



اللجنة الوطنية الأردنية لشؤون المرأة
The Jordanian National Commission for Women

Terms of Reference

A Mission for Conducting an Assessment Study on the current status, structure and legislation framework of cooperatives in Jordan

Introduction

The Jordanian National Commission for Women (JNCW) is the leading national organization responsible for all issues related to women's advancement in Jordan. Established by Cabinet Decree in 1992 and chaired by HRH Princess Basma Bint Talal, the JNCW seeks to instill gender equity in Jordan through the implementation of a wide range of projects, often partnering with leading local and international organizations.

Women's economic empowerment is one of the JNCW's key priorities. The JNCW seeks to support and implement projects that enhance Jordanian women's economic status. With support from the Swiss Agency for Development and Cooperation (SDC), the JNCW is undertaking a three-year project aimed at enhancing women's economic status by strengthening women-owned cooperatives in refugee-impacted areas in Jordan.

Accordingly, consultancy service providers are invited to submit their proposals to carry out a comprehensive assessment of Jordan's current cooperative structure and legislation framework for cooperatives, with a focus on women's participation in cooperatives. The results of the assessment study will inform subsequent project activities and will be published by the JNCW.

2. Background/Problem Analysis

Jordanian women's economic participation rate is one of the lowest in the MENA region at 14.1%¹. Despite recent educational gains, sociocultural restraints prevent women from participating in the economy at the same rate as men, indicating that high education rates have not yet translated to economic gains for women.

Meanwhile, growing instability in the region has caused internal tensions to rise in Jordan, putting women's economic status in Jordan further at risk. Jordan hosts an estimated 1.4 million Syrian refugees, nearly 20% of its total population.. The increase in Syrian refugees has led to increased job competition and a downward pressure on wages in the informal job sector. Among the most vulnerable populations to this socioeconomic strain are women, children, and female-headed households. Recognizing Jordan as a key strategic partner in implementing gender equity in the Middle East, international organizations such as the United Nations and the

¹ Abu Jaber, M. (2014, September 14). Lifting the barriers for economic progress of women in Jordan. *The Brookings Institution*. Retrieved from <http://www.brookings.edu/blogs/education-plus-development/posts/2014/09/15-economic-progress-women-jordan-jaber>



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International Labour Organization have declared the need for immediate action plans to address Jordanian women's economic status².

A proposed solution for mitigating such economic challenges is increasing women's participation in cooperatives. In the past two decades, cooperatives have emerged as a significant player in improving women's economic status worldwide. Based on principles of equity and solidarity, cooperatives provide non-discriminatory work environments for their employees. In Jordan, where women frequently face legal and social discrimination in the work place, the importance of equal-opportunity work environments cannot be understated.

The Jordanian cooperative sector holds potential to become a lucrative field for women. A 2015 study undertaken by the Jordanian Co-Operative Corporation revealed that Jordan hosts approximately 2,000 cooperatives comprised of nearly 200,000 cooperative members, 61% of whom are women. Further, Jordan hosts 104 women's cooperatives, governed and operated by Jordanian women. Jordan represents a small minority of countries that claim a majority of female members within their cooperative sectors.

In light of the positive statistics surrounding the cooperative model, the Jordanian National Commission for Women (JNCW) is undertaking a three-year project "Cooperatives as a means for women's economic empowerment", which objects to enhance women's economic participation by strengthening cooperatives in refugee-impacted governorates. The project has four anticipated outcomes:

1. Improved economic performance and generated incomes of existing women-led cooperatives through business advisory services and technical support;
2. Promotion of the cooperative model among female entrepreneurs (including Syrian refugees) and various stakeholders;
3. The policy framework for cooperatives is better aligned with international standards;
4. Female entrepreneurs working in the informal sector are able to establish new cooperatives and transition from the informal to formal economy

The first activity of this project will be a comprehensive Assessment Study of the Jordanian cooperative sector. The Assessment Study is anticipated to inform all subsequent project activities and ensure the success of the project outcomes.

Study Rationale & Objective

² For example, UN Women has demonstrated its commitment to Jordanian women's economic empowerment through the implementation of various of initiatives over the course of the past two years. Detailed information about these initiatives can be found at the UN Women Jordan website: <http://jordan.unwomen.org/en/what-we-do/women-economic-empowerment>



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Existing data concerning women's participation in cooperatives in Jordan remains limited. While 2015 statistics from the Jordanian Co-Operative Corporation (JCC) specify the numbers of male and female cooperative members in Jordan (approximately 120,000 females and 80,000 males), no sex-disaggregated data has been published that indicates the extent to which women are involved in decision-making processes within cooperatives, the distribution of female cooperative members among different types of cooperatives or the most lucrative types of women's cooperatives.. A handful of discriminatory laws still exist in Jordan, eliciting the need for gender-sensitive review of Jordanian cooperatives' legislative frameworks.

The overarching objective of the study is to *conduct and publish a comprehensive assessment of Jordan's current cooperative structure and legislation framework for cooperatives, with a focus on women's participation in cooperatives at all levels (i.e. membership, leadership positions and participation in cooperative governance)*. Additionally, the study seeks to benchmark cooperatives' best international practices so as to apply them in Jordan. The findings of the assessment study will inform national knowledge of the Jordanian cooperative sector, legal & policy recommendations for improving the cooperative system, and the criteria for selecting all beneficiary cooperatives and women-led micro businesses that will be supported during this project. Finally, the results of the study will identify promising sectors in Jordan for establishing new cooperatives.

Target Groups & Key Stakeholders

The target groups of the assessment study are primarily female cooperative members employed in the target governorates and female entrepreneurs who will be supported to establish new cooperatives through this project.

The service provider is expected to work and coordinate with the project's key stakeholders, including the Swiss Agency for Development and Cooperation (SDC), the JNCW, the International Labour Organization (ILO), the Jordanian Co-Operative Corporation (JCC) and the Ministry of Labour (MoL). During this study, the researcher will work closely with the JNCW, JCC and MoL to collect gender-specific statistics on cooperatives, develop criteria for selecting project beneficiaries and discussing possible legal and policy recommendations. The researcher may also work with the International Labour Organization to develop research methodology and share best methods for research on cooperatives in the MENA region.

Primary Duties and Responsibilities

The researcher will work under the supervision of JNCW staff members to carry out a quantitative and qualitative research study on the Jordanian cooperative sector. The study will include a review of the cooperative' system, legislation frameworks and a gender-sensitive analysis of the status quo of cooperatives in Jordan, including but not



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limited to promising types of cooperatives, areas of non-traditional work for women, and current market needs. The researcher will be expected to include policy and legal recommendations in the assessment—including a comparison with best international practices on cooperatives system and legal framework--and will work with key project stakeholders to develop a criteria for selecting beneficiary cooperatives and female entrepreneurs who will be supported to establish new cooperatives .

Scope of work:

➤ Assessment & Diagnosis

Each expert should be assigned to accomplish a specific job under the supervision of a lead expert, covering all aspects of the assessment (quantitative and qualitative research) and the internal and external factors related to cooperative advancement and growth in order to understand the present situation of cooperative system, and accordingly, formulate recommendations for enhancing cooperative sector in Jordan using the benchmark with best practices approach.

The team of experts is expected provide a detailed analysis of current situation, including but not limited to the following tasks:

1. Collect sex-disaggregated data on the Jordanian cooperative sector, with a focus on the project's target governorates (Amman, Mufraq, Irbid, Ajloun and Zarqa).

Anticipated information produced by the study:

- the distribution of female cooperative members within different types of cooperatives (agricultural, handicrafts, housing, etc.).
 - percentage of female cooperative members hold decision-making and governance positions within cooperatives.
 - categories of cooperatives do the existing women's cooperatives in Jordan fall under (housing, agriculture, etc.).
 - the most profitable types of cooperatives in Jordan.
 - the most profitable women-led cooperatives in the target governorates.
 - traditional and non-traditional sectors for establishing new cooperatives, as well as promising, non-traditional areas of work for female cooperative members
2. the current needs, weaknesses and strengths of the cooperative sector. Identify promising women-led cooperatives and provide a general assessment of the financial and management status of female cooperative members
 3. Conduct a gender-sensitive review of cooperatives' by-laws and legislative frameworks, benchmarking best practices and flagging any



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discriminatory laws or policies that may prevent women from fully participating in cooperatives (i.e. ownership of the businesses, obtaining decision-making positions, etc.).

4. Utilize the provided background materials and information collected through activities mentioned in points 1-2, draft and finalize a comprehensive, gender-sensitive assessment of the cooperative sector.
5. Develop a criteria for selecting promising existing cooperatives and small women-led enterprises to support during this project, in cooperation with the project's key stakeholders.

➤ **Recommendations**

At this stage, the team of experts will use all information collected for the assessment to analyze the Jordanian cooperative structure and legal framework and come up with a set of comments and recommendations for each pillar, SWOT analysis and comparative models are applied, leading to the Optimum Recommended Strategy for advancing cooperatives sector in Jordan. The Strategy should include specific recommendations for increasing women's participation in the cooperative sector. These recommendations must be discussed and agreed upon with the project's key stakeholders and JNCW.

➤ **Approval of assessment**

The lead expert and his team must incorporate all comments and feedback from the project's key stakeholders in the final draft of the assessment study, and present the findings to JNCW. The team of experts will be expected to make all necessary modifications to prepare final assessment results and recommendations, which should be approved by JNCW and key stakeholders.

Expected Deliverables:

- A workplan for the research study submitted to and approved by the JNCW before the start of the study;
- A detailed and concise assessment study approved by the JNCW and project key stakeholders;
- Criteria for selecting project beneficiaries is developed in partnership with the JNCW, JCC and MoL.
- Legal and policy recommendations approved by the JNCW and project key stakeholders;

Payment will be based on a schedule of deliverables, with payment conditional upon the satisfactory acceptance of deliverables by JNCW.

Duration and duty station:

The start of the study is anticipated for the beginning of February 2016. The final draft of the Assessment Study, Recommendations and Criteria must be delivered no



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later than March 30, 2016. JNCW will review the drafts and send its feedback to the service provider within two weeks, and the lead expert shall submit the final deliverables with required modifications after one week from receiving JNCW feedback.

The duty station will be Amman, Jordan with travel to other governorates for field research. The team of experts may also conduct the work from a location of choice in Amman.

Required Expertise:

The following expertise shall be covered by the Service Provider. The service provider may provide the required expertise through any justifiable number of experts . All consultants / experts participating in this mission should submit their CVs, which should include information about the tasks and projects executed in the last 5 years (date of execution, duration, client, name of the project and brief description, value of the project, the role of the consultant, employer, status)

1. Lead Expert Qualifications:

- Graduate degree in economics, development or a related field from a reputable university with an intensive knowledge of cooperative and gender issues;
- Substantive knowledge on issues surrounding business development, economics and women's economic empowerment at the national and international levels;
- At least 7 years of research experience, including experience conducting assessment studies and developing policy papers;
- Experience working with government agencies, non-governmental organizations and international organizations;
- Excellent writing and communication skills, including the ability to present findings to different stakeholders.;
- Excellent networking and organizational skills, including the to lead and manage a team of experts from different disciplines, and organizational skills;
- A high level of proficiency in English and Arabic, written and spoken

2. Legal Expertise Qualifications:

- Graduate degree in law from a reputable university with an intensive knowledge of cooperatives' legal framework and gender issues;
- A minimum of 5 years' experience in carrying out legal assessments and researches and developing legal recommendations;
- A minimum of 5 executed assessment carried out in legal assessments and developing recommendations;



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- Experience in implementing similar missions and knowledge of international best practices in the law field of cooperatives.
- Ability to work in a team containing different types of expertise and integrate with their work
- Excellent writing and communication skills and the ability to present findings to different stakeholders.
- Proficiency in English and Arabic

3. Statistical Expertise Qualifications:

- A degree in statistics or any relevant field.
- A minimum of 4 years' experience in carrying out surveys and gathering statistical information
- A minimum of 2 years carried out in collecting sex-disaggregated data
- Knowledge of gender issues and quantitative data gathering best practices, and experience in implementing similar missions is preferred.
- Ability to work in a team containing different types of expertise and integrate with their work
- Excellent writing, communication and computer skills and the ability to present findings to different stakeholders.
- Proficiency in English and Arabic

Requirements for submitting proposals.

Consultancy service providers should submit detailed technical and financial proposals according to this TOR and in both soft and hard copies.

Proposals should include but not limited to:

- The Service Provider's view of the scope of work
- Approach & methodology
- Specific information about the provision of deliverables, including the language, type and number of copies of the study that will be produced
- Mission management
- Distribution of tasks among team members, detailing experts' deployment and individual responsibilities
- Each experts' level of involvement (person/days and per activity for each expert)
- Detailed CV of each expert.
- Detailed work plan (schedule)
- Financial offer
- Total fees (Broken down per assignment/ consultant/ activity)
- Payment method
- Validity of the offer for a minimum of 60 days
- Signed Commitment statement by each expert



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Interested candidates should submit both a technical and financial proposal according to the instructions listed above and provided on the JNCW website (www.women.jo).



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General Terms and Conditions Bid 2/2016

1. All bids must be placed in a sealed envelope labeled with the bid number and name of the proposal, and hand delivered to the Bid Department of the Jordanian Hashemite Fund for Human Development (JOHUD) by Tuesday, January 19th at 3 PM. The JOHUD Building is located on Madina al-Munawara Street, building number 127. Phone: 5560741-06, Fax: 5515950-06.
2. The bid will be considered valid for a period of no less than 90 days after the delivery of the offer.
3. The bidding committee is not responsible for any errors that may be committed by the bidder in regards to the price estimate. Once bids have been opened, all price estimates will be considered final.
4. Each bidder is responsible for providing a security deposit in the amount of 5% of the total offer upon submission of the bid. Once all proposals have been reviewed, the security deposit will be returned to the bidder in full.
5. The successful bidder will be required to provide a security deposit to guarantee the deliverables of the project in the amount of 10% of the total the offer. This deposit will be returned in full at the end of the contract once all deliverables have been received and approved.
6. The Bid Committee reserves the right to cancel or postpone the bid, extend the duration of the bid, or increase or decrease the amount of the bid without explanation, and is not liable for providing the bidder with clarification, explanation or compensation.
7. The successful bidder will be required to sign the contract within one week of being notified of his/her selection. If the bidder does not sign the contract within one week and chooses to forfeit the bid, he/she will be responsible for any legal fees, postage fees or any other fees incurred during the selection process, and must reimburse the donor organization within ten days of being notified of his/her selection.
8. All prices are to be provided in Jordanian dinars and exempt of general sales tax.
9. The Bid Committee is not obliged to select the bid with the lowest price offer.