



Terms of Reference

Study on Small Scale Income Generation

ASSIGNMENT:	To conduct a study on opportunities and challenges in the creation of nano-businesses and small scale income generation in Akkar and South (Saida and Coastal Chouf) governorates.		
JOB CATEGORY:	Consultant	DEPARTMENT :	Livelihoods
DURATION AND PERIOD OF ASSIGNMENT:	30 days (01 July – 15 August 2019)	LOCATION:	Southern Beirut, Coastal Chouf (BML) and Saida Municipality (South) Akkar, Halba and surrounding municipalities

1- BACKGROUND

1.1 - PU-AMI PROGRAMMING

Since 2012, PU-AMI has developed an integrated response to populations affected by the Syrian crisis. The PU-AMI mission is currently leading activities in Beirut, Mount Lebanon, Saida and Akkar.

In 2019, in line with the LCRP 2017/2020, PU-AMI focuses on increasing self-sufficiency among vulnerable populations (both host and refugee), through safe, stable and sustainable livelihood opportunities. PU-AMI project designs and interventions include:

- Identifying employment and self-employment opportunities for vulnerable target groups
- Provision of short-term employment opportunities through labour intensive construction and rehabilitation of public infrastructure and community assets
- Support in launching and developing income generating activities based on market assessment findings, along with the provision of technical support and material assistance
- Provision of employment support services through facilitating access to vocational training and soft skills development
- Business development services (seed funds, trainings and coaching) to small entrepreneurs

1.2 - PU-AMI PROGRAMMING IN SAIDA AND AKKAR

PU-AMI has been implementing activities in Lebanon since 1996, first supporting Palestinian refugees with targeted livelihood activities (professional toolkits, trainings, support to small business development) living in the Southern Palestinian camps of Saida.

Since 2016, PU-AMI has provided Emergency Cash Assistance to target vulnerable populations in the Saida, Jezzine and Nabatieh districts, and throughout Akkar governorate. Results of these interventions showed that the existing needs are high, and stressed the importance of improving resilience capacities of displaced Syrians and vulnerable Lebanese given their high vulnerability to shocks.

More recently, PU-AMI has developed an integrated assistance focused on the Syrian refugee population, vulnerable Lebanese, Palestinian refugees from Lebanon (PRL) and Syria (PRS). Interventions include WaSH, Shelter, Infrastructure, Health, Livelihoods and Protection activities.

In 2019, PU-AMI is implementing two projects funded by BPRM and WFP to support access to employment and income generation for vulnerable Lebanese and Syrian nationals. In the frame of these projects, PU-AMI provides Market-Based Skill Trainings, Work Based learning opportunities and Job Counselling services.



In addition, PU-AMI also support interested beneficiaries to develop Small Scale Income Generating Activities or Nano Enterprises through:

- Provision of a 54 hours course on business management
- Provision of seed funds
- 3 months coaching phase

2- CONSULTANCY

2.1 – BACKGROUND TO THE ASSIGNMENT

As per the Lebanese Crisis Response Plan, one of the main objectives of the humanitarian assistance is to “Reinforce Lebanon’s economic, social and environmental stability” by promoting job creation and business income generation, enhancing the productive capacities of MSMEs and cooperatives, and promoting of sustainable agriculture production (among others).

Micro, Small and Medium Enterprises (MSMEs) employ over 50 percent of the population, in particular with 30 percent of the employed population being self-employed (source: LCRP 2017-2020). MSMEs represent a large potential for improving the demand side of labour through job creation.

On the other hand, MSMEs have suffered from the wider economic downturn and face challenges due to factors including access to capital, inadequate labour market information or skill gaps, and limited opportunities for value addition and vertical integration (LCRP). Weak regulation, lack of registration, limited access to financial services, skills gap in labour force are issues regularly faced by MSMEs.

Supporting the capacity of small businesses and entrepreneurs in vulnerable areas, which are, as underlined above, the main job creators in Lebanon, is the priority of the Livelihood Sector. In line with the LCRP, PU-AMI then aims at developing its interventions by providing support packages (including business management training, access to finance, grants) to the creation of new businesses and expansion of existing ones.

2.2 – PURPOSE OF THE ASSIGNMENT

The study will aim at providing evidence-based strategic and programmatic recommendations for PU-AMI to develop and support its interventions toward micro and small businesses development.

The study will then analyse the local context for micro-entrepreneurship in Saida, Chouf and Akkar, looking into market specificity and representativeness per economic sectors (agriculture, services, food industry, etc.).

More specifically, the assignment should analyse the opportunities, constraints and challenges faced by new-entrepreneurs or existing nano businesses. The scope of study will focus on micro and nano-businesses but will also include home based income generating activities, whether formal or informal.

The assessment should formulate recommendations for PU-AMI to provide support for nano and small businesses, leading to sustainable changes in terms of self-employment of job creation.

2.3 – FOCUS OF ASSIGNMENT

1. TO PROVIDE ANALYSIS REGARDING NATIONAL AND LOCAL SPECIFICITIES IN THE ENTREPRENEURSHIP ENVIRONMENT
 - Local and National regulations
 - Regional and local initiatives and programs
 - Perception of local stakeholders
2. TO ASSESS CHALLENGES AND CONSTRAINTS FACED BY MICRO-ENTERPRISES AND ENTREPRENEURS WILLING TO START OR DEVELOP THEIR ENTERPRISE



- Regulations and business environment
 - Specific barriers linked with the personal legal status of the entrepreneur
 - Access to funding and financial services
 - Business management skills and capacities
 - Challenges linked to recruitment and human resources
 - Challenges linked to marketing and digital skills
 - Specific challenges of home based activities for income generation
3. TO IDENTIFY SECTORAL OPPORTUNITIES FOR BUSINESS DEVELOPMENT RESULTING IN INCOME GENERATION AND JOB CREATION
- Main strengths and opportunities for business development at local level
 - Value chains or specific sectors providing better economic opportunities for small scale enterprises (agriculture, food processing, service, etc.)
4. TO PROVIDE RECOMMENDATIONS FOR PU-AMI INTERVENTION LOGIC IN LIVELIHOODS AND RELATED PROGRAMS.
- Beneficiaries / enterprises to target
 - Sectors / value chains to prioritize
 - Type of interventions and methodologies to promote (coaching, training, access to financial services, grants, etc.)

2.4 – SCOPE OF WORK

Specifically, the assessment should:

- Conduct a secondary information review of studies and reports focused on MSMEs and income generating activities
- Identify and summarize related government policies, institutions and processes (national and area level)
- Provide a snapshot of the current situation in the target area considering in regards to micro-entrepreneurship
- Identify key players and stakeholders involved in promoting job creation and business income generation, and enhancing the productive capacities of MSMEs and cooperatives (governmental institutions, local and international NGOs, cooperatives, micro-finance institutions, etc.)
- Identify key employment drivers (both job creation and self-employment), especially looking at new opportunities that can be created for PUI beneficiary target groups. The study will provide specific analysis on drivers and challenges linked to women employment.
- Identifying challenges and barriers to develop and to support micro-enterprises (such as legal, regulatory, credit gaps, social networks, hiring practices, capital, etc.) with a focus on identifying skills gaps that act as barriers to MSME formation for target groups and job creation. Provide a specific focus on home-based income generating activities and on specific challenges and barriers faced by women entrepreneurs.
- Map the market to clearly show the context and opportunities for business development, including providing an overview of the value chains in the targeted area
- Provide an overview of the production/service/retail MSMEs environment (markets, value chain)
- Map existing training institutions providing technical training (related to business and entrepreneurial skills)
- Present an evidence-based set of practical recommendations for PU-AMI programs

Depending on other opportunities identified during the initial stage of the consultancy, additional sectors and geographies may be investigated as appropriate.

The methodology will be proposed by the consultant and shall include FGDs and key informant's interviews, quantitative assessments, etc.



2.5 - KEY TASKS

Tasks	Estimated total working days
Undertake desk review of relevant documents in similar studies led in the same areas	4
Develop and submit an inception report including: <ul style="list-style-type: none"> • A summary of the findings of relevant secondary documents (max. 2 page) • Revised methodology and timeframe • Draft tools for primary data collection (key informant interviews, phone surveys, individual interviews, focus group discussions...) • Proposed stakeholders to be met • Draft but detailed table of contents of the final report. This must be formally approved before further work is undertaken	2
Data collection of qualitative and/or quantitative data	15 - 20
Data analysis and draft report writing	5
Submission of draft report	0
Prepare and present a power point presentation of the preliminary assessment findings to the PUI team and a number of key stakeholders for comments and discussion.	2
Revision of report based on PU-AMI comments on draft report and PowerPoint presentation	3
Submission of final report and submit final report	0
Final presentation of report and PowerPoint presentation in appropriate forum	1

The above working days are an estimation, as the primary measure will be based on accepted output rather than time. It will be up to the Consultant to manage the time and output over the duration of the assignment period (1st July to 15th of August). Field work for primary data collection (business surveys, Focus Group Discussions) may be supported by PU-AMI MEAL team (enumerators) if necessary; to that extent, the consultant will need to size support expected in number of person/days in his/her original offer.

2.6 - EXPECTED DELIVERABLES

- Inception report: detailing the research method and tools and table of contents of the final report (as detailed above in tasks)
- The proposed research tools will be discussed and approved by the PU-AMI Livelihood Technical Coordinator and MEAL Coordinator before data collection commences;
- Draft report and PowerPoint presentation, for PU-AMI feedback
- Final Report (including executive summary) and PowerPoint presentation, incorporating feedback on the draft report from PU-AMI. (One electronic copy in PDF Format and one in DOC format.)
- A stakeholder register, including a list of organizations/institutions consulted names of persons met with, details of discussion and contact information.
- An electronic copy of all data collection tools and the data set.
- The consultant will present the preliminary findings to the stakeholders as part of the validation process and upon completion of the report.

3- MODALITIES OF ASSIGNMENT

3.1- DURATION OF THE ASSIGNMENT

The duration of the assignment 1.5 month (1st July 2019 – 15th August 2019), including an estimated 35 working days (including travel days).

3.2- START DATE OF THE ASSIGNMENT



1st July 2019

3.3- BASE LOCATION

Saida, South and Halba, Akkar, with frequent travel

3.4- ASSIGNMENT COSTS

All costs incurred during the assessment (transport, insurance, accommodation, equipment, data collection, procurement, translation, etc.) should be covered by the consultant, and included in the financial offer.

3.4- ASSIGNMENT HUMAN RESOURCES (HR)

The Consultant may involve and manage additional human resources as desired in order to achieve the required deliverables. Costs for these additional human resources should be covered by the Consultant under the overall financial offer.

3.5- REPORTING

- The consultant will report to the PU-AMI Livelihood Technical Coordinator.
- The consultant will work closely with other PU-AMI representatives (especially Saida and Akkar Field Coordinators and MEAL Team).

4- REQUIREMENTS

4.1 – SELECTION CRITERIA

- Post-graduate degree in Social Sciences, Business, Economics, Statistics or related field.
- Demonstrated experience conducting studies in similar environments.
- Advanced knowledge in sustainable livelihoods and entrepreneurship support for refugees and host communities
- Knowledge of and experience in working in Lebanon
- Experience conducting similar surveys in Lebanon
- Experience in consultancies with NGOs in similar fields
- Communication and facilitation skills (leading groups discussions, workshops)
- In-depth knowledge of quantitative and qualitative research methods
- Good analytical, research and presentation skills
- Knowledgeable in the use of digital data collection technologies
- Excellent report writing skills.
- Well organized and attention to details
- Reliable and rigorous
- Fluent English and Arabic are mandatory (spoken and written)

4.2 – OFFER

Consultant offer should include:

- CV and brief summary of similar and relevant consultancies
- Technical offer including: draft methodology and proposed timeframe
- Financial offer specifying: total proposed cost of the consultancy and daily rate.

4.3- INTELLECTUAL PROPERTY RIGHTS AND BENEFICIARIES OF THE STUDY



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All documents related to the assignment/consultancy shall remain the sole and exclusive property of PU-AMI and may be used for any purpose whatsoever without the need to consult with the author.

The key beneficiaries of the study are the local communities of Saida District, local authorities, donors and other NGOs working on Food Security and Livelihoods.

If you are interested by this mission, please send application by COB Thursday June 20th, both technical and a financial offers to : lib.recruitment.coo@pu-ami.org