

Terms of reference (ToR) for the procurement of services below the EU threshold

Women Entrepreneurs Finance Code (WE Finance Code) In Jordan	Project number: G-018092-005
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List of abbreviations

ABJ	Association of Banks in Jordan
AG	Commissioning party
AN	Contractor
AVB	General Terms and Conditions of Contract for supplying services and work
CBJ	Central Bank of Jordan
CCD	Company Control Department
CRIF	CRIF Jordan Credit Bureau
CVP	Customer Value Proposition
EMV	Economic Modernization Vision
FK	Expert
FKT	Expert days
FSPs	Financial Service Providers
I-FIN	Innovative Approaches for the Financial Inclusion of Micro, Small and Medium Enterprises (MSMEs) in Jordan
ISIC	International Standard Industrial Classification
ISTD	Income and Sales Tax Department
KZFK	Short-term expert
MOITS	Ministry of Industry, Trade and Supply
MSMEs	Micro, Small and Medium Enterprises
NFS	Non-Financial Services
NFIS	National Financial Inclusion Strategy
ToRs	Terms of reference
SDD	Sex-disaggregated data
We-Fi	Women Entrepreneurship Finance Code
WMSMEs	Women-led Micro Small and Medium Enterprises
WPs	Work Packages

1. Context

Jordan is a lower middle-income country facing structural economic and environmental constraints that significantly affect private-sector competitiveness and employment creation. Chronic shortages of water and energy, combined with persistently high unemployment rates (21.4% overall; 31% among women; 47% among youth under 25 in Q2 2024), continue to hinder inclusive growth. Although Jordan has shown resilience following the COVID-19 pandemic and regional instability - with GDP growth reaching 2.7% in 2023 and projected at 2.5% in 2025 - the wider security situation poses ongoing risks to investment, tourism, trade, and business creditworthiness. According to the Central bank of Jordan's Financial Stability Report 2023, and as of June 2024, non-performing loans accounted for 5.6% of outstanding credit, up from approximately 5.1% at the end of 2023, reflecting rising pressure on enterprises, particularly micro, small, and medium-sized enterprises (MSMEs).

The private sector, dominated by MSMEs, plays a central role in driving employment and in supporting Jordan's transition toward a socially and environmentally sustainable economy. The Government of Jordan's Economic Modernization Vision 2033 (EMV) underscores the importance of mobilizing private investment estimated at EUR 53.8 billion to achieve sustainable economic transformation and future-proof job creation. The EMV identifies the financial sector as a key enabler and calls for inclusive, climate-compatible financing solutions, including enhanced MSME lending, stronger fintech ecosystems, and targeted mobilization of international climate finance.

However, MSMEs face substantial financing constraints: only 11% of total lending from banks and microfinance institutions is directed toward this segment, limiting their ability to invest, grow, and increase resilience. Women-led enterprises are disproportionately disadvantaged, often receiving smaller and costlier loans. Jordan's National Financial Inclusion Strategy (NFIS) 2023–2028 highlights women as a priority target group and sets national goals to reduce gender gaps in account ownership, digital payments, and access to credit by 2028. Achieving these objectives requires the systematic generation and use of sex-disaggregated data (SDD) to inform gender-responsive regulatory reforms and financial-sector practices.

At the same time, MSMEs and women in particular are increasingly exposed to climate-related risks. They need to adopt resource-efficient technologies and climate-responsive business practices to remain competitive. While MSMEs increasingly require tailored financial solutions to invest in environmentally sustainable and climate conscious activities, the Jordanian financial sector currently offers limited inclusive green finance options. This gap constrains MSMEs' ability to invest, innovate, and scale, with particularly pronounced barriers faced by women-led enterprises.

Against this backdrop, the financial system in Jordan is not yet sufficiently inclusive or green to meet the needs of MSMEs particularly women-led enterprises seeking to invest in resource-efficient, climate-positive measures. Current regulatory frameworks, incentives, institutional capacities, and data systems do not adequately support the development of inclusive green financial products, nor do they enable financial service providers (FSPs) to effectively assess or serve women-led medium, small and micro enterprises (WMSME). At the MSME level, limited financial literacy, weak investment planning, and insufficient capacity to measure the environmental and economic impacts of their operations further constrain their ability to access finance. These barriers are addressable through targeted technical assistance, capacity building, policy support, and ecosystem coordination.

Jordan's Green Finance Strategy 2023–2028 aims to mobilize green investments and position the financial sector as a regional leader in sustainable finance. Ongoing World Bank–supported initiatives, including the development of a national green taxonomy and climate risk assessment of the financial system, will guide future regulatory adjustments for banks, microfinance institutions, and insurance companies.

The GIZ project “Innovative Approaches for the Financial Inclusion of Micro, Small and Medium Enterprises (MSMEs) in Jordan” (I-FIN) project aims to strengthen access to inclusive green finance for MSMEs, recognizing their central role in sustainable economic growth and enhancing climate resilience.

To achieve this objective, the project adopts a systemic, multi-stakeholder approach. It works closely with the Central Bank of Jordan (CBJ), financial service providers (FSPs), and key ecosystem actors to strengthen the enabling environment for inclusive green MSME finance. At the policy and regulatory level, the project supports the development and implementation of frameworks, incentives, and practices that facilitate the mobilization of private capital and the identification and management of climate and environmental-related financial risks. At the institutional level, it provides advisory support to financial service providers to develop and scale inclusive green financial products, strategies, and internal capacities.

In parallel, the project strengthens MSMEs readiness by building their capacity to understand, access, and responsibly use financial products. It also supports financial institutions in accessing international climate finance by enhancing their understanding of relevant mechanisms and by facilitating the development of viable, bankable project concepts. Across all interventions, the project places a strong emphasis on inclusion, with targeted support for women-led MSMEs to improve their access to appropriate green financial products and services.

The Women Entrepreneurship Finance (We-Fi) Code is a global multi-stakeholder initiative spearheaded by the World Bank and currently implemented in Jordan more than 30 countries. It aims to increase funding provided to WMSMEs by fostering coordinated action between public and private sector actors at the national level. The We-Fi Code builds on existing national initiatives such as National Financial Inclusion Strategies (NFIS), Sustainability Strategies, and Economic Empowerment Plans and strengthens them by introducing a structured framework for advancing gender-inclusive finance.

The initiative requires the establishment of a public–private coalition to drive concerted actions to increase financing for women-led / Women owned MSMEs (WMSMEs). It places data at the core of its approach by mainstreaming the collection, analysis, and use of supply-side sex-disaggregated data on WMSME financing to inform evidence-based policies, programmes, and product development.

In this context, the Women Entrepreneurship Finance (We-Fi) Code piloted in Jordan between 2024–2025 in partnership with the Central Bank of Jordan (CBJ), public institutions, and selected FSPs laid the groundwork for strengthening the national sex-disaggregated data ecosystem and building a coalition committed to advancing women's access to finance. The pilot phase highlighted several systemic challenges, including fragmented data systems, inconsistent application of MSME and WMSME definitions, partial gender reporting, limited FSP capacity to use gender data for product innovation, and weak coordination mechanisms between regulators and financial institutions. To operationalize these reforms at scale, GIZ seeks a qualified contractor to implement the next phase of the We-Fi Code under the I-FIN commission.

I-FIN aims with this tender to institutionalize and scale the We-Fi Code model by embedding gender-responsive standards, monitoring systems, and practices at the CBJ level and within financial institutions. It seeks to strengthen national SDD system and thereby contributing to expand FSP capacity to serve women-led enterprises.

The We-Fi Code assignment will take place within a financial system seeking to promote women's financial inclusion. Despite initial progress, Jordan lacks a framework that enables the systematic collection, validation, and use of high-quality SDD to inform regulatory reforms, sector strategies, and market-responsive financial products tailored for women-led and women owned MSMEs.

The We-Fi Code in Jordan aims to address this gap. The services to be tendered will support the Central Bank of Jordan and key ecosystem actors in fully operationalizing the We-Fi Code and gender -responsive financial inclusion in Jordan. Specifically, the assignment will contribute to:

- Strengthening CBJ's capacity to operationalize the We-Fi Code, embedding gender-responsive principles, and prevent unintended exclusion of WMSMEs from emerging sustainability-related regulations.
- Supporting selected financial service providers in adopting and implementing the We-Fi Code, developing WMSME Customer Value Propositions (CVP), enhancing outreach strategies, improving data collection and management, and designing more inclusive financial products.
- Enhancing public-sector data governance including regulatory agencies (MoITS, CCD, ISTD), credit information systems, and national registries, to ensure consistent, reliable, and interoperable sex-disaggregated MSME data.
- Facilitating the establishment of a multi-stakeholder coalition to strengthen collaboration between regulators, FSPs, private sector associations, and development partners, and to establish clear governance structures for monitoring progress under the We-Fi Code.

The assignment will be implemented through five core work packages that together represent the WE-FI Code's global implementation model. The overarching goal of the assignment is *"to contribute to a more inclusive and gender-responsive green financial system in Jordan that enables women-led micro, small, and medium enterprises to access finance for growth and climate-responsive investment"*.

2. Tasks to be performed by the contractor

The contractor is responsible for providing the following services, structured under the five core work packages of the We-Fi Code implementation model. All activities must build on the foundations established during the first phase of the We-Fi Code pilot (2024–2025) and support the transition into system-wide institutionalization and scaling across the financial sector in Jordan.

The contractor will work under the strategic guidance of GIZ I-FIN and in close coordination with the Central Bank of Jordan (CBJ). GIZ I-FIN will support the contractor in follow-up and coordination and will serve as a primary communication and facilitation channel with major stakeholders (including CBJ, CRIF, and ABJ), to ensure timely access, alignment on decisions, and efficient sequencing of activities. Day-to-day technical coordination will be conducted through agreed focal points, with escalation and decision validation routed via CBJ and GIZ I-FIN as appropriate.

The contractor is expected to execute the following Work Packages (WPs) and sub activities:

- WP 1: Kick-off, Consolidation, and Prioritisation of Next Steps
- WP 2: Setting Up the National Coalition
- WP 3: Data Collection and Reporting Mechanisms
- WP 4: Targeted FSP Enablement, Knowledge Transfer and Peer Learning
- WP 5: Monitoring, Data Reporting, and Accountability

Work Package 1: Kick-off, Consolidation, and Prioritisation of Next Steps

Objective: Build on Phase I deliverables by aligning all key partners with the findings and recommendations already developed, confirming Phase II priorities, and agreeing on the practical sequencing and decision points required to launch implementation.

1.1 Phase II kick-off alignment and presentation of Phase I outputs

- Conduct an initial alignment meeting with GIZ I-FIN to confirm the engagement plan, sequencing approach, and decision points for Phase II implementation.
- Deliver an in-person kick-off with CBJ as the primary technical counterpart to present:
 - the main Phase I findings and recommendations,
 - the proposed Phase II approach and sequencing logic, and
 - the key implementation decisions that require partner validation (e.g., coordination arrangements, priority reforms, and feasibility constraints).
- Validation and operational alignment on the CBJ sex-disaggregated data template, officially requested by the CBJ in March 2025 from FSPs, to initiate reporting under the We-Fi Code's five indicators and ensure consistent, high-quality data for effective analysis.

Deliverables:

- *Presentation summarizing Phase I findings, key recommendations, Phase II sequencing and decision points*
- *Validated SDD template.*

1.2 Targeted stakeholder (such as CRIF, MoITS, CCD, ISTD, ABJ, Tanmeyah, and selected FSPs) re-engagement meetings

- to confirm priorities and understand current readiness to confirm:
 - what has already been agreed and can be implemented immediately,
 - what remains unresolved (e.g., data-sharing constraints, definitional application, institutional roles), and
 - practical sequencing for Phase II (including what must happen first to avoid implementation delays).
- Confirm with specific CBJ departments and/or technical teams to operationalize Phase II actions efficiently as well as the required technical assistance support to maximize the value of collecting sex-disaggregated data, ensure its effective integration into the dashboard, and coordinate with CRIF on the data fields that need to be updated or adjusted accordingly.

Deliverables:

- *Phase II Prioritization & Readiness Note capturing validated priorities, confirmed sequencing, stakeholder roles/focal points, required technical assistance*
- *Short list of early actions required to initiate WP2, 3 and 4.*

1.3 Consolidated start-up recommendations to guide the next Work Packages

- Consolidate the validated priorities into a short actionable start-up set of recommendations that directly inform:
 - WP2 coalition formalization steps,
 - WP3 reporting/ dashboard implementation approach and
 - WP4 capacity building and technical assistance

Deliverables:

- *WP1 Summary Brief for Partners (2–4 pages) with priority issues, agreed next steps, and the recommended Phase II start-up sequence.*

Work Package 2: Setting Up the National Coalition

Objective: To operationalize the governance and coordination foundations required to institutionalize the We-Fi Code in Jordan as a nationally led initiative.

Note: The contractor will not determine or “appoint” the national Champion or Coordinator. The contractor will support the Champion and nominated Coordinator to define and document the coalition setup, operating modalities, and signatory engagement requirements. GIZ I-FIN will support the contractor in follow-up and serve as a communication channel with major stakeholders, including CBJ, CRIF, and ABJ, to facilitate timely coordination and decision-making.

2.1 Coalition charter and governance framework

- Facilitate structured consultations with CBJ, MoITS, CCD, ISTD, CRIF, ABJ, Tanmeyah, and pioneer FSPs.
- Produce a clear governance framework and roles definitions:
 - National Champion (CBJ)
 - Supporting Champions (to be determined in agreement with CBJ)
 - Coordinators (to be determined in agreement with CBJ)
 - Data Aggregators (to be determined in agreement with CBJ)
 - Code Signatories (FSPs)
- Translate the agreed governance parameters into a concise coalition charter framework (recognizing that formal role endorsement is a national-level decision led by CBJ and relevant actors).

Deliverables:

- *Coalition Governance framework incl. defined roles and responsibilities for all actors, clear governance structure and coordination mechanisms.*

2.2 Support existing signatories to consolidate and refine their commitment

- Ensure that the actions mentioned in the commitment letters by the signatories are aligned with phase II scope (note: GIZ I-FIN acquired commitment letter from 5 FSPs during Phase I. GIZ-FIN will be responsible for getting the updated letters)
- Clarifying commitments that are broad and making them more specific and trackable (SMART where feasible to be done by the contractor).
- Prepare a standardized commitment format/template that can be used for monitoring under WP5.

Deliverables:

- *Signatory Commitment Consolidation Package (including a consolidated status overview of LoCs - as available at implementation time)*
- *Structured commitment summary/template to support monitoring and follow-up.*

2.3 Coalition operating procedures and coordination mechanisms

- Develop coalition operating procedures covering:
 - meeting format, frequency and structure
 - communications and decision-making protocols
 - responsibilities for monitoring and reporting
 - interfaces between the champion, coordinator, data aggregator and signatories.
- Support the convening of a coalition launch / alignment session (in coordination with GIZ I-FIN and CBJ) to validate governance parameters, agree practical operating arrangements, and confirm immediate next steps for Phase II.

Deliverables:

- *Coalition operating procedures manual*
- *Launch of the first coalition meeting (package to include SOP, agenda, materials, meeting minutes, and agreed action points).*

Work Package 3: Data Collection and Reporting Mechanisms

Objective: To operationalize a practical and sustainable national data system for the We-Fi Code by strengthening (a) the technical collection, consolidation, and structuring of credit-related sex-disaggregated data through CRIF, acting as a technical data aggregation and processing partner (not a reporting entity), (b) CBJ's ability to access, analyse, and use aggregated outputs for regulatory oversight, monitoring of the Code's five indicators through the template circulated by CBJ and financial inclusion policy purposes; and (c) the development of a national WMSME dashboard that brings together three complementary analytical views i) the WMSME market landscape, ii) WMSME access to finance/ product development and iii) WMSME opportunities and challenges.

While keeping institutional hosting, ownership, and governance arrangements flexible and to be formally agreed with national partners during implementation.

Clarification of roles:

- Financial Service Providers (FSPs) remain fully responsible for reporting sex-disaggregated data in line with CBJ requirements and national definitions.
- CRIF does not report under the Code; rather, it provides the technical infrastructure and processes to collect, validate, aggregate, and structure data submitted by FSPs, enabling its effective use by CBJ and other authorized stakeholders.

Note: All activities under this WP will build on Phase I outputs and be validated through coordination with CBJ, CRIF, and relevant ecosystem actors (MOITS, ISTD), under the strategic guidance of GIZ I-FIN.

3.1 Strengthening credit-data reporting requirements through CRIF (credit data only)

- Work with CRIF to refine and /or update reporting templates (if needed) for We-Fi Code indicators and SDD fields.
- Support alignment with CBJ on the format and frequency of receiving CRIF outputs in a "ready-to-use" form (packaged, aggregated, and analysed), reducing CBJ burden.
- Support participating FSPs to comply with updated CRIF reporting requirements through practical clarification and troubleshooting during rollout and or creating the letter to be shared with FSPs.

- Provide on-the-job coaching to CBJ, CRIF, and participating FSPs through practical tools (checklists, worked examples, troubleshooting notes) and targeted sessions to improve consistent application of agreed SDD fields and strengthen data completeness and quality. (1 – 2 sessions per FSP, each 0.5 -1 day)

Note: On-the-job coaching is delivered through embedded coaching tools, calls, and troubleshooting notes; it does not necessarily require a standalone workshop.

Deliverables:

- *Updated CRIF reporting requirements for credit data (including gender-related flags/fields as applicable)*
- *Technical notes and an implementation note to support FSP reporting compliance and consistency.*

3.2 Strengthening WMSME market data reporting requirements through MoITS

- Reflect the recommended institutional routing (as per phase 1 recommendations), whereby market data is sourced from the Income and Sales Tax Department (ISTD) and passed to MoITS based on the fact that MoITS can request this information from ISTD. MoITS can then consolidate this information with what it already holds.
- Strengthen MOITS capacities to collect data covering market-level indicators such as:
 - total number of MSMEs and number of women-owned and/or women-led MSMEs, in line with the national definition adopted by Jordan in November 2024.
 - enterprise activity status (active vs. inactive), where available, to support portfolio and market analysis.
 - ownership and leadership characteristics (women-owned and/or women-led), as required for Indicators 1–3 of the Code, based on data availability at the FSP and registry levels.
 - sector classification (e.g. ISIC), geographic distribution, and enterprise size, to enable disaggregated analysis of access, usage, and performance across different market segments.
 - basic enterprise characteristics required to contextualize access to, usage of, and performance of financial services for WMSMEs, in line with the Code's monitoring framework.

Deliverables:

- *WMSME Market Data Pathway & Indicator Note (a short document defining the market indicators)*
- *Data-handling considerations for publication and dashboard use.*

3.3 National WMSME Dashboard Support

- Support the development of a national WMSME dashboard structured as one dashboard with two tabs/views:
 - Tab/View 1: WMSME Market (MoITS-led publication) using consolidated market data routed from MoITS and CCD through ISTD and combining with MoITS-held information as relevant; MoITS may publish this information as part of the dashboard's market view.
 - Tab/View 2: Access to Finance (CBJ/CRIF inputs) using CRIF packaged, aggregated credit outputs for We-Fi indicators, with deposit-related information retained at CBJ (as applicable).
- Keep dashboard hosting arrangements under CBJ to be confirmed during implementation based on feasibility of inter-institutional data sharing agreements.

- Support definition and validation of the dashboard scope, core indicators, metadata, update frequency, and basic user guidance to ensure usability for policy dialogue, coalition accountability, and sector learning.

Deliverables:

- *Dashboard structure note (two-tab model), indicator definitions/metadata*
- *User guidance/technical notes for the agreed dashboard releases.*

Work Package 4: Targeted FSP Enablement, Knowledge Transfer and Peer Learning

Objective: work with selected up to 3 FSPs to enhance WMSME customer value propositions (CVPs), improve operational readiness and data practices, and embed scalable non-financial service (NFS) tools that indirectly strengthen women-led MSMEs' investment and finance readiness; complemented by peer learning and production of practical knowledge products to support replication and sustainability.

4.1 Selection of FSPs

The contractor is expected to develop selection criteria in coordination with GIZ I-FIN, based on transparent and practical aspects aimed at maximizing impact, feasibility, and learning potential. Selection criteria may include, but are not limited to:

- Formal participation in the We-Fi Code as a signatory or demonstrated commitment to adoption.
- Institutional readiness and leadership commitment to strengthening WMSME finance and gender-responsive practices.
- Availability and quality of sex-disaggregated data relevant to WMSME portfolios, or a clear willingness to improve data practices.
- Strategic relevance of the FSP's WMSME portfolio (e.g. scale, outreach to women-led enterprises).
- Operational capacity and willingness to allocate staff time for diagnostics, working sessions, and implementation follow-up.
- Potential for replication and demonstration effects within the wider financial sector.

Final selection will consider sector balance (e.g. banks and/or MFIs), implementation feasibility within the project timeframe, and alignment with overall We-Fi Code objectives.

Deliverables:

- *Approved selection criteria*
- *List of the selected FSPs*

4.2 Targeted Technical Assistance FSPs

The contractor will provide structured, hands-on technical assistance to up to 3 selected FSPs, based on their needs and readiness, to strengthen their WMSME offering and internal capabilities. This support is intended to be highly practical and tailored, and to create models that can be rolled out later to additional FSPs depending on budget, time, and demand.

The technical assistance will include:

- Institutional diagnostics of participating FSPs, assessing:
 - existing gender and WMSME strategies and customer engagement approaches;
 - operational and organizational readiness to serve women-owned and women-led MSMEs; and

- current sex-disaggregated data practices, including alignment with the We-Fi Code's five indicators and Jordan's national definition of women-owned/led MSMEs.
- Support the development or refinement of WMSME Customer Value Propositions (CVPs), integrating:
 - tailored financial products and delivery channels;
 - relevant non-financial services; and
 - alignment with We-Fi Code objectives, particularly those related to access, usage, and quality of finance for WMSMEs.
- Application of WMSME segmentation frameworks, using available market and portfolio data to:
 - identify priority women-led business segments;
 - diagnose service and product gaps; and
 - inform targeted outreach, product design, and engagement strategies appropriate to the Jordanian market context.
- Facilitation of internal cross-functional working sessions (e.g. SME/business banking, product development, risk, data/IT, marketing, and non-financial services teams) to:
 - translate strategic recommendations into operational changes; and
 - support gender-responsive product, process, and data practice enhancements, where relevant.
- Ongoing hybrid coaching and implementation support (up to five expert days) to:
 - accompany FSPs during implementation of agreed actions;
 - address operational and data-related bottlenecks; and
 - ensure practical adoption of improved CVPs and We-Fi Code-aligned data practices.

Deliverables:

- *Individual diagnostic briefs for up to 3 participating FSPs summarizing baseline status, key gaps, and priority actions*
- *Individual CVP improvement package for up to 3 FSPs including an updated CVP outline (financial + non-financial services), segmentation outputs, and practical operational recommendations.*
- *Summary report on TA progress per institution summarizing activities delivered, progress achieved, bottlenecks encountered, and recommendations for scaling to additional FSPs (subject to budget/time)*

4.3 Targeted Technical Assistance to CBJ on We-Fi Code Data Analysis and Use

Provide targeted technical assistance to CBJ to strengthen its capacity to manage, interpret, and use gender-disaggregated data reported by FSPs under the We-Fi Code. The support will focus on the Code's five core indicators, enabling CBJ to move beyond data collection and aggregators toward meaningful analysis, evidence-based supervision, and policy dialogue.

- Design and delivery of three structured online technical sessions for CBJ staff focused on:
 - interpreting trends and patterns in We-Fi Code data reported by FSPs;
 - assessing data quality, completeness, and comparability across institutions;
 - using dashboard outputs and indicator analysis to inform regulatory insights, market diagnostics, and policy discussions.
- Practical walkthroughs using real or simulated We-Fi Code datasets, aligned with CBJ reporting cycles and analytical needs.
- Facilitation of discussion on how insights from the five indicators can support policy refinement, supervisory follow-up, and stakeholder engagement.

Deliverables:

- Three online technical assistance sessions delivered to CBJ (agenda, materials).
- Practical guidance notes or slide decks on We-Fi Code indicator interpretation and analytical use.
- Summary note capturing key analytical insights, challenges, and potential policy or supervisory implications identified during the sessions.

4.4 Peer Learning, Regional Exchange

The contractor will coordinate and facilitate access to structured peer-learning experiences to expose Jordanian stakeholders to global We-Fi Code lessons and successful country models.

- Community of champions series (no-cost): Support CBJ and signatories to identify and attend relevant regional/global virtual peer-learning sessions (e.g., gender data, dashboards, governance models, WMSME product strategies) and circulate links/invitations and short guidance notes as needed.
- Preparing learning briefs summarizing how global practices can be adapted to Jordan.

Deliverables:

- *Facilitation to online peer-learning session/s to signatories available through Financial Alliance for Women.*
- Learning briefs summaries for the sessions.

Work Package 5: Monitoring, Data Reporting, and Accountability

Objective: Support CBJ (as Champion) and the nominated coalition coordinator and partners to establish a structured, transparent, and sustainable monitoring and accountability system for the We-Fi Code. The system will enable consistent progress tracking, follow-up on signatory commitments, and improvements in the quality and completeness of sex-disaggregated data reporting using practical reporting cycles, structured review meetings, and dashboard-based insights where feasible.

5.1 Development of a We-Fi Code Monitoring Framework

- Design and support the rollout of a monitoring framework including:
 - data completeness and accuracy (credit-related reporting through CRIF; other agreed indicators through CBJ as applicable),
 - reporting timeliness and compliance,
 - progress on gender-responsive product and CVP enhancement (as reflected in WP4 outputs for the selected FSPs, and any coalition-wide commitments agreed)
- Integration of gender-responsive indicators are systematically included in monitoring frameworks, data collection tools, and dashboard outputs, enabling tracking of gender gaps, progress on WMSME access to finance.
- Establish clear monitoring roles for CBJ, ABJ, Tanmeyah, (CRIF as a data aggregator).
- Define practical monitoring outputs and their usage in the coalition review meetings.

Deliverables:

- *We-Fi Code Monitoring Framework Document (roles and responsibilities, monitoring indicators and reporting cycle structure, practical mechanisms for addressing gaps).*

5.2 Establishment of Reporting Cycles and Accountability Mechanisms

- Support CBJ and the nominated coordinator to define reporting cycles (quarterly/biannual) for FSPs and MOITS.
- Develop templates and standard formats for progress reporting by signatories.
- Assist CBJ to operationalize mechanisms for addressing non-compliance (e.g., feedback loops, targeted technical support, reminders).

Deliverables:

- *Standardized Reporting Templates*
- *Guidance Notes including templates for FSPs, instructions for CBJ monitoring team*
- *Data validation checklist.*

5.3 Facilitation of Coalition Review Meetings and Progress Dialogues

- Organize and facilitate quarterly or biannual (based on the preference of the CBJ) periodic coalition meetings with FSP signatories, CBJ, MoITS, CCD, ISTD, ABJ, Tanmeyah, and other partners.
- Prepare analytical input for these meetings, including:
 - data trends
 - performance summaries
 - persistent gaps in reporting
 - sector insights derived from dashboards
- Support CBJ in using these meetings to reinforce accountability, encourage peer learning, and share progress.

Deliverables:

- *Coalition review meeting package to include agendas, materials, presentations, meeting summaries and action points and follow up tasks in addition to consolidated progress snapshots for signatories' regulators.*

5.4 Recommendations for Institutionalization and Long-Term Sustainability

- Provide recommendations for embedding monitoring responsibilities within CBJ and sector institutions.
- Identify long-term opportunities for digital reporting automation.
- Outline how the monitoring system can support Jordan's broader financial inclusion and green finance strategies.
- Contribute to a final institutionalization workshop showcasing progress, lessons, and future directions.

Deliverables:

- *Monitoring & Accountability Dashboard (if feasible within CBJ/CRIF systems), simple visualization of reporting status, trends, and compliance.*
- *Sustainability and Institutionalization Recommendations Report including long-term ownership model for monitoring, integration into CBJ's supervisory cycle and national strategies, recommendations for extending monitoring to green finance indicators and proposed steps for future phases of the We-Fi Code*

Reports to Be Submitted by the Contractor

In addition to GIZ-standard reporting obligations, the contractor will submit:

- Brief half-yearly implementation report summarizing progress against all five work packages.
- Summary reports as per the abovementioned deliverables.
- Documentation for all meetings with stakeholders and partners including participants list and attendance signature based on MEL guidelines.
- Visibility and communication support: The contractor may be requested to draft up to 2-3 short visibility outputs (e.g., blog post(s) for GIZ channels/LinkedIn) and to provide visual documentation (photos) from key in-person activities, in line with GIZ visibility, consent, and data-protection requirements.
- Final report summarizing key achievements, challenges, data ecosystem improvements, and recommendations for continuation of the We-Fi Code in Jordan.

Milestone / Main Deliverable	Related WP	Timing After Start) (Month Contract
Inception coordination meetings with GIZ I-FIN and CBJ; confirmation of focal points and coordination modality	All WPs (Start-up)	Month 1
Contractor Operational Plan submitted (sequencing, implementation approach, resourcing, and timeline)	All WPs (Start-up)	Month 2
WP1 Deliverable: Phase II kick-off package (presentation + briefing note on Phase I findings and Phase II decision points)	WP1	Month 2
WP1 Deliverable: Phase II Prioritization & Readiness Note (validated priorities, sequencing, roles/focal points)	WP1	Month 3
WP2 Deliverable: Coalition Charter / Governance Framework (roles framework + charter parameters)	WP2	Month 5
WP2 Deliverable: Signatory Commitment Consolidation Package (LoC status overview + commitment template/summary for monitoring)	WP2	Month 6
WP2 Deliverable: Coalition Operating Procedures + first coalition launch/alignment meeting package	WP2	Month 7
WP3 Deliverable: Updated CRIF credit-data reporting requirements + technical/implementation notes for FSP compliance	WP3	Month 9
WP3 Deliverable: WMSME Market Data Pathway & Indicator Note (ISTD → MoITS routing; market indicators; publication considerations)	WP3	Month 10

WP3 Deliverable: National WMSME Dashboard structure note (two-tab model) + indicator metadata and user guidance (for agreed releases)	WP3	Month 12
WP4 Deliverable: Targeted TA diagnostics completed for 2–3 selected FSPs (diagnostic briefs)	WP4	Month 10–12
WP4 Deliverable: CVP improvement packages completed for 2–3 selected FSPs	WP4	Month 16–18
WP4 Deliverable of 3 online capacity building session for CBJ on We-Fi Code data Analysis and Use	WP4	Month 14-18
WP4 Deliverable: Peer learning session package(s) delivered (learning summary)	WP4	Month 12–22
WP5 Deliverable: We-Fi Code Monitoring Framework Document finalized	WP5	Month 14
WP5 Deliverable: Reporting templates, validation checklist, and guidance notes finalized	WP5	Month 15
Coalition review meetings implemented (progress dialogues + meeting packages)	WP5	Throughout (e.g., every 6 months)
Sustainability & Institutionalization Recommendations Report + Final consolidation package (incl. final report)	WP5 + All WPs	Month 23–24
Half-yearly implementation progress reports	All WPs	Months 6, 12, 18, 24

Period of assignment: 01. September 2026 until 31. August 2028.

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

The tenderer is required to present the relevant actors for the services for which it is responsible and describe the **cooperation strategy (1.2)** with them.

The tenderer is required to present and explain its approach to **steering** the measures with the project partners (1.3.1) and its contribution to the **results-based monitoring system (1.3.2)**.

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter 2 (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps and, if applicable, take account of the milestones and **contributions** of other actors (partner contributions) in accordance with Chapter 2 (Tasks to be performed) (1.4.2).

The tenderer is required to describe its contribution to knowledge management for the partner (1.5.1) and GIZ and to promote scaling-up effects (1.5.2) under **learning and innovation**.

Project management of the contractor (1.6)

The tenderer is required to explain its approach for coordination with the GIZ project. In particular, the project management requirements specified in Chapter 2 (Tasks to be performed by the contractor) must be explained in detail (1.6.1).

The tenderer is required to draw up a **personnel assignment plan** with explanatory notes that lists all the experts proposed in the tender; the plan includes information on assignment dates (duration and expert days) and locations of the individual members of the team complete with the allocation of work steps as set out in the schedule (1.6.2).

The tenderer is required to describe its backstopping concept (1.6.3). The following services are part of the standard backstopping package, which (like ancillary personnel costs) must be factored into the fee schedules of the staff listed in the tender in accordance with Section 3.1 of the GIZ AVB:

- Service-delivery control
- Managing adaptations to changing conditions
- Ensuring the flow of information between the tenderer and GIZ
- Assuming personnel responsibility for the contractor's experts
- Process-oriented steering for implementation of the commission
- Securing the administrative conclusion of the project

4. Personnel concept

The contractor shall propose a team with the qualifications and expertise required to deliver all services under the five work packages.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

Team leader

Tasks of the team leader

- Overall responsibility for the quality, coherence, and timely delivery of all contractor services across the five work packages.
- Lead coordination and communication with GIZ I-FIN (contract manager), Central Bank of Jordan (technical lead), and other ecosystem partners (MoITS, CCD, ISTD, CRIF, ABJ, Tanmeyah, and FSPs).
- Management of the contractor's team, including planning, steering, quality assurance, and oversight of Key Experts and short-term support.
- Ensure alignment with We-Fi Code methodology and the technical scope agreed for Jordan.
- Ensure the integration of gender-responsive principles throughout implementation.
- Lead reporting obligations, including inception, progress, milestone, and final reports.

Qualifications of team leader

- Education (2.1.1): Master's degree in economics, finance, public policy, development studies, gender studies, or another discipline relevant to the financial sector development.
- Language (2.1.2): C1 proficiency in English.
- General professional experience (2.1.3): 10 years of professional experience in financial sector development.
- Specific professional experience (2.1.4): 7 years in designing and managing programmes related to financial inclusion, gender data systems, or financial sector capacity building.
- Leadership/management experience (2.1.5): 5 years of experience as team leader.
- Regional experience (2.1.6): 5 years of experience in the MENA region (5 out of 10 points), including 2 years of experience working in Jordan (5 out of 10 points).
- Development cooperation experience (2.1.7): 5 years in donor-funded programmes (e.g., GIZ, World Bank, IFC, EBRD, USAID).
- Other (2.1.8): 2 years' hands-on experience working with central banks, financial regulators or financial sector supervisory authorities

Key Expert 1 – Senior Gender Data Reporting and System Specialist

Tasks of key expert 1

- Lead the technical delivery of Work Package 3 (data collection and reporting mechanisms), including CRIF credit-data reporting requirements (credit data only), coordination on "ready-to-use" outputs for CBJ, and technical notes to support reporting compliance and consistency.
- Conduct institutional data diagnostics with CBJ, CRIF, MoITS, CCD, ISTD, and participating FSPs as required to operationalise updated reporting and dashboard requirements.
- Support in WP 1, 2, 4 and 5 as needed by providing technical inputs relevant to signatory commitments that relate to data/reporting requirements and monitoring feasibility.
- Provide technical leadership inputs to Work Package 1 on consolidation of Phase I findings, prioritisation of next steps, and validation of sequencing decisions related to data/reporting and dashboard development.
- Provide technical guidance on gender designation, ownership/leadership data, reporting templates, interoperability, and SDD harmonization.

- Support the conceptual development of the national WMSME dashboard structure (functional specifications, data model inputs, indicator definitions).
- Provide on-the-job coaching to CBJ, FSPs, and regulators on gender-disaggregated reporting.
- Support Work Package 5 by defining practical monitoring indicators related to data completeness, reporting timeliness/compliance, and dashboard-based monitoring outputs (where feasible), and by contributing to reporting templates and validation checklists.
- Produce technical documentation and guidance notes related to reporting processes, indicator definitions, and dashboard usability.

Qualifications of key expert 1

- Education (2.2.1): University degree in statistics, economics, data science, information systems, or a related field.
- Language (2.2.2): C1 English (5 out of 10 points) and C1 Arabic (5 out of 10 points).
- General professional experience (2.2.3): 7 years of experience focusing on financial-sector data systems, or regulatory data frameworks.
- Specific professional experience (2.2.4): 5 years of experience with sex-disaggregated data advisory and We-Fi Code (7 out of 10 points), and MSME data architecture (3 out of 10 points).
- Leadership/management experience (2.2.5): 5 years' experience leading analytical assignments or supervising data-oriented teams.
- Regional experience (2.2.6): 5 years' experience in the MENA region
- Development cooperation (2.2.7): 5 years' experience in donor-funded (7 out of 10 points) and regulator-focused assignments (3 out of 10 points).
- Other (2.2.8): 5 years' experience with credit bureaus or central bank reporting systems.

Key Expert 2 – WMSME CVP Specialist

Tasks of key expert 2

- Lead the technical delivery of Work Package 4 (Targeted FSP enablement, knowledge transfer and peer learning) focusing on tailored, hands-on support to 2–3 selected FSPs to strengthen WMSME Customer Value Propositions (CVPs), operational readiness, and relevant data practices, and to embed scalable non-financial service tools (NFS) that indirectly strengthen women-led MSMEs' finance and investment readiness.
- Support in facilitation of peer learning / regional exchange activities under WP4, including documentation of learning briefs.
- Contribute to Work Package 5 by supporting monitoring elements related to signatory progress on CVP enhancement and service improvements, and by contributing to coalition progress dialogue content where relevant.

Qualifications of key expert 2

- Education (2.3.1): Master's degree in business administration, finance, economics, gender studies, or a relevant field.
- Language (2.3.2): C1 English (5 out of 10 points) and C1 Arabic (5 out of 10 points).
- General professional experience (2.3.3): 7 years of experience in MSME finance (5 out of 10 points) and MSME product development (5 out of 10 points).

- Specific professional experience (2.3.4): 5 years in financial inclusion promotion (3 out of 10 points) and in WMSME CVP development (7 out of 10 points).
- Regional experience (2.3.6): 5 years' experience in the MENA region (7 out of 10 points) and Jordan (3 out of 10 points)
- Development Cooperation (2.3.7): 5 years in implementing donor-funded projects
- Other (2.3.8): 4 years experience in training and coaching of financial service providers.

Short-Term Expert Pool with minimum of one expert, maximum of two experts

To allow flexibility during implementation, the contractor may propose a maximum of two short-term experts (STE) to be mobilised only if needed and capped at a total of maximum of 25 working days over the full contract duration, subject to prior agreement with GIZ I-FIN.

The contractor retains flexibility to propose specific role title; however, the profile must clearly demonstrate that the STE can cover all required technical functions.

Tasks of the Short-Term Experts

- Provide ad hoc support for preparation, implementation and documentation, across WPs where implementation bottlenecks arise (e.g., coalition meeting documentation packages, tracking matrices, support coordination and liaison, stakeholder engagement).
- Support technical drafting tasks (e.g., formatting/compiling technical notes, consolidating inputs into brief packages), under the supervision of the Team Leader and relevant Key Expert.
- Support practical troubleshooting support during reporting/dashboard roll-out as required and agreed.

Qualifications of the Short-Term Expert Pool

- Education (2.6.1): University degree in economics, finance, data science, gender studies, or related fields.
- Language (2.6.2): C2 English (5 of 10 Points) and C1 Arabic (5 of 10 Points)
- General professional experience (2.6.3): 3 years' experience in supporting the preparation, implementation and documentation technical documentation (6 points out of 10) and in supporting the development of training materials or analytical reports (4 points out of 10)
- Specific professional experience (2.6.4): 5 years' experience in the financial sector (5 points out of 10) and 5 years' experience in MSME finance regulation (5 points out of 10).
- Regional experience (2.6.5): 2 experts with 3 years of experience in Jordan

Soft skills (Applicable to all Experts)

In addition to their specific expertise, all team members should have the following qualifications:

- Strong teamwork and coordination abilities
- High initiative and problem-solving capacity
- Excellent communication and stakeholder-engagement skills
- Ability to work effectively in multi-institutional and cross-cultural environments
- Client-focused and results-oriented working style
- Interdisciplinary and systems-thinking abilities

5. Costing requirements

Assignment of personnel and travel expenses

Per diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (downloadable from the (downloadable at <https://www.bundesfinanzministerium.de>).

Accommodation allowances are reimbursed as detailed in the specification of inputs below.

With special justification, additional Accommodation costs up to a reasonable amount can be reimbursed against evidence.

All business travel must be agreed in advance by the officer responsible for the project

Sustainability aspects for travel

GIZ has undertaken an obligation to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, such as selecting the lowest-emission booking class (economy) and using means of transport, airlines and flight routes with a higher CO₂ efficiency. For short distances, travel by train (second class) or e-mobility should be the preferred option.

CO₂ emissions caused by air travel must be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance \(German only\)](#) has published a [list of standards \(German only\)](#). GIZ recommends using the standards specified there.

Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of TL	1	33	33	Thereoff 17 in home country and 16 in country of assignment
Designation of key expert 1	1	66	66	Thereoff 47 in home country and 19 in country of assignment
Designation of key expert 2	1	41	41	Thereoff 28 in home country and 13 in country of assignment
STE Pool	1-2	25	25	STE Pool with 25 days LOEs

Travel expenses	Quantity	Price in EUR	Total in EUR	Comments
Per-diem allowance in country of assignment	79			
Overnight allowance in country of assignment	78			total number of overnight stays in hotels for all experts Overnight stays abroad: Note: Under the BMF travel expense regulations, overnight allowances not exceeding 100% of the lump sum amounts can be submitted for reimbursement against evidence. Up to 75% of the maximum rates specified in the travel expense regulations can be submitted for reimbursement on a lump-sum basis. Please indicate in the price schedule whether your offer is on a lump-sum basis or against evidence.
Transport	Quantity	Price in EUR	Total in EUR	Comments
International flights roundtrips	15	to be calculated by the bidder	15	Travel to the place of service delivery: Jordan
CO ₂ compensation for air travel	30	70,00	2.100,00	A fixed budget of EUR 2.100,00 is earmarked for settling carbon offsets against evidence.
Travel expenses (train, car) - Internal transportation inside Amman - Transportation from to airport	1	to be calculated by the bidder		Travel within the country of assignment, plus transfer to/from airport etc.
Other travel expenses: Visa costs	45	to be calculated by the bidder		visa costs for 3 experts *15 visit

Other costs	Number	Price in EUR	Total in EUR	Comments
Flexible remuneration	1	20.000,00	20.000,00	A budget of EUR 20.000,00 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule. Use of the flexible remuneration item requires prior written approval from GIZ.
Workshops	10	600	6000,00	The budget contains the following costs Venue booking against evidence, Snacks, Drinks.

Workshops, events and trainings

The contractor is expected to implement the workshops/meetings listed below. For in-person workshops and meetings, the contractor will be responsible for selecting and booking the venue and arranging snacks and drinks. For training delivery quality, each training session should host a maximum of 20–25 participants. For meetings, the venue setup and logistics should be sized based on the expected number of participants.

The contractor implements the following workshops /training courses:

- WP1:
 - Phase II kick-off meeting with GIZ I-FIN and CBJ (presentation of Phase I outputs and Phase II sequencing/decision points).
 - Targeted stakeholder re-engagement meetings to confirm priorities, sequencing, and focal points. (no more than 2 days in LOEs in total)
- WP2:
 - Coalition governance/charter consultation workshop (1 day) (roles, governance framework, coordination mechanisms).
 - Coalition operating procedures session and first coalition launch/alignment meeting. (1 day)
- WP3:
 - CRIF reporting requirements technical session (credit data reporting templates, technical notes, and rollout approach with FSPs). 1 day
 - WMSME market data pathway working session (ISTD → MoITS routing, market indicators, consolidation logic). 1 day
 - Dashboard scope/indicator validation session (two-tab model, indicator metadata, user guidance). 1 day
 - Note: On-the-job coaching under WP3 is delivered through embedded coaching tools, calls, and troubleshooting notes; it does not necessarily require a standalone workshop.
- WP4

- Targeted technical assistance working sessions with 2–3 selected FSPs (diagnostic read-out, CVP refinement, segmentation application, operationalisation sessions). (1 – 2 sessions per FSP, each .5 -1 day)
- Peer-learning session(s) (*regional/global virtual exchange*). 1 day
- WP5
 - Monitoring framework and reporting cycle design session (monitoring roles, indicators, and reporting templates). 1 day
 - Coalition review/progress meetings (periodic sessions as agreed with CBJ). (each meeting is .35 day)
 - Final institutionalisation/lessons learned session. 1 day

6. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToR. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11) and clearly formulated. It must be drawn up in English.

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 4 of the ToRs must be submitted in English using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and relevant activities the proposed person carried out in the reference project and for how long.

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.

The price offer should contain only the cost items and quantities recorded in this chapter. No rows must be added or deleted in the price schedule. **Please be aware that this is a procurement for a service below the EU-threshold.**