



## TERMS OF REFERENCE

### Junior Non-Key Expert (JNKE)

to support ECOSOC to prepare and conduct a Study on “Housing policies and practices in Lebanon “and to organize a “Housing forum” at the premises of ECOSOC to present the findings and recommendations of the study to all members of the Economic and Social Council and to other relevant stakeholders for conclusions and adoption of recommendations at policy level

**(JNKE 1 and 2 for 2.3.4 a/ 2.3.5a - up to 30 wd each)**

### 1. Context and background

The EU-funded Project “**Promotion of Social Dialogue in Lebanon**” aims to enhance the capacity of the Government of Lebanon and the Lebanese Social Partners and Civil Society to be promoters of Social Dialogue in order to strengthen social protection and improve and enforce labour legislation.

This project is funded by the European Union under the “Social Justice Programme” (SJP), which is comprised of eight projects. The SJP programme’s objective is to advocate for democracy, human rights and social justice in Lebanon, promoting good governance and gender equality at its core. Overall, the SJP programme supports the strengthening of the institutional framework for the protection of human rights and the development of democratic governance in Lebanon

The **specific purpose** of the Technical Assistance Contract between the EU and GOPA Consultants is to **increase the capacities of the Ministry of Labour and Tripartite Social Partners** to be promoters of social dialogue.

Three **results** have to be achieved in order to reach the purpose:

1. Operational and legal framework for social dialogue developed
2. Institutional and technical capacity of the Ministry of Labour and its tripartite social partners is reinforced to promote social dialogue
3. Tripartite social dialogue and collective bargaining are promoted at national level

The **main beneficiary** of the project is the **Ministry of Labour** (MoL), especially the “Professions and Trade Unions Department” and the “Labour Inspection, Prevention and Safety Department” of the MoL.

Technical Assistance is provided by a consortium consisting of GOPA Consultants (Germany) as the lead firm and EPTISA (Spain).

**Other beneficiaries and partners** of the project are the Economic and Social Council (ECOSOC), the National Employment Office (NEO), Employer Organizations, Trade Unions, Civil Society Organisations and other relevant stakeholders involved in Social Dialogue.

The purpose of this TOR is to define the tasks and responsibilities of a team of two (2) Junior Non Key Experts (JNKE) for the development of housing study, including a dissemination event at ECOSOC.

In close collaboration with the Team Leader (TL) and ECOSOC and under the guidance of a Senior Non Key Expert, the technical services will be delivered by the team of two JNKE for a period of up to 30 (thirty) working days each, in total up to 60 (sixty) working days.



## 2. Background of the Study

With the recent crisis pertaining to the housing subsidy program in Lebanon as a result of the decision of Banque du Liban (BDL) to cut interest-based subsidies on housing loans, preceded by a demand decline in the real estate market, the Lebanese government finds itself in a challenging situation to resolve. Although the lack of accurate and timely data renders the task of the study and analysis of the housing sector compromised, some indicators issued by different sources can help to get a glimpse of the trends in the market. In fact, data released by the Ministry of Finance (MoF) shows that real estate transactions decreased by 21 percent in the first five months of 2018, with 22,707 properties exchanging hands compared to 28,768 during the same period of 2017. Simultaneously, the percentage of new building permits issued has decreased by 16.5% between 2011 & 2017. On the top of that, the stimulus package provided through BDL Circular 485 in February 2018 rapidly depleted. That was followed by a clear communication by BDL Governor reflecting the Banque's unwillingness to grant a follow-up stimulus before 2019. This situation led to increased fears amongst developers, commercial banks and consumers.

Some solutions are being thought about among the different stakeholders, whether in the political sphere or within the private sector. Some are advocating for the compensation of the interest-based subsidies cut through an interventionist policy by providing the needed amount, although partially, by the MoF. While others are advocating to give tax incentives to banks in order to relaunch the subsidized loans programs, some are pushing for both options simultaneously. However, since Public Debt to GDP ratio is constantly increasing, the Lebanese state public finances situation cannot be necessarily regarded as sustainably contributing to the remedy, if no alternative funding sources are found.

On the social level, the incomprehensiveness of the housing policy is leaving large groups evicted from access to housing. Recent studies conducted show that 80% of households do not have enough income to qualify for a housing loan. The measurement of annual mortgage payments relative to GDP per capita shows that Beirut is ranked fourth among the 40 largest cities in the world in terms of the highest housing cost, and the measurement of income for the property shows that this cost is higher than Paris, Tokyo, Rome and Dubai.

## 3. Objectives of the assignment of the JNKE and of the Study

The overall objective of the assignment of a team of JNKE is to support ECOSOC and a Senior Non Key Expert (SNKE), who acts as the lead responsible researcher, in conducting a study on "Housing policies and practices in Lebanon" and to implement a dissemination event ("Housing Forum") to present the findings and recommendations of the study to all members of the Economic and Social Council and to other relevant stakeholders for conclusions and adoption of recommendations at policy level.

The study will undertake an in-depth analysis of the Housing sector in Lebanon, and derive strategies and practical steps to come out with a comprehensive housing policy, with emphasis on how to increase and facilitate access to housing for low and middle-income classes, taking into consideration the financial resources of the Lebanese State. The analyses shall provide a comprehensive understanding of sectorial set-up, current and projected trends, as well as challenges and opportunities for improved access to housing.

The study should facilitate the continuous policy dialogue and improve the participation of all stakeholders in this process. In particular, the study should:

- ✓ Provide in a thorough quantitative and qualitative description and analysis of the sectors' performance, trends and potential including identification and examination of constraints and



opportunities within the sectors as well as recommendations for interventions to overcome constraints and make use of opportunities to promote sector accessibility to low and middle-income classes, competitiveness, and growth.

- ✓ Provide an in-depth understanding of the institutional set-up within the sector while creating a common understanding of the strengths, weaknesses, challenges, opportunities and required actions to promote the accessibility of the sector with respective key stakeholders.
- ✓ Identify the underlying policy and institutional issues that affect the sectors' accessibility to low and middle-income communities with reference to the role of the public and private stakeholders as well as roles stakeholders could and should take on to resolve obstacles.
- ✓ Provide strategic options to improve and facilitate access to housing for low and middle-income classes, and possible areas of intervention.

#### 4. Methodology and scope of work

ECOSOC will be supported by a team of three (3) Non Key Experts to conduct a study on "Housing policies and practices in Lebanon" and to organize a "Housing forum" at the premises of ECOSOC to present the findings and recommendations of the study to all members of the Economic and Social Council and to other relevant stakeholders for conclusions and adoption of recommendations at policy level

The SNKE, who acts as the lead responsible researcher in conducting the study on "Housing policies and practices in Lebanon" will be supported by a team of two JNKE (= JNKE 2.3.4 a\_1 and JNKE 2.3.4 a\_2).

Since the quality of the study will depend very much on the quality of the outcomes of the field work, **the main responsibilities of the two JNKEs lies in the preparation and implementation of the field work for the Housing Study.**

The following technical services will be delivered by the team JNKE for a period of up to 30 (thirty) working days each (= 60 wd in total) under the guidance of the SNKE and in close collaboration with the Team Leader (TL) and the responsible person from ECOSOC.

In order to provide clearness about the responsibilities among the team of Junior Non Key Experts, all activities and tasks for the team of JNKE are mentioned in these TOR. For each of the activities / steps, **the main responsible JNKE is highlighted and marked.**

In the case of the Key Informant Interviews (KII) and the actual fieldwork (like focus group discussion's, interviews etc.), both JNKE are marked and highlighted as being equally responsible. The detailed distribution of these tasks will be defined and agreed during the development of the work plan and on an ad-hoc basis during the implementation of the study.

The assignment consists of 4 (four) Tasks.

##### **Task 1: Development of replicable methodology, approach, structure and design for sector analyses**

The team of JNKE will support the SNKE to develop a clear methodology (format, approach, outputs) for sector analyses incorporating feedback from stakeholder consultations. The format shall serve as point of departure for conducting the housing sector analysis as well as serve as a reference for ECOSOC regarding future analyses of other sectors. The JNKE will also support the SNKE in the collection of key sources of secondary data.

The two JNKE will support the SNKE in the following steps:



STEP	JNKE 1	JNKE 2
Define the methodology / Inception report	✓	Not involved
Development of a work plan	✓	Involved
Desk research: Support the SNKE in the identification of key sources of secondary data, collect all previously carried out studies, prepare Bibliography	✓	Involved
Research design: outline of the layout and structure of the sector analysis	✓	Not involved

### Task 2: Conduct a sector analyses for housing

The team of JNKE will support the SNKE to conduct a preliminary sector analyses according to the developed methodology (see Task 1) including but not limited to

- ✓ the collection and assessment of key sources of secondary data like ECOSOC economic and social policy papers, National and international statistics, real estate sector reports and further recent research and data including those conducted and provided by Order of Engineers, Ministry of Finance, Real Estate Developers Association, Public Corporation for Housing, Lebanese Association of Banks, Academic Research Institutes;
- ✓ qualitative review of existing research and quantitative analysis of sector's accessibility and performance;
- ✓ Interviews with main stakeholders, e.g. associations, government, businesses, other donor-supported initiatives (if any)

This task includes the following steps:

STEP	JNKE 1	JNKE 2
Support the SNKE to prepare and conduct Key Informant Interviews (KII)	✓	✓
Under the supervision of the SNKE, prepare, organize and conduct all necessary field research including (if needed) focus group discussions, quantitative and qualitative surveys, and any other aspects that need to feed into the final deliverable	✓	✓
Provide the SNKE with all data and outcomes from the field research, including transcripts, recordings, notes and others in order for the SNKE to draw conclusions and structure the report	Involved	✓
Support the SNKE in forming the analysis and developing a structure to the report, based on all information available	✓	Not involved
Write a short summary report about the results of the field work according to a template, provided by the TL	✓	Involved

### Task 3: Finalize sector analyses and derive housing sector policy

The team of JNKE will support the SNKE to finalize the sector analyses and derive sector strategies, taking into account suggestions and insights from stakeholder interviews; produce the final report which includes an executive summary and practical recommendations as a basis for targeted interventions by sector stakeholders, e.g. including a matrix indicating priority areas for public and private sector intervention

This task includes the following steps:

STEP	JNKE 1	JNKE 2
Support the SNKE to write the draft final report (housing sector analyses), which shall include a complete list of references in addition to references indicated in main body complying with good quoting practices	✓	Not involved



Support the SNKE to formulate strategies for sectoral improvement. Strategies shall be based on results of sector analyses and include overall strategic approach, policy for improved accessibility for low and middle-income classes	✓	Not involved
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#### Task 4: Design, facilitate and document a dissemination event at ECOSOC

The team of JNKE will support the SNKE to organize and implement a “Housing forum” at the premises of ECOSOC to present the findings and recommendations of the study to all members of the Economic and Social Council and to other relevant stakeholders for conclusions and adoption of recommendations at policy level.

This task includes the following steps:

STEP	JNKE 1	JNKE 2
Support the SNKE to elaborate a concept for the “Housing Forum” for approval by the TL and ECOSOC	Involved	✓
Conduct all necessary preparations for the housing forum in close cooperation with ECOSOC	Not involved	✓
Support the SNKE to prepare all necessary presentation materials (e.g. a Power Point Presentation) and handouts for the participants	Involved	✓
Take notes during the Housing Forum in order to support the SNKE in writing a short report about the Event	✓	Involved

## 5. Place of work

The usual place of work is an office within the premises of ECOSOC, to be provided by ECOSOC.  
The JNKE report to the team leader.

## 6. Deliverables

The deliverables of the JNKE are as follows:

- Collection and inventory of studies** related to the housing sector: research and collect all previously carried out and published reports on "Housing related" studies in Lebanon as well as findings about any ongoing or upcoming studies.
- Organizing and implementing all necessary field research activities** including (if needed) focus group discussions, quantitative and qualitative surveys, and any other aspects that need to feed into the final deliverable
- Provide the SNKE with all data and outcomes from the field research**, including **transcripts, recordings, notes and others** in order for the SNKE to draw conclusions and structure the report
- A **short summary report about the results of the field work** according to a template, provided by the TL
- Prepare, implement and document** a 1 day workshop (“Housing Forum”) at ECOSOC with ECOSOC Members and other stakeholders to present and discuss the study and the findings (about 50 - 80 participants)



## 7. Time line and working days (in total 60 wd, up to 30 wd for each JNKE)

Works shall be implemented in the period from November 2018 until the end of the project.

In order to deliver all the services requested, **in total up to 60 (sixty) working days are foreseen** (= up to 30 wd for each of the two JNKE).

## 8. Language

In principle, all documents and reports have to be provided in **English**. The dissemination workshop has to be prepared and conducted in Arabic.

A selection of documents or outputs (if needed) will be translated from English to Arabic (or vice versa) by the Project

## 9. Qualification and Experience of the Experts

Qualification and key competences:

- **Bachelor Degree** in Economy, Public Administration, Social Science, Political Science, Law or other fields, relevant for this assignment
- Excellent verbal communication skills in English and Arabic. Verbal communication skills in French are an asset.
- Excellent writing and editing skills in English and Arabic (the application letter and the CV provided will be used as one of the main proofs)
- Strong interpersonal and communication skills
- Strong analytical and organizational skills
- Understanding and application of the consulting principle of capacity development (proven by previous assignments and / or relevant further training)

Professional experience:

- **Minimum of three (3) years of professional experience** (after graduation) on expert level in areas, related to the assignments
- **Demonstrable working experience in field work for studies** (like focus group discussions, interviews with stakeholders, data collection), capacity development and organizing workshops and dissemination events
- Familiar with the socio-economic scene in Lebanon
- Work experience in ENPI region is an asset

## 10. Submission of applications and notification

Interested individuals will submit their application by email, to: [GOPA-SD-Project@gopa.de](mailto:GOPA-SD-Project@gopa.de) including:

- Subject: JNKE for Activity 2.3.4a - Housing study for ECOSOC
- Application letter (in English)
- CV in EU Standard Format (template can be requested from the project team))

Selection will be done based on pre-determined criteria. Only shortlisted candidates will be contacted.