

Terms of Reference (TORs)

Individual National Consultant to support the establishment of startups and micro entrepreneurial initiatives within the framework of the project "Enhancing Self-Reliance and Inclusion Prospect for Displaced-Affected Communities (Vulnerable Iraqi and Host Communities)"

1) CONTEXT

The Hashemite Kingdom of Jordan is an upper middle-income country with a population of 10.5 million, approximately 70% of which are under 30 years of age¹. Despite unprecedented stresses caused by regional volatility, Jordan has demonstrated effective resilience capacities in maintaining stability and responding to crises, including the Syria crisis. Nevertheless, the Kingdom is vulnerable to socio-economic and political exclusionary challenges and factors including high population growth, rising cost of living, high unemployment, low economic growth, and low confidence in governmental institutions, and additional challenges caused by the impact of overspill from regional instability.

Given Jordan's geopolitical location, sharing its borders with Syria, Iraq, and Palestine, the Kingdom has been accepting large number of refugees from neighbouring conflict countries. As a safe haven in a highly volatile region, Jordan has welcomed many affected populations to move inwards to the cities and urban centers like Amman. UNHCR² reported that 657,445 registered Syrian refugees and around 1.2 million displaced Syrians, in addition to 67,652 registered Iraqi refugees and 140,000³ displaced Iraqis, live in the country with the second highest share of refugees compared to its population in the world⁴.

Jordan is experiencing major demographic shifts with young people between 15 and 29 years, making up 28.5 percent of the population⁵. This offers both unique opportunities and huge challenges. An Urban youth-centric development lens linked with equitable opportunities for economic growth and personal development will be instrumental in creating more prosperous, inclusive, and progressive future. In contrast, absence of youth focused socio-economic perspectives increase young people's vulnerability, especially among refugees, with youth unemployment rate almost three times as high as the total unemployment rate contributing to the build-up of deep frustrations. Where the target areas of the capital city of Amman, has the highest rate of unemployment of Amman: 19.0% and 17.9%, and 23.4% among men and women respectively⁶. In addition to gender gap that is standing out, as the Jordan is ranking 138 out 144 in terms of women workforce participation, even though 95.2% of females in Jordan are literate⁷.

¹ Department of Statistics (2019)

² UNHCR (2019)

³ DoS Census (2017)

⁴ UNHCR Jordan Factsheet (2018); Jordan has the second highest refugee to inhabitants' ratio with 89 refugees per 1,000 inhabitants

⁵ Department of Statistics (2019)

⁶ Department of Statistics (2019)

⁷ 19 Innovation Jordan (2017) Education; It's the highest in the region.

These challenges are intensified by ineffective access to information, quality services and opportunities for sustainable employment; limited participation of private sector(specifically the employers) in the design of livelihoods and employment creation interventions and; a challenging investment climate and business environment narrow the economic growth opportunities and hampering jobs creation for youth and women.

Iraqi refugees and migrants in Jordan

Iraqi refugees, vulnerable migrants and people of concern who are not registered with UNHCR are considered restricted nationalities by which they cannot have work permits under the Compact or any other forms. 67,000 Iraqi refugees are officially registered with UNHCR in Jordan, 30 per cent of whom are under the age of 17, whereas 58 per cent are between the ages of 18 and 59 (economically active age) with 11 per cent of Iraqi refugees being older than 60^8 . The Jordan Compact foresees that Syrian refugees can obtain work permits in certain sectors, e.g. agriculture and construction. Even if the opportunities remain limited, this framework avails the opportunity for Syrian refugees for legal employment which is not however the case for refugees of other nationalities hence, also excluding Iraqi refugees. Iraqi and other asylum-seekers (not refugees), who constitute almost half of all Iraqis, have only limited access to UNHCR assistance. According to a recent study conducted by UNDP, Iraqi and other asylum-seekers are found to be in a rather precarious situations with little to no access to humanitarian assistance, social protection, health insurance and training and employment opportunities and hence, constitute a rather vulnerable community.

According to the 2018 Jordan Comprehensive Food Security and Vulnerability Assessment⁹, Iraqi refugees have some of the highest education levels among non-Syrian refugees and people of concern in Jordan, with 57 per cent of heads of households having completed secondary or university, while Iraqi refugees also have the highest proportion of cases of people who struggle with a disability and mental health in the assessment. According to the Assessment, 32,000 Iraqi refugees arrived in Jordan between 2014 - 2017 following the regional instability; 50 per cent of Iraqi refugees living in Jordan originally came from Baghdad and central governorates, with close to 90 per cent of Iraqi refugees currently residing in Amman. The assessment finding noted that more than half of Iraqi, Somali and Yemeni cases were vulnerable to food insecurity. For number of households with people of disabilities it was found that Iraqi refugees reported the highest proportion of cases with disabled members (12 percent), among which the most common type of disability was mobility (68 percent). This also applied to prevalence of chronic diseases; four in ten Iraqis (42 percent) reported having at least one member with a chronic illness. These data are in line with a recent UNDP assessment, conducted within the framework of the project "Enhancing Self-Reliance and Inclusion Prospect for Displaced-Affected Communities (Vulnerable Iraqi and Host Communities)" - the project linked to this call -, covering the three specific project areas: Al Madina District (focusing on Down-Town and Al Hashimi Al Shamali areas); Al Yarmouk District (focusing on Asharafieh and Al Misdar areas); Jabal Amman and Jabal al Webdeh. The findings confirmed a high percentage of households with people suffering from disabilities (27%) as well as a high percentage of adult household members holding a secondary or post-secondary level of education (67%).

⁸ UNHCR (2019)

⁹ https://www.wfp.org/publications/wfp-jordan-comprehensive-food-security-and-vulnerability-assessment-2018

The average total monthly per capita income for Iraqi refugees is recorded at 41 JD, which is below the national poverty line of JD68 per person per month, out of which more than 50% was spent on food in 2018¹⁰. Food and dwelling security are a significant issue for the Iraqi community. Many spend less on maintaining their health and education. In order to access to health services, Iraqis are required topay common foreigner rates - a rate that is much higher and considered unaffordable to many (reference: monthly per capita income) - rather than being availed subsidized rates.

Iraqis face significant challenges pursuing productive and sustainable livelihoods pathways; access to legal employment is limited among this population and most working refugees are employed in informal, temporary work and do not have work permits. Consequently, only 13% of their income comes from work¹¹.

These constraints for accessing income-generating opportunities is affecting their sense of fulfillment and excluding them from the community.

2) BACKGROUND

Sustainable Development Goals (SDGs), aim at improving and building resilience of the lives and livelihoods of people around the world. They represent ambitious, yet realistic, targets to end poverty in all forms and dimensions, create enough decent jobs, promote inclusive income generating opportunities and gender equality in labor market participation, among other priority objectives. SDGs also emphasize the concept of "no lost generation" ensuring the inclusion of the most vulnerable, increasing access to basic resources and services, and supporting communities affected by conflict and forced migration. UNDP Jordan applies the Sustainable Development Goals (SDGs) as a baseline for this project with a special focus on: SDG 1: No Poverty, SDG 5: Gender Equality, SDG 8: Decent Work and Economic Growth, SDG 10: Reduced Inequalities and SDG 11: Sustainable Cities and Communities.

Inclusive economic growth and resilience continue to be an important thematic area for Jordan's Country Programme that aims at addressing vulnerabilities at individual, community, local authority and national institutional levels by supporting initiatives that foster a socio-economic inclusive enabling environment for livelihoods and job creation for all, especially among vulnerable Jordanian, Syrian and non-Syrian refugees and migrant, with a particular focus on youth and women in crisis-affected areas.

The project "Enhancing Self-Reliance and Inclusion Prospect for Displaced-Affected Communities (Vulnerable Iraqi and Host Communities)", is part of a mid to long term strategy to support refugees and host-communities to become self-reliant. The project supports the Greater Amman Municipality in implementing Amman Resilience Strategy that consists on the economic inclusion of refugees and inclusive socio-economic resilience building, by strengthening operationalization of the Humanitarian-Development-Peace (HDP) Nexus and linking human security with social cohesion. Iraqi refugees and

¹⁰ Jordan Comprehensive Food Security and Vulnerability Assessment

¹¹ Ibid.

migrants are largely excluded from the economic and income generating opportunities and hence they feel deprived and isolated from the community as whole.

The overall goal of this project is to support the stabilization and resilience-building of Jordanian and displacement affected Iraqi communities through a comprehensive approach that tackles identified root causes of poverty, employment and socio-economic exclusion.

In particular, this project supports the most vulnerable and marginalized women and young people in downtown Amman and surrounding neighborhoods through facilitating access to sustainable livelihoods and inclusive participation opportunities; promotes collaboration between community members, local government and civil society organizations through empowering and building economically resilient communities; and promotes self-employment opportunities and community led solutions through providing women and men with the knowledge and tools to become active members in the development of their communities.

The project is embraces two inter-linked components as follows:

- 1) Community organizing, advocacy and psychosocial support coupled with urban renovation activities to advocate for the needs of the community, trigger social cohesion and enhance the local economy;
- 2) Support to viable and sustainable livelihood pathways for Iraqi refugees and migrants as well as vulnerable local communities through two approaches: a) vocational education training and apprenticeship/on the job training b) entrepreneurship and start-up support.

The project is implemented in three specific areas identified during the project inception phase:

- 1. Al Madina District (focusing on Down-Town and Al Hashimi Al Shamali areas);
- 2. Al Yarmouk District (focusing on Asharafieh and Al Misdar areas);
- 3. Jabal Amman and Jabal al Webdeh.

The object of this call is to implement the entrepreneurship and start-up support component in order to enable viable and sustainable livelihood pathways (approach b).

UNDP has conducted a rapid "Labour and Self Employment Market Assessment" to identify the most viable market sectors and entry points for employment and freelancing opportunities for Iraqi and vulnerable Jordanian communities. The results and recommendations of the assessment will inform the implementation of the second component of the project.

The assessment has highlighted the following relevant points:

- Due to the challenging legal status of Iraqis in Jordan, it is recommended to support homebased businesses or self-employment livelihoods pathways.
- Due to the temporary nature of their stay for many (ongoing administrative process for resettlement or immigration to another country), it is recommended to support them in acquiring transferrable skills (especially English and digital literacy) and, for people with secondary education and below, strengthening the employability and skill sets in support

- employment opportunities in the receiving countries (e.g. handmade craft, construction, food preparation, hospitality). The segment of population who achieved secondary education and above could benefit from ICT related professions such as coding, e-marketing, etc.
- Both Iraqi and Jordanians in the targeted areas, with secondary education and below aspire for employment rather than business creation in areas such as: food production, construction related professions, instalment and maintenance of energy, electrical and mobile devices, hospitality among other (men); wood work, mosaic, sewing, hospitality and food production (women).
- Beneficiaries from both Iraqi and Jordanian communities, who completed secondary education and above, are found to be well suited for digital economy and computer related professions such as programming and coding, e-marketing, social media development, information management, website development, photo shooting, graphic design, 3D modeling, gaming animation, etc.
- For both groups it is recommended to build upon their existing assets, skills and professional experience to promote entrepreneurship and the creation of startup projects.

The results of this assessment will be made available to the selected individual consultant, for additional information and reference. Another assessment is underway for assessment of digital skills in demand and will be shared with the selected individual consultant in due course.

3) OBJECTIVES, METHODOLOGY, AND EXPECTED OUTPUTS/ DELIVERABLES

UNDP Jordan developed this TORs to identify an Individual Consultant to support the implementation of the second component of the project "Enhancing Self-Reliance and Inclusion Prospect for Displaced-Affected Communities (Vulnerable Iraqi and Host Communities)". The Consultant will support UNDP project manager and team to implement the entrepreneurship and start-up support approach to economically empower Iraqi and Jordanian host community women and youth through intensive entrepreneurship programs (how to start a business, core business skills, financial management, proposal writing, etc.) and start-ups establishment mentorship in conducive economic sector such as social entrepreneurship, digital economy, Information Technology and Communication (ICT) and inclusive digital livelihoods etc. The activities will be tailored based on the results of the Labor and Self Employment market assessment.

3.1. Description of the Assignment and Methodology:

Under the overall supervision of the UNDP's Inclusive Growth and Sustainable Livelihoods Pillar and close coordination and involvement of the relevant UNDP team and project manager, the Individual Consultant is expected to implement the below-expected activities and deliverables before the end of the project in March 2022.

The selected Individual Consultant will be responsible for undertaking the following activities:

- Organize, supervise and manage a competitive process for the selection of 47 start-up entrepreneurs from the targeted areas in accordance with the following criteria: 50% Iraqi and

50% Jordanians, with at least 50% women participation and 5% persons with disabilities. The competitive selection will be done following clear and defined criteria and based on the feasibility and sustainability of submitted business proposals in cooperation with UNDP.

- Organize and implement an intensive 12-day entrepreneurship training/bootcamp for the 47 selected project participants to develop entrepreneurship and startup business development skills.
- Support the start-up entrepreneurism in the development and establishment of their micro and small enterprises, self-employment ventures, social enterprises, and home based business through the review and approval of their business ideas and action plans as well as with the preparation and the supervision of a disbursement plan for the financial support that will be provided by UNDP to the start-ups. Each of the 47 start-ups will receive a seed grant of 4500USD (this amount will be covered by UNDP).
- Provide 3 months mentorship support for the establishment of micro-business, ensuring regular visits and follow-up with each the 47 start-up entrepreneurs in line with their business road map and milestones to be achieved.
- Select 6 Iraqi start-up entrepreneurs with high impact potential, possessing "champion for change" (leadership) qualities to be awarded with a financial contribution for a scholarship to participate in Leadership Program and/or the innovation and Digital skills building and programming bootcamp program for a duration of 6-9 months at a reputable academic institution.
- Facilitate seed capital grant management, grant manual and disbursement through e-wallet or similar applications in partnership with relevant MFI or a fintech company/cash transfer service provider. Each start-up entrepreneur will receive a grant of \$4500 as a seed capital directed to build digital economy assets, IT hardware, software, applications, online portals and certified learning

Some of the targeted sectors and project participants for this assignment, as highlighted by the "Labor and Self Employment Market Assessment" are summarized in the table below:

Topic	Program	Category of Beneficiaries
Information and Communication Technology – ICT- sector	 Programming and coding; E-marketing Social media development and management; Website development and management; Translation (Digital Photo shooting and photo and video editing 	Beneficiaries who completed secondary education and above from both the Iraqi and Jordanian target groups

	 Graphic design and 3D modelling Animation and gaming Cyber security 	
Home Cooking/Household- Based Food Production	 Food and beverage production, healthy meal and nutrition (or similar) 	 Both Iraqi male and female Both Jordanian male and female
Maintenance Services for Devices	 Electronic Devices Mobiles Laptops and tablets	Iraqi male
Life/Soft Skills	 Business English Language Customer service Communication Skills Dealing with Others Work Ethics 	 Both Iraqi male and female Both Jordanian male and female
Start-ups projects	Many Types of Projects: business start-ups will be selected based on viability business proposals matching market demand and niche opportunities as guided by market assessment.	 Both Iraqi male and female Both Jordanian male and female

3.2. Expected Activities and Outputs:

Under the overall guidance of the Inclusive Growth and Sustainable Livelihoods and Resilience Team Leader, and the direct supervision of the project manager, the Individual Consultant is expected to implement the project according to the following stages and indicative activities:

Stage (I): Preparation and Planning and project participants' selection (mid-August- mid-October 2021)

 Develop a detailed implementation plan based on best practice examples with a clear timeline, milestones, and responsibilities, including partners, if any – should be annexed to the technical offer.

- In cooperation with UNDP project team, define the criteria for the competitive selection of the 47 start-up entrepreneurs - 50% Iraqi and 50% Jordanians, with at least 50% women participation and 5% persons with disabilities – based on the project selection criteria as well as the submission of a feasible and sustainable business plan by all the applicants.
- Develop an outreach strategy for the selection of the 47 start-up entrepreneurs in cooperation with UNDP (initial proposal to be included in the technical offer)
- In close cooperation with UNDP, organize selection panels for in-person interviews of the 47 start-up entrepreneurs. The selection methodology will have to be discussed, agreed upon and implemented with UNDP.
- Review and understand the already developed business plans from UNDP's Heart of Amman II
 programme participants to identify strengths and weaknesses and consequently inform the
 design of the materials for the entrepreneurship skills development training support and
 mentorship support. (preliminary examples of training material and implementation
 methodology should be included in the technical offer).

Stage (I) Key Deliverables

Deliverables	Timeline
A detailed implementation plan with clear milestones and timeline Submitted.	Annexed to Technical Offer
Organize Inception and Kick Off meeting in partnership with UNDP project management team	2 nd Week
Develop an outreach strategy for the selection of the 47 start-up entrepreneurs in cooperation with UNDP (preliminary proposal already included in the technical offer)	3 rd week
Submission of inception report	3 rd week
Implementation of outreach campaign – applications received	4 th -7 th week
Selection of 47 start-up entrepreneurs	8 th - 9 th week
Submission of report on the selection procedures, methodologies and criteria, including justification of selection or exclusion of participants.	3 rd month

Stage (II): Implementation of intensive entrepreneurship bootcamp (mid-October to mid-November 2021)

- Finalize and submit to UNDP for approval training material on business creation, small business registration and licensing, small business management, financial management, marketing, access to finance, networking, technology enabled startups, achieving SDGs, social impact, targeting sectors of inclusive social enterprise, digital economy, clean technologies and gig economy.
- Organize and implement 12-day in person intensive entrepreneurship training/bootcamp for the
 47 selected start-up entrepreneurs to develop entrepreneurship and business creations skills.
- Support UNDP in documenting transformative changes among the project participants.
- Take attendance on daily basis during the 12-working days training programme and provide it to UNDP in an excel sheet format.
- o Perform an assessment of the progress and the results achieved during the training, including

- participants self-assessment.
- For each start-up, work with the entrepreneurs to prepare a feasible workplan for its establishment including budgetary milestones linked to the 4,500 USD seed capital disbursement plan for each beneficiary.
- Coordinate with UNDP's field officers daily to ensure the smooth implementation of the project and respond to any emerging challenges.

Stage (II) Key Deliverables

Deliverables	Timeline
Implementation of 12 days in person intensive entrepreneurship training/bootcamp for 47 start-up entrepreneurs	3 rd month
Grant management manual, criteria and report	3 rd month
Send participants attendance lists	Upon training completion
Submission of final report on intensive training, including	Upon
evaluation/assessment	completion

Stage (III): establishment of start-ups and mentorship support (mid-November to mid-February) - 3 months

- Indicate to UNDP the eligibility of the seed capital installments according to the progress and achievement of microbusiness established milestones. The eligibility for each seed capital installment per each microbusiness should be indicated based on visits to the location of each microbusiness to ensure physical verification of the procured equipment and other expenses and collection collect receipts.
- Provide mentorship support service using accessible tools, mainly; i) Hot Lines (upon entrepreneurs' needs) and Weekly Calls (scheduled) ii) Bi-Monthly visits to each microbusiness for 3 months, and iii) Monthly Group Mentoring Sessions (by sector) in order to help each entrepreneur in improving his or her microbusiness, and ensure its sustainability. The technical proposal should describe in detail mentorship services, including the methodologies and outlines.
- o Provide monthly report on progress and shortcomings for each of the 47 start-ups.
- At the end of the three months provide a final report on the start-up's establishment, including an assessment on sustainability, challenges and recommendations for follow-up steps.
- Coordinate with UNDP field officer bi-weekly to ensure the smooth implementation of the project and respond to any emerging challenges.
- Select and propose to UNDP 6 Iraqi project participants with high potential and "champion for change" qualities to be awarded by UNDP with a contribution for a scholarship to participate in Leadership Program and/or the innovation and Digital Economy coding and programming bootcamp program for a duration of 6-9 months at a reputable academic institution.

Stage (III) Deliverables

Deliverables	Timeline
Submit work plan for establishment of start-ups, including budgetary milestones	3 rd month
Provide documentation for the approval of the disbursement of the different instalments of the seed capitals to UNDP (after grantees technical and financial reports' assessment)	4 th to 6 th months
Perform field visits	3 rd to 6 th months
Submit progress report for each of 47 start-ups	Monthly
 Submit final report on the mentorship exercise including an assessment on sustainability, challenges and recommendations for follow-up steps. A closing/awarding event is also expected to be held. All relevant preparations and arrangements should be closely coordinated with UNDP Livelihoods and Communication Teams. 	Upon completion/6 th month

Duration: The duration of this assignment is 136 working days (6 months).

4) QUALIFICATION OF THE INDIVIDUAL CONSULTANT

I. Academic Qualifications and Years of experience:

Bachelor's degree in Business Administration; Management; Marketing; Economics; Livelihoods and Employment; Gender Studies; Social Development, or any related field. A master's degree is a plus.

Experience:

- Over 8 years of working experience as a business development expert.
- Direct experience working with entrepreneurs, start-ups and supporting the scale up of micro and small business.
- Experience in identifying conducting business needs assessment and analysis
- Experience in designing and delivering specialized training to start-ups and MSMEs
- Experience in identifying profitable business opportunities and potential partnerships.
- Experience in identifying business opportunities, sales leads and establishing business to business and business to consumer networks.
- Experience to work with a variety of people including refugees and vulnerable community members, in particular entrepreneurs.
- Local market knowledge
- Previous experience in conducting market research, pricing and demand, sales projections and data analysis.
- Experience in social entrepreneurship and green-job creation is an asset.
- Previous experience with a multilateral or international organization including NGOs is an asset.
- Strong computer skills.

II. Competencies:

• **Leadership:** Actively shares knowledge.

- **Communication and Relationship Management:** Communicates ideas and positions with command and confidence;
- **Innovation:** Critically assesses established methods and proposes new and innovative ways of working;
- **People Management:** Demonstrates behaviors of teamwork, collaboration, knowledge sharing, and maintaining relationships;
- Delivery: Embraces complex challenges and opportunities for getting work done;
- Works to develop organizational awareness of UNDP's approach to client service delivery and integrity and accountability

Other Competencies:

- Excellent communication, presentation, and facilitation skills.
- A proven ability to provide progress reports in accordance with reporting schedules.
- Experience and skills in communication (development of communication materials; Communication for Development projects) is an asset.

Language: Proficiency in Arabic language and English language

Nationality: Jordanian

5) SCHEDULE OF PAYMENTS

The payments will be effective to the Individual Consultant upon the achievement of the corresponding milestones and for the following amounts:

Percentage	Description	
20%	Upon submission of a satisfactory inception report	
20%	Upon satisfactory completion of stage I – report	
15%	Upon satisfactory completion of Stage II – report	
15%	Upon satisfactory completion of stage III – report	
30%	Upon satisfactory closure of the assignment - report	

6) TECHNICAL EVALUATION CRITERIA:

Annex (3): Technical Evaluation Criteria: Shortlisting Criteria:

Criteria	Weight
Related Education Field	10%
More than 10 years of experience and proven track record in conducting feasibility study in the area of urban revitalization/regeneration and tourism development	30%
Solid experience in working in the field of inclusive growth,	15%

sustainable livelihoods and area- based development	
 All required documents are provided including, but not limited to, a CV, references, and sample publication. 	15%

Criteria	Weight	Max. Point
<u>Technical</u>	70%	70
Experience in similar tasks		25
Technical approach and methodology demonstrating understanding of the job to		30
be done.		
 Experience in working with refugees and vulnerable community members, in particular women and youth; government officials, local stakeholders. 		15
<u>Financial</u>	30%	30

7) INTELLECTUAL PROPERTY

All information pertaining to this project belonging to UNDP that the Contractor may come into contact within the performance of their duties under this consultancy shall remain the property of those who shall have exclusive rights over their use.

Except for purposes of this assignment, the information shall not be disclosed to the public nor used in whatever without written permission of UNDP Jordan in line with the national and International Copyright Laws applicable.

8) CONTRACTUAL ARRANGEMENTS AND SUPERVISION

The Contractor will be hired under UNDP terms of contract and supervised by the Project Team solely for the purpose of delivering the above outputs, within the agreed time frame.

UNDP as the Client shall provide necessary support and approval to the Contractor.

DOCUMENTS TO BE INCLUDED WHEN SUBMITING THE PROPOSAL:

Interested individual consultants must submit the following documents/information to demonstrate their qualifications:

- 1. Proposal:
- (i) Explaining why they are the most suitable for the work
- (ii) Provide a brief methodology on how they will approach and conduct the work (if applicable)

2. Financial p	roposa
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3. Personal CV including past experience in similar projects and at least 3 references

UNDP	Incumbent (If Applicable)
Sara Ferrer Olivella	
Resident Representative	