



## TERMS OF REFERENCE

### Senior Non-Key Expert (SNKE)

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

**(SNKE 2.3.4a / 2.3.5a - up to 40 wd)**

## 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 Senior Non Key Expert (SNKE) for the development of housing study, including a dissemination event at ECOSOC.

In close collaboration with the Team Leader (TL) and ECOSOC and supported by Junior Non Key Experts, the technical services will be delivered by the SNKE for a period of up to 40 (Forty) 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 SNKE and of the Study

The overall objective of the assignment of a SNKE is to support ECOSOC in the development of 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

The SNKE will act as the **lead responsible researcher for the study**. Since the quality of the study will depend very much on the quality of the outcomes of the field work, the SNKE will put a special focus on the preparations for the field work as well as on supervision, follow up and quality control of the field work.

In close collaboration with the Team Leader (TL), the responsible person from ECOSOC and supported by Junior Non Key Experts, the following technical services will be delivered by the SNKE for a period of up to 40 (Forty) working days.

The assignment consists of 4 (four) Tasks

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

The SNKE will 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.

This task includes the following steps:

- Methodology Assessment
- Development of a work plan
- Desk research, Bibliography
- Research design

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

The SNKE will conduct a preliminary sector analyses according to the developed methodology (see Task 1). This analysis will include, but is not limited to

- the 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:

- Prepare and conduct Key Informant Interviews (KII)
- Organize, oversee and monitor all necessary field research including (if needed), like focus groups, quantitative surveys, and any other aspects that need to feed into the final deliverable (the actual field work will be implemented by the JNKE for this assignment)
- Gather all data from field research including transcripts, recordings, notes and others to begin drawing conclusions and structuring the report
- Structure and Analysis: begin forming the analysis and developing a structure to the report, based on all information available
- Writing a Draft Summary Report according to a template, provided by the TL

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

The SNKE will 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:

- Write the draft 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
- 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

### **Task 4: Design, facilitate and document a dissemination event at ECOSOC**

The SNKE will 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:

- Elaborate a concept for the "Housing Forum" for approval by the TL and ECOSOC
- Organize, oversee and monitor all necessary preparations for the housing forum (to be mainly done by the JNKE in cooperation with ECOSOC)
- Prepare all necessary presentation materials (e.g. a Power Point Presentation) and handouts for the participants
- Facilitate the Housing Forum, including moderation of the discussions
- Write a short report about the Housing Forum



## 5. Place of work

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

The SNKE reports to the team leader.

## 6. Deliverables

The deliverables of the SNKE are as follows:

1. **Inception report**, outlining a clear, replicable methodology for the housing sector analyses in Lebanon that involves both desk research and participatory elements with sector stakeholders as well as quantitative and qualitative description and analysis of the sectors.
2. A **work plan** for conducting sector analyses for housing sector in Lebanon including list of contents, resources and timeline
3. **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.
4. **Research design**: an outline of intuitive, replicable layout and structure for "ECOSOC" sector analyses in Lebanon
5. At least **15 Key Informant Interviews (KII)** prepared, conducted and documented
6. **Organizing, supervising and quality control of all necessary field research**, to be conducted by JNKE, including (if needed) focus groups, qualitative and quantitative surveys, and any other aspects that need to feed into the final deliverable
7. **Data Gathering**: gather all data from field research including transcripts, recordings, notes and others to begin drawing conclusions and structuring the report
8. **Outline / draft structure of the report**, based on all information available to be approved by the TL and ECOSOC
9. **Draft Report** (document between 10 to 12 pages, excluding list of references and possible annexes) for the housing sector in Lebanon, compiling key insights and hypotheses presented in an intuitive structure and layout **to be shared with ECOSOC for review**
10. **Final report**: A finalized housing sector analyses (between 20 and 25 pages, excl. list of references and possible annexes); the final document shall include a complete list of references in addition to references indicated in the main text body, complying with good quoting practices.
11. **Strategic proposals for sectorial improvements**: a document between 8 and 10 pages (excl. list of references and possible annexes). Strategies shall be based on results of sector analyses and include overall strategic approach, policy for improved accessibility for low and middle-income classes.
12. **Housing Forum** designed, facilitated and documented: a 1 day workshop 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 (up to 40 wd)

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 40 working days are foreseen.



## 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 Expert

Qualification and key competences:

- **Master Degree** in Economy, Public Administration, Social Science, Political Science, Law or other fields, relevant for this assignment  
or a **Bachelor degree with five (5) years of additional specific professional experience**, related to the assignment
- Excellent verbal communication skills in English and Arabic
- Excellent verbal communication skills in French are an asset
- Excellent writing and editing skills in English and Arabic (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 eight (8) years of professional experience (after first graduation) as expert, manager, researcher or advisor in organizations, related to economic and social development and/or Social Dialogue
- At least five (5) years of specific working experience on expert level, related to economic studies
- Specific experience as lead researcher / expert / consultant in conducting minimum three (3) similar sectorial studies and developing strategic proposals
- Familiar with the Lebanese Scene and socio-economic development
- 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: TOR for SNKE- Activity 2.3.4a / 2.3.5a
- Title and number of this advertisement: SNKE Activity 2.3.4a - Housing study for ECOSOC
- Application letter
- CV in EU Standard Format

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