

TERMS OF REFERENCE TO CONDUCT A STUDY ABOUT THE IMPACT OF THE COVID PANDEMIC ON WOMEN'S ECONOMIC RIGHTS

1. INTRODUCTION

Terms of Reference for a consultancy to carry out a research on the violations committed against Palestinian and Jordanian working women during March to October 2020 in the context of the COVID19, the impact of such violations on the rights of those women and their families and which are the challenges and opportunities for supporting women's economic empowerment in the current context.

2. BACKGROUND INFORMATION

2.1. Alianza por la Solidaridad (ApS)

Alianza por la Solidaridad (ApS) is a Spanish NGO existing since more than 30 years with presence in more than 20 countries in Latin America, the Middle East and Africa. Alianza has been present in the Middle East since 1993 and in oPt. Since 1998, and has a permanent office in Jerusalem. Since 2009 it has developed a process of sectorial and geographical targeting for its interventions, which meant the prioritization of women's rights. Alianza por la Solidaridad (ApS) gender equality in the Middle East works within three main lines of action:

- Prevention and response for Gender Based Violence, individual and community approach.
- Women's economic empowerment.
- Women's participation and active citizenship.

ApS maintains stable local partners with whom it works in a sustained manner and deepening not the relations and regular contacts through the office in the field, but a fluid communication and analysis of the changes caused by the humanitarian situation in Palestine. Alianza works closely with its partners and support their work in a manner that represent Alianza and the partners values. Alianza has extensive experience and expertise on women's rights and there is a high degree of knowledge about the environment and only relation with the population, civil society organizations, other humanitarian actors and local public entities. Alianza por la Solidaridad is member of Action Aid since 2018.

Action Aid and Alianza share the idea that when people become aware that their future is in their hands and when they organize to challenge power structures and contribute to the betterment and changing of institutions, changes can succeed. These changes should take place on a global scale in order to generate maximum impact, and they should be rooted in the political values of solidarity and internationalism. In addition, for Action Aid and Alianza, Social justice, gender equality, and climate justice succeed through individual and collective actions that actively change inequitable and unjust power relationships, either hidden, visible, or invisible, from the home to local, national, and international spaces. The empowerment of people that live in poverty and marginalization, and of women and youth is a crucial part of creating these changes. Collective efforts and fights are stronger when they are bound together through solidarity, campaigns, and common causes between communities, organizations, and social movements and other allies to influence local and global institutions and public policy.

2.2. Program on Women's rights.

Alianza is the recipient of a grant from AECID for the implementation of the project "Reduce gender inequalities in the Occupied Palestinian Territory". It is intended to have an impact especially on adult women and young survivors or those at risk of GBV in Gaza and Area C. (AECID 18-CO1-1179). The project is being implemented in the West Bank and Gaza strip with ApS partners, who along with other organizations which share common views and vision on relevant matter of Gender Based Violence (GBV), women's rights, women empowerment, etc.

Alianza works against gender violence with an integrated approach to address the full cycle of violence from the personal, family, socioeconomic dimension to the public dimension on political and legislative levels. We address the issue of gender-based violence from the perspective of Sexual and Reproductive Rights because our experience demonstrated that they are intimately related. We have consolidated our work in Latin America and in the Middle East, as much in contexts of political stability as in long-lasting conflicts¹.

To address the full cycle of violence, and applying a holistic approach in the different interventions, ApS produce information, data and knowledge on the issues related to its lines of work. According to the vision of Alianza por la Solidaridad (ApS), the development of each individual and of a society as a whole is only possible if there is EQUALITY between women and men. Achieving freedom for women to enjoy their rights is a QUESTION OF DEMOCRACY AND JUSTICE. In the line of Women's economic rights, ApS believes that the full exercise of women's economic right is key to achieve equality between women and men, reduce poverty and ensure a fair, equitable and sustainable development. Alianza promotes women's economic rights in Jordan and the oPt, through initiatives that strengthen the role of women in an inclusive and sustainable economic development through entrepreneurship and employability programs based on technical training and personal empowerment. In addition to that, ApS promotes entrepreneurship promoting economic initiatives led by women in sectors that challenge

traditional gender roles. In the line of Employability, our programs are designed to improve access to employment of women survivors of GBV or at risk of suffering through placements and internships in companies and at home. Also, ApS invests in the Capacity building of civil society to promote and lead policy initiatives and advocacy actions to an inclusive economy in Jordan and the oPt that ensure women's participation the full exercise of their fundamental rights.

3. DESCRIPTION AND OBJECTIVES

3.1. Background and Justification

The spread of COVID-19 represents not only a public health crisis, but also an economic and social one. In the MENA region, it is estimated that the outbreak will result in a loss of USD 42 billion in regional GDP¹ according to the UN Economic and Social Commission for West Asia (ESCWA). This UN Agency also estimates that women in the Arab World will lose approximately 700,000 jobs as a result of the outbreak².

According with the Palestinian Central Bureau of Statistics³ 42% of Palestinian household's income declined to half and more during the lockdown period compared to February 2020 (46% in the West Bank and 38% in Gaza Strip). One of the impacts of the Coronavirus pandemic is the decline of the per capita gross domestic product, as per capita GDP is expected to decrease by 15.6% in 2020 compared to 2019⁴. The number of employed individuals decreased from one million employees in the first quarter of 2020 to 889 thousand in the second quarter of 2020⁵. About wages, 52% of main income earners did not receive their wages/salaries during the lockdown period, 23% of them received their wages as usual, while 25% of them received their wages/salaries partially.⁶

¹ UNESCWA (2020), COVID-19 Economic Cost to the Arab Region,
<https://www.unescwa.org/sites/www.unescwa.org/files/escwa-covid-19-economic-cost-arab-region-en.pdf>

² idem

³ Palestinian Central bureau of Statistics (4/10/2020) "Announces Results of Impact of COVID-19 Pandemic (Coronavirus) on the Socio-economic Conditions of Palestinian Households Survey (March-May), 2020"
http://www.pcbs.gov.ps/portals/pcbs/PressRelease/Press_En_4-10-2020-covid-en.pdf

⁴ Palestinian Central Bureau of Statistics "Certain key statistical indicators in Palestine for 2020 on the World Statistics day 20/10/2020
<http://www.pcbs.gov.ps/site/512/default.aspx?tabID=512&lang=en&ItemID=3833&mid=3171&wversion=Staging>

⁵ see note 4

⁶ See note 3.

Although significant efforts are being made to release data about the impact of the pandemic, there is a clear gap in the availability of accurate and new data about concrete impact on women's economic rights.

According to the General Union of Palestinian workers⁷, since the beginning of the COVID19 crisis they have been receiving many complaints from workers who have been released of their works, changed the working contract from full time or permanent worker to daily paid contractor, and even obliged to present their resignation in other cases. There is an expectation that 20 to 30% of working women will withdraw from the market after COVID19 because of the violations occurred to them during the crisis of COVID19.

There are also reports of women being tricked by their employers and exploited to the extent of denying payments even after the work was completed and delivered, such as engineers and graphic designers who worked from home. Additionally, there are cases that have been converted into less than part time and being paid as little as 20 INS daily. The same applies even if the workdays are six, the payment is 20 or less INS as a daily rate, without any additional gains.

About enterpriser women, in Palestine there are almost 7.000 businesses that are owned and operated by women⁸. During the COVID-19 pandemic, 95% of the owners reported negative impact on their business and 27% of them were shut down.⁹ At the same time, the crisis could also represent an opportunity for the emergence of new women-led micro-businesses. According to the OECD¹⁰, many women-led home-based businesses across the region have also been able to leverage the opportunities offered by e-commerce to continue their activity. With COVID-19 moving many businesses online, which will likely continue after the crisis, this is also a great opportunity for the development of IT-related women-led SMEs, as women, and young women specifically, have particularly good educational outcomes in STEM across the MENA region. According with official data in Jordan¹¹, unemployment rate has reached (23.0%) during the second quarter of 2020 representing an increase by 3.8 percentage points of the second quarter 2019 but with differences by sex: unemployment rate increased for males by 4.4 percentage points and for females by 1.4 percentage points compared with second quarter 2019.

⁷Information taken from an interview with the Head of the Gender Unit in the General Union of Palestinian Workers by ApS

⁸ Palestine Economic Policy Research Institute (MAS) (2014). "Policies for Up Scaling the Female Entrepreneurship in the State of Palestine" <https://www.mas.ps/files/server/20142310134323.pdf>

⁹ Data from survey conducted by the UN Women Palestine Office on the impact of COVID-19 on women-led MSME's employing up to 95 employees. The online survey was administered between 17-27 March 2020. In total, 301 women entrepreneurs from the West Bank and Gaza responded to the survey. <https://palestine.unwomen.org/en/digital-library/publications/2020/4/impact-of-covid-19-on-women-led-msmes-in-palestine>

¹⁰ OECD (2020) "Covid-19 crisis in the MENA Region: impact on gender equality and policy responses" <https://www.oecd.org/coronavirus/policy-responses/covid-19-crisis-in-the-mena-region-impact-on-gender-equality-and-policy-responses-ee4cd4f4/#section-d1e1530>

¹¹ Department of Statistics, the Hashemite Kingdom of Jordan. Press release 13/09/2020

A striking finding is that more than one in every two critical workers (51% of health workers and 58% education workers) is a woman, which underlines the crucial contribution of women's presence in the labor market under the pandemic conditions. This is despite the extremely low female employment rate in Jordan (only at 10.3%), and underlies the strong gender jobs segregation, with the few employed women heavily concentrated in the care sectors. More than half (56.1%) the Jordanian women in paid employment are in these critical sectors (with 40.9% employed in education and 15.2% in health). This might be a reason why the unemployment rate of Jordanian women has increased less than the male rate, as it showed by the official figures.

According to the rapid assessment made by UN Women¹² in Jordan, 49% of female and 90% of male respondents reported they were employed prior to the start of the crisis. Of those who were employed in the formal sector, 71% indicated they have not yet lost their job. In contrast, of those that were employed in the informal sector prior to the start of the crisis, 99% reported losing their job. With regards to the impact of the loss of income from the crisis, 52% of women respondents reported they do not have enough money to buy enough food to maintain a supply of more than 2 days for their household making the impact of the mandatory movement restrictions very difficult for their household.

In both countries, as globally, the lockdown measures and the closure of schools have had an impact on the burden of the unpaid work for women, resulting in many times in stress and deterioration of mental and physical health.

However, the situation of both the Palestinian and Jordanian labor market was already weak before the outbreak of the pandemic. The Palestinian labour force is characterized by significant challenges, including high unemployment, limited prospects for growth, instability, and severe structural challenges stemming from the Israeli occupation and broader political context. Labor market conditions for women are generally poor, where the female labor force participation rate, standing in 2018 at about 22% among working age women compared to 72% for men, is amongst the lowest in the world¹³. Regarding unemployment, while the rate for Palestinian men has decreased 1.5 per cent between 2005 and 2017, that of Palestinian women has increased to 25.2% over the same period. Slightly over half of working-age women in the labor force are unemployed, almost double the proportion of their male counterparts. The gap in labour force participation between women and men with disabilities is deepening: participation rate of women with disabilities in labour force in Palestine was only 4% of the total women with disabilities compared to 24% of the total men with disabilities¹⁴.

¹² UN Women Jordan (April 2020) "Rapid Assessment of the Impact of COVID-19 on vulnerable women in Jordan"

¹³ Palestine Economic Policy Research Institute-MAS (2020) "Gender Wage Gap and Female labor force Participation in the palestinian Labor Marke" <http://www.mas.ps/files/server/20201902145714-1.pdf>

¹⁴ Palestinian Central Bureau of Statistics (2019) Labor Force survey.

In addition to the higher unemployment rates for women, women have been shown to be earning around 20% less than men¹⁵. According to the Palestinian Central Bureau of Statistics ¹⁶, it is estimated that one fourth of women employed in the private sector work without an employment contract. Besides, 35% of them are earning a wage below the legal minimum wage¹⁷ and less than half of female employees in the private sector (48%) get a paid maternity leave for year 2019. In Jordan¹⁸, almost half (46%) of male wage workers (440 thousand men) and one third (34%) of women wage workers (87 thousand women) do not have a legal job contract and are likely to be left out these measures and social security networks. The own account workers who constitute 12% and 2% of male and female employment, do not have job-related social security either.

But women face difficulties not only for accessing the labor market but also for remaining in their job positions. According to a research made by Oxfam¹⁹ in Jordan, 11% of women interviewed left their jobs to care for their children, 9% left to get married and 7% were discharged by their employers.

Almost half of employed women in the Palestinian Authority hold part-time jobs, putting them at higher risk of job loss due to legal frameworks allowing easy lay-off of part-time employees by the prevalence of discriminatory social norms in the region supporting the belief that men, as head of household, should have greater access to jobs than women when work opportunities are scarce. Similarly, social expectations on women's caring responsibilities stigmatize female workers: traditional gender roles create expectations that, in times of crises, women prioritise their family responsibilities. In Jordan, for instance, when initial government measures were announced to close schools and restrict movements in both public and private sectors, employers sent home women employees first to complete their domestic care duties ²⁰. Similarly, despite the gradual reopening of economic activities as of early May, day care centres in Jordan have remained closed, forcing many women to remain home to take care of their children.

¹⁵See note 3.

¹⁶ Palestinian Central Bureau of Statistics (2020) "Highlights the Situation of the Palestinian Women on the International Women's Day" 08/03/2020
<http://www.pcbs.gov.ps/site/512/default.aspx?lang=en&ItemID=3679>.

¹⁷ The minimum wage in the oPt is 1450 ILS per month.

¹⁸ UN WOMEN (2020) "Covid-19 and women's economic empowerment: Policy Recommendations for strengthening Jordan's recovery"

¹⁹ OXFAM (2019). *Counting on Women's Work without Counting Women's Work*. OXFAM: London, UK. Available at <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620811/rr-counting-womens-work-unpaid-care-mena-region-030619-en.pdf?sequence=1&isAllowed=y>

²⁰ UN women (March 2020) "Covid19 and gender: immediate recommendations for planning and response in Jordan
<https://www2.unwomen.org/-/media/field%20office%20jordan/images/publications/2020/covid19%20and%20gender%20in%20jordan%20eng.pdf?la=en&vs=128>

It is also important to look at the informal sectors of the economy. Almost 62% of women in the region are informally employed²¹ in unregistered jobs generally lacking basic social or legal protection and employment benefits. While on average more men than women are informal workers in the MENA region, women's position in the informal sector remains very different from men's. Informally employed women often work in lower-paid jobs and sectors, thus earning less than men. Most female refugees and migrants also work informally when they have access to work. These women are facing an increasingly precarious situation as confinement measures jeopardising their ability to work may reduce them to impoverishment, with especially high risks for female-headed households.

Both the Palestinian Authority and the Jordanian Government put in place measures aimed to mitigate the effect the impact of the pandemic in the socioeconomic situation. In Jordan, Defence Order no.6 issued by the government sets strict rules regarding the circumstances under which an employer is permitted to terminate an employment contract during the lockdown.

In Palestine, in May 2020 an agreement was signed and made public between the General Union of Syndicates, the Ministry of Labour and representatives of the private sector. The agreement stated that all workers will be paid half of their salaries for March and April and pay percentages for the rest of the months as long as the COVID19 crisis still on. According to the present Labour law (Article 38), the owner should pay two full months to the employer in cases where the plant closes, but as a way of making a balance and also support the private sector, the agreement went against the law and agreed to pay half of the salary, and the other half to be paid when the crisis is finished and economic life will be back again. In addition, committees that represent the three signatories to the agreement were established in all governorates to monitor the good application of the agreement. According to non-official data taken from conversations with relevant officials, most²² of the private sector did not abide by the agreement and on the contrary, dismissed some or many of the workers. Some of them paid 10 or 20 or 25% of the salaries, and not half salary as agreed.

In the Palestinian Authority, measures have been taken to support working women with childcare responsibilities as schools and nurseries were forced to close. In particular, the government has instructed companies to allow women employees with children below the age of 10 years old to take exceptional paid leave or offer them flexible working arrangements. However, such measures may also be perceived as reinforcing gender stereotypes whereby childcare responsibilities fall solely on women, even when both parents are working.

²¹ This figure includes both women in informal employment (unprotected jobs in formal enterprises) and women employed in the informal sector (in unregistered and unregulated enterprises).

The ILO defines informal employment as working arrangements that are de facto or de jure not subject to national labour legislation, income taxation or entitlement to social protection or certain other employment benefits (advance notice of dismissal, severance pay, paid annual or sick leave, etc.).

²² More information is needed to know if it is many or most, but it seems from the interview that it is most of the private sent or that did not abide to the agreement

Further analysis on the outreach and impact that those measures are having is needed.

3.2. Research objective

The objective of this study is to analyse the violations of women's economic rights during the period from March to October 2020 in the occupied Palestinian Territory and Jordan, the impact of such violations on the rights of those women and their families and proposals for supporting women's economic empowerment in the current context.

And the specific objectives of the research are:

1. To shed light on the violations committed against working women during the current pandemic and the implications of such violations to women's rights, their families, and their participation in the labour market.
2. To analyse the mitigation measures the public and private institutions are implementing to deal with the crisis, if the measures consider the specific impact of the crisis on women and how they are affecting on women's economic rights.
3. To understand what the barriers and opportunities for women are to access and remain in the labour market in the current context, with special focus on relevant sectors and niches for women's economic empowerment.
4. To obtain recommendations at the level of legislation, policies and practices for public and private institutions (including NGOs and women's organizations) to support women's economic empowerment in the current context.

And the expected results are:

- a. To document the main violations of women's economic rights and discriminatory practices against Palestinian and Jordanian working women by the duty-bearers and responsibilities holders (i.e. public and private sector, including local and international NGOs) through quantitative and qualitative data analysis.
- b. A gendered analysis of the response measures to the crisis in the different sectors of the economy and by the different duty-bearers and responsibilities holders and the impact caused in women.
- c. Analysed the new dimensions and emerging challenges for women's economic empowerment in each of the priority sectors in the current context.
- d. Identified relevant labour sectors and niches for women's economic empowerment
- e. Identified public policies, practices, and recommendations to support decent employment and women's access and permanency in the labour market for public institutions, the private sector, the local and international NGOs sector.

3.3. Research Questions

The questions that this research is aiming to address are:

1. What violations and discriminatory practices have happened during the period March-October 2020 against Palestinian and Jordanian women by the duty-bearers and responsibilities holders?
2. What is the legal framework protecting women's economic rights and how is being implemented?
3. What are the mitigation measures put in place by duty-bearers and responsibilities holders and the impact caused in women?
4. What are the barriers and emerging challenges for women in each of the priority sectors in the current context?
5. What are the relevant labour sectors and niches for women's economic empowerment?
6. What are the policies, practices, and recommendations to support decent employment and women's access and permanency in the labour market for public institutions, the private sector, the local and international NGOs sector?

3.4. Methodology and outreach

This research should be made using a variety of tools to obtain both quantitative and qualitative data and information. We would like to highlight the importance of incorporating a cut-crossing feminist methodology and human-rights based approach. The methodology must consider the current health status of the countries and the COVID related measures to avoid.

Among the women targeted will be:

- women who already hold a job and still have it
- women who had a job and lost it when the pandemic started.
- women who did not have a job when the outbreak.
- Women running their own business and those self-employed.

We also would like to include an intersectional approach in the women target in terms of the following criteria: age, income, rural/urban areas, women with disabilities, educational background and refugee status. In the case of the oPt, the study will cover the Gaza Strip and West Bank (which includes Jerusalem).

It is important that most of the sectors of the economy are tackled in the research (industry, education, tourism, local and international NGOs, etc) including public and private of the formal sector. Even though the focus in this research will be on the formal sector, important topics might arise regarding the informal sectors, given that many women tend to articulate a presence in the informal sector (for instance, in the care economy), therefore being unable to participate or

remain in the formal sector. Therefore, the interdependence of the formal and informal sectors should be considered throughout the study and be reflected on the analytical framework.

The research must also include interviews with relevant stakeholders at these segments:

- Ministries of Women’s Affairs, Labour and National Economy
- Federations of Chambers of commerce, Industry and Agriculture
- Palestinian General Federation of Trade Unions and the equivalent in Jordan
- National policy making bodies and committees
- Private Sector Institutions and networks.
- Women’s organizations

3.5. Ethics and Risks

This research contains especially sensitive aspects that should be considered during all phases of the research as well as in the design of the methodologies. Therefore, the research team is asked to incorporate in their proposal those methods or processes that are going to be carried out to protect the security of the people who participate in the study during and after its development and their right to anonymity, confidentiality, treatment of their data and image, etc.

3.6. Purpose and use

The findings of the report will be used as proof and evidence for advocacy purposes in front of duty and responsibilities holders. Besides, the findings will serve as inputs and guidelines for feeding the strategy of Alianza por la Solidaridad in strengthening women’s economic rights in Jordan and Palestine.

4. REQUIREMENTS OF THE CONSULTANT AND ECONOMIC&TECHNICAL OFFER

4.1. Qualifications and competences

Alianza por La Solidaridad seeks to work with professionals who share our vision and have high integrity and proven professionalism:

- Knowledge and experience in gender and economy areas. The mix of feminist and economic profiles in the team will be an asset.
- Documented experience in conducting social research.
- Ability to data collection and analysis.
- Experience in the use of participatory and feminist methodologies for research.
- Excellent command of English and Arabic.
- The necessary networks in both Jordan and Occupied Palestinian Territory.

The proposals will be assessed following this set of criteria:

CRITERIA		VALUE
1. BUDGET	Detailed Budget breakdown	20%
	Coherence between the financial offer and the proposed methodology	
2. TECHNICAL PROPOSAL	Quality and relevance of the methodological technical proposal	40%
	Feminist and HR based approach	
	Relevance of research sub-questions	
	Detailed description of the work plan and research steps. Adaptation to the COVID-19 context	
3. EXPERIENCE	Knowledge and experience in gender and economy areas	40%
	Feminist and economic profiles in the team	
	Experience in both countries or capacity to coordinate a binational team	
	proven experience in social research	

4.2. Research deliverables

At the end of the study, the researcher(s) will deliver:

- Executive summary in English and Arabic.
- Final document in Arabic and English including, at least, the following content:
 1. Theoretical and analytical framework
 2. Findings and evidence around the research questions
 3. Recommendations at the level of legislation, policies, practices and programming
 4. Three study cases
 5. Annexes and references

4.3. How to submit proposals

Interested teams must submit a dossier containing at least the following information:

- Technical proposal, including research sub-questions and methodologies and tools to be used for each of the questions, and preliminary sources of information.
- Preliminary proposal of subjects for the three study cases.
- Proposal for a work plan with phases and a schedule.
- CVs and proof of the experience of the members of the research team indicating their role and responsibilities for conducting this research (in the case of more than one consultant).
- Financial offer broken down (in euros): the amount available for this contract is 20.000 euros (including all taxes). The amount proposed by the research team must include all the expenses that will be incurred for the delivery of the products (taxes, travel, accommodation, etc). Also, it must be clearly detailed and being aligned with the technical proposal.

Bids should be sent to the following address: shussein@aporsolidaridad.org and sagrariomonedas@gmail.com

The deadline for submitting proposals is **11th of December, 2020**. Please write on the subject of the e-mail: Study - Economic Rights in Jordan and oPt.

A preliminary timeline would be:

1. Analysis of the proposals received and potential contact with the applicants in case further clarification is needed.
2. Communication of the decision.
3. Inception meeting with the research team.
4. The research team submit the final version of the detailed working plan and the tools and methodology to be used. Once those documents are approved and the contract signed, ApS proceeds with the first payment.
5. Field work. During the field work stage, ApS and the research team will keep fluent communication through emails and there will be, at least, a meeting in the middle of this stage to share progress and challenges.
6. Delivery first version of the executive summary and final document in English. Second payment

7. Revision and feedback by Alianza por la Solidaridad

8. Submission of the final version of all deliverables. The last payment will be done after the revision and final sign-off by ApS.
