed and scored against the following evaluation criteria (max 100 points) and will be weighted a max. of 70%, and combined with the price offer which will be weighted a max. of 30%, using the following criteria:

Criteria 1: Bachelor's degree in law, political science, business management or related discipline. Advanced degree will be an asset –Max **10** points (5 points for bachelor degree, 5 points for advanced degree and/or course work in women/gender studies);

Criteria 2: Minimum five years relevant research experience – Max **30** points.

Criteria 3: Analytical, research and writing abilities as evidenced by submitted research sample Max **25** points

Criteria 4: Proven knowledge of gender equality issues and/or Business and Human Rights in the Arab region, particularly in the focus countries Max **30** points

Criteria 5: Excellent command of English and Arabic – **5** points

Step II: Final evaluation

For those offers considered in the financial evaluation, the lowest price offer will receive 30 points. The other offers will receive points in relation to the lowest offer, based on the following formula: $(PI / P_n) * 30$ where P_n is the financial offer being evaluated and PI is the lowest financial offer received.

The final evaluation will combine the scores of desk review and financial proposal with the following weights assigned to each:

Individual consultants will be evaluated based on the cumulative analysis methodology (weighted scoring method), where the award of the contract will be made to the individual consultant whose offer has been evaluated and determined as:

- Responsive/compliant/acceptable; and

- Having received the highest score out of a pre-determined set of technical and financial criteria specific to the solicitation.
- ☐ Technical evaluation: 70%;
- ☐ Financial proposal: 30%

Only Individual Consultants obtaining a minimum of 49 points (70%) on the Technical evaluation would be considered for the Financial Evaluation.