

Terms of Reference

Contract for services to conduct a rapid social security perception survey of formal enterprises and workers in Iraq (with a focus on Baghdad and Basra Governorates)

Understanding perceptions, incentives, barriers and opportunities for formal (registered) businesses, particularly micro-, small- and medium-sized enterprises (MSMEs), to enrol their workers in social security under the Law No.18 on Pensions and Social Security for Workers in the Private Sector as of 1 December 2023.

1. Introduction

The recent enactment of the Law No.18 on Pensions and Social Security for Workers in the Private Sector of 2023 marked a crucial step in Iraq's commitment to strengthen social protection in line with the ILO Social Security (Minimum Standards) Convention No. 102, which the country ratified on 22 March 2023. The law significantly expands the legal coverage of the social security system, expanding it to all private sector workers including workers in the informal economy, the self-employed and contributing family members. It also expands the range of entitlements to include maternity and unemployment benefits for the first time. The law also provides for health insurance obtained from public, cooperative, and private providers.

2. Rationale and objectives

The Law No. 18 is a clear step forward in strengthening social protection system in Iraq and building the nationally defined social protection floor. However, its effective implementation is likely to be undermined by certain aspects in the design, one of them being unclear and bureaucratic enrolment procedures. The Institutional Assessment of the Capacity to Implement the Draft Social Security Laws for Workers in the Private Sector in Iraq commissioned by the International Labour Organization (ILO) in 2023 touches upon the procedures for formal (registered) enterprises to enrol their workers in social security. It, nevertheless, does not provide a deep dive into a variety of perceptions and experiences of formal (resisted) enterprises – large, medium-, small- or micro, and their employees.

In other words, there is yet little evidence on the new Law from the perspective of immediate “users and beneficiaries”. From the perspective of enterprises, it yet remains unclear how aware they are of this legal development, what their impressions and perceptions of the new provisions are, how they see the application of the new law vis-à-vis their workers, etc. From the perspective of formal workers in registered enterprises in the private section, there is no clarity on their perceptions of employers’ readiness to enrol them into the new system, understanding of short-term benefits guaranteed under the new Law, awareness with regards to the portability of benefits under the old and the new Law, etc.

As an add-on to the evidence generated through the Institutional Assessment, the ILO seeks to commission a rapid assessment of perceptions formal (registered) enterprises in the private sector, with a focus on MSMEs, and their employees on the new Law and particularly on the registration, enrolment, portability and benefit management procedures. More specifically, the rapid assessment aims to:

- Understand the overall perception of the new Law by users and beneficiaries – formalized enterprises, particularly MSMEs, and their employees;
- Analyse major substantial and procedural challenges for and barriers to the effective implementation and enforcement of the Law from the perspective formal enterprises and their workers (e.g. registration, enrolment, administration of contributions, tracking entitlements, submitting claims, receiving benefits);
- Explore options and identify opportunities to improve the experiences for users and beneficiaries to enrol and benefit from social security provisions under the new Law.

Given that the new Law on Pensions and Social Security for Private Sector Workers has been enacted in the Federal Iraq only, the survey will cover formal (registered) enterprises registered and operating in the Federal Iraq.

The current survey will focus exceptionally on formal (registered) enterprises and workers as they are the first ones to be registered with the social security system and comply and benefit from the provisions of the new law. However, there is a clear knowledge gap in understanding to what extent formal (registered) enterprises are familiar with the provisions of the new Law on Pensions and Social Security for Private Sector Workers and what they see as the main challenges to comply with them.

Several enterprise surveys have been undertaken in Iraq, including a World Bank Enterprise Survey of 2022¹, a Bringing Back Business to Iraq analyses of 2018² and a World Bank Enterprise Survey of 2011³. Nevertheless, none of them covered the aspects of social security applicable to the formal (registered) enterprises (e.g. registration, enrolment of workers, paying contributions), which is the objective of the current survey.

3. Methodology

The rapid assessment will draw on collection and analyses of both quantitative and qualitative information. These two types of data will also allow to adopt a mixed method approach and combine quantitative trends and in-depth qualitative understanding of their causes and effects. The survey, nevertheless, is not intended to be representative but rather provide a snapshot of perspectives. It will therefore be geographically limited to Baghdad and Basra Governorates, with a primary focus on the cities of Baghdad and Basra. The study will assume a two-fold approach: focusing on the experiences of formal (registered) enterprises and their workers. The methodology below reflects the approach proposed.

3.1. Enterprises

3.1.1. *Quantitative survey*

The source of quantitative information for the rapid assessment of formal enterprises' perception of the Social Security Law will be a survey of formal enterprises in Baghdad and Basra Governorates of Iraq, with a primary focus on formal businesses operating in the cities of Baghdad and Basra. The survey will cover up to 120 enterprises, 60% operating in Baghdad Governorate and 40% operating in Basra Governorate, with around 60% of businesses surveyed in each governorate operating in urban area. At least 50% of the targeted businesses should have the registration record with the Social Security Department since 2020-2023. It must also be ensured that MSMEs represent at least 70% of the sample. Where feasible, it should also be ensured that surveyed enterprises represent different sectors with priority sectors of industry and trade (wholesale and retail). Women-run businesses and women-headed enterprises should comprise at least 10% of the survey sample in both provinces. If feasible, enterprises owned/run by employers of different age groups should be included in the survey.

Quantitative survey is expected to be administered through computer-assisted telephone interviewing (CATI) and is expected to include the maximum of 30 questions. The interviewing will be conducted in the national language. The quantitative questionnaire will cover the following priority areas of concern to the research:

- Enterprise characteristics;
- Current status of knowledge about Law No. 18;
- Barriers to participation and enrolment of workers;

¹ [Iraq-2022.pdf \(enterprisesurveys.org\)](https://enterprisesurveys.org/Iraq-2022.pdf)

² [World Bank Document](#)

³ [Iraq-2011.pdf \(enterprisesurveys.org\)](https://enterprisesurveys.org/Iraq-2011.pdf)

- Opportunities, incentives and support needed to enhance the enrolment.

3.1.2. Focus Group Discussions

Focus Group Discussions (FGDs) will be held with formal sector employers from the selected regions and industries to acquire an in-depth understanding of certain perceptions, challenges and opportunities related to the implementation and enforcements of the social security law, identified through the quantitative survey.

Focus groups will include 5-8 people from the formal (registered) enterprises of the same size and will be undertaken by a facilitator and note taker and will be audio-recorded. MSMEs representatives should include at least 70% of FGDs participants. Women should make at least 10% of FGD participants. Essential culturally appropriate safeguards must be put in place to ensure that women and men have equal opportunities to talk and express their views and concerns freely. The FGDs will be held in the national language. The total of 5 FGD (3 in Baghdad and 2 in Basra) are to be conducted.

A FGD guide outlining themes and containing the maximum of 5 guiding questions will be developed to facilitate the discussion. The FGD is expected to last up to 2 hours. The themes to be explored will include:

- Reasons for not enrolling/postponing the enrolment of workers in social security under the new Law No. 18;
- Incentives, improvements and support required to facilitate the enrolment of private sector workers in social security under the new Law.

3.2. Workers

3.2.1. Quantitative survey

The source of quantitative information for the rapid assessment of formal workers' perception of the Social Security Law will be a survey of workers in the formal economy in Baghdad and Basra Governorates of Iraq. The survey will cover at least 300 formal (registered) workers from the surveyed formal (registered) enterprises in Baghdad and Basra Governorates of Iraq. While the contact details of at least 3-5 workers will be provided by the enterprises surveyed, it must be verified that workers have formalized employment relationships with their enterprises and can be considered formal workers within formal (registered) businesses. Participation of both male and female workers must be ensured, with women making up at least 30% of the sample size. Where feasible, people of different age groups and stages of career (e.g. new entrants, mid-career specialists, senior specialists) should be included in the sample.

Quantitative survey is expected to be administered through computer-assisted telephone interviewing (CATI) and is expected to include the maximum of 30 close-ended questions. The interviewing will be conducted in the national language. The quantitative questionnaire will cover the following priority areas of concern to the research:

The quantitative questionnaire will cover the following priority areas of concern to the research:

- Socio-economic and demographic characteristics;
- Current status of knowledge about Law No. 18 and perception about employer's awareness;
- Awareness of the current coverage with social protection and access to specific benefits.

3.2.2. Focus Group Discussions

FGDs will be held with formal workers nominated by the surveyed formal (registered) enterprises in Baghdad and Basra Governorates of Iraq to acquire an in-depth understanding of certain trends related to the identified perceptions, challenges and opportunities related to the implementation and enforcements of the social security law, identified through the quantitative survey.

Focus groups will include 5-8 people from the same industry, region and enterprise of the same size and will be undertaken by a facilitator and note taker and will be audio-recorded. Workers in MSMEs should make up to at least 70% of FGD participants. Women should make at least 30% of FGD participants. Essential culturally appropriate safeguards must be put in place to ensure that women and men as well as participants of different ages and levels of career have equal opportunities to talk and express their views and concerns freely. The FGDs will be held in the national language. The total of 5 FGD (3 in Baghdad and 2 in Basra) are to be conducted.

A FGD guide outlining themes and containing the maximum of 5 guiding questions will be developed to facilitate the discussion. The FGD is expected to last up to 2 hours. The themes to be explored will include:

- Perception of accessing social protection, including healthcare and specific short-term benefits under the new law;
- Incentives, improvements and support required to enhance the enrolment of private sector workers in social security under the new Law.

4. Expected Limitations

The proposed add-on assessment foresees two main limitations:

1. *Representativeness.* Being a rapid assessment perception study, the proposed research does not expect to provide a fully representative picture of the situation of formal businesses/enterprises of different sizes operating in various sectors and regions in the Federal Iraq as well as their workers with regards to social security. It is rather expected to shed additional light on the extension of social security under the new Law from the standpoint of users and beneficiaries to facilitate the dialogue on improving processes and procedures.
2. *Availability of business owners and workers to participate in data collection.* Private sector businesses, especially MSMEs, and workers may be hard to persuade to invest their time to participate in the rapid assessment. A strong outreach strategy along with the support from the Iraqi Federation of Industries (IFI) will be crucial to engage enterprises in the assessment. It will also be important to make sure that the tools used (questionnaire) are succinct and data collection (interviews, FGDs) are time efficient. Mitigation measures may have to be thought of. For example, CATI may be replaced with online and offline (paper-based) closed-question surveys. FGDs may be replaced with the moderated WhatsApp — Live Discussion Groups (WDG-L) as well as WhatsApp — Chat Discussion Groups (WDG-C).

5. Implementing modalities

The rapid assessment will be conducted by the implementing partner under the technical supervision of the International Labour Organization (ILO).

6. Coordination

The service provider is expected to coordinate, through the ILO, with Iraqi Federation of Industries (IFI). More specifically, through the ILO, the service provider will receive IFI's feedback on the methodology and data collection tools, get nominations of IFI member-enterprises to be considered for the inclusion in the survey, observe and co-conduct FGDs with employers, validate the findings of the survey. The service provider is also expected to deliver some capacity building support to IFI on data collection, particularly facilitating working group discussions with employers. The service provider will also coordinate, through the ILO, with other relevant stakeholders including the Ministry of Labour and Social Affairs and workers' organizations.

7. Main tasks

The implementing partner is responsible for the following tasks:

1. Drafting an inception report presenting a technical proposal with the detailed procedures for carrying out the rapid assessment, which includes among others:
 - Objective, hypothesis and indicators.

- Detailing the sample for quantitative and qualitative data collection exercise as per the details outlined in the terms of reference.
 - The most appropriate modalities for the organization of quantitative and qualitative data collection exercises.
 - A methodology for the identification and selection of formal (registered) enterprise owners/managing directors and formal workers for the quantitative survey and FGDs. The respondents/participants should be enterprise owners/managing directors and workers recruited from the priority sectors, represent different types of economic units and come from the priority geographic areas as per the outlines methodology. It should also outline the safeguards for ensuring a sound representation of women (at least 10% of respondents in the enterprise part and at least 30% of respondents in the workers part) as well as the consideration of other variables (age, stage of career) during the recruitment. The diversity of profiles must be ensured to the maximum extent possible.
 - The means available: moderators, interviewers, means available to record, transcribe and compile the information, etc.
 - The work plan and calendar of activities.
2. Developing the Field Procedure Plan. The Field Procedure Plan should outline in detail all aspects of the field work to be conducted by the service provider that includes:
 - Composition of a standard field survey team and number of survey teams allocated to the project (with relative CVs) and expected tasks and responsibilities of each member and team.
 - Plan for field monitoring, supervision, and spot checks, to ensure adherence to data collection protocols and confirm quality of data collection.
 3. Preparing the Data Management Plan. The Data Management Plan should outline in detail all aspects related to the electronic data collection and data management, including data security and storage. As a minimum the plan includes:
 - Protocols for data collection, transmission and quality checks.
 - Protocols and procedures for addressing data inconsistencies/ misreporting when identified.
 - Protocols and procedures for recording and reporting.
 - Proposal for the mobile electronic data system: this must include proposal for management of all back-end operations. Special attention should be given to server hosting, data storage, encryption and transfer, and system administration; 2) off-line data collection, in consideration of unreliable power and limited connectivity in remote locations, should data collection be held through CAPI.
 - Proposal for a dataset dictionary with all variables labelled and defined; and
 - Security protocol: the Service Provider shall provide details on data security issues and measures.
 - All quantitative survey data tables (raw and cleaned) as well as data obtained from qualitative assessment will be transferred to ILO in a format agreed with ILO in the initial stage of data collection.
 4. Acquiring permissions and insurances. The service provider is responsible for acquiring all permissions necessary for conducting the survey. The service provider is also responsible for adhering to local formalities and obtaining any required permits related to the survey implementation.
 5. With the guidance of the ILO, develop data collection tools for quantitative and qualitative data collection:
 - A good understanding of the objectives of the rapid assessment is required in order to optimize their adaptation to the national context. To this end, information sharing, and online/offline

exchange sessions will be organized with the ILO office in Iraq to answer any questions and ensure a common understanding.

6. Performing electronic adaptation of quantitative questionnaires and conduct personnel training. Survey data collection is expected to be carried out through electronic devices (tablets, laptops, smartphones, etc.).
 - The service provider will be responsible to convert the questionnaires from a simple spreadsheet/word document provided to the appropriate file format for the electronic device, like ODK/XSML files. While the ILO will advise the implementing partner on the content of the questionnaire, the service provider will ensure training on the survey implementation.
7. Developing the system of mobile data collection. The service provider will be responsible to establish a mobile system, which includes the management of all back-end operations. Special attention should be given to:
 - Server hosting, for hardware, data storage, encryption and transfer, and system administration.
 - Offline data collection, in consideration of unreliable power and limited connectivity, should data have to be collected offline.
8. Conducting the pre-testing of quantitative questionnaires and FGD guides. The implementing partner will pre-test the questionnaires. The interviewers will administer the full questionnaire (quantitative and FGD) to a small number of respondents (maximum 5) inside the study sample. The pre-test will simulate the administration of the questionnaires under normal circumstances.
9. Establishing of complete contact lists for quantitative survey and FGDs.
10. Implement quantitative data collection. The implementation of the data collection should adhere to the procedures and calendar detailed in the Field Procedure Plan.
11. Performing final cleaning of quantitative data and prepare the datasets and final data delivery report. Data cleaning should identify incomplete and redundant (duplicate) observations.
 - The final datasets should contain all data coded from the respondents included in the survey.
 - All components will have to be correctly organized, named and labelled with appropriate identifiers. The variables need to be labelled with the questions and response options they are based on, and named in a systematic and understandable way.
 - Values of categorical variables also need to be labelled and a full coding key provided with the dataset.
 - The quantitative datasets should be shared with the ILO in DTA and XLSX formats, together with the final data delivery report.
12. Producing the data analyses and data delivery report. The data delivery report will include:
 - Final completion numbers;
 - Any notable difficulties or deviations from the standard field plan;
 - Any other notable occurrences.
13. Organizing and carrying out FGDs. The service provider is responsible for contacting the persons to be interviewed and scheduling FGDs' location and composition, as well as transmitting them from in-person to telephone and online formats (WDG-L and WDG-C), should there be a need.
14. Compiling and transcribing the collected information:
 - Ensure the recording (and /or note taking) of the FGDs and their transcription;
 - Interview notes and discussion summaries should be translated into English.
15. Drafting summary notes based on transcriptions of the qualitative information collected.
16. Producing final rapid assessment report that should include, among others:
 - a. Observations from quantitative survey and FGDs, including relevant quotes from FGDs;
 - b. Data limitations and discrepancies;
 - c. Conclusions and recommendations.

8. Deliverables

- 1) An inception report drafted in English that includes a technical proposal on the detailed procedures for carrying out the rapid assessment, Field Procedure Plan and Data Management Plan.
- 2) Finalized quantitative and qualitative data collection tools in English and Arabic.
- 3) Quantitative datasets in DTA and XLSX formats, together with the data delivery report in English.
- 4) FGDs transcriptions in Arabic and summary notes in English.
- 5) Final rapid assessment report in English.

9. Duration and timeline

The rapid assessment is expected to take the maximum of 20 weeks (5 months), from the moment of producing an inception report and developing data collection tools to presenting the final draft of the rapid assessment report. A detailed timeline with deliverables is to be proposed by the implementing partner in the inception report. The tentative timeline is as follows:

Activity/Output	Indicative timeline/Deadline
Inception report: hypothesis, data collection methodology and sampling, field procedure and data management plan, etc.	2 weeks after contract signature
Development of data collection tools: quantitative questionnaires and FGD guides for enterprises and workers	5 weeks after contract signature
Preparation for the fieldwork and training of the enumerators; preparing sampling lists	7 weeks after contract signature
Fieldwork (data collection)	12 weeks after contract signature
Data cleaning and analysis	15 weeks after contract signature
First draft of the rapid assessment report presented and data validated	18 weeks after contract signature
Final draft of the rapid assessment report	20 weeks after contract signature

10. Payments

Payments will be made as follows, following the submission of the listed deliverables to the satisfaction and acceptance of the ILO:

Deliverable	Payment
Inception report	20%
Data collection tools, sampling lists and report on training enumerators	20%
Cleaned datasets, FGDs transcripts and summaries and draft report	40%
Final rapid assessment report	20%

11. Required background qualifications, experience and competencies

The contract shall only be awarded to a consulting company with the following qualifications:

- Legal status recognized by the Government of Iraq, which allows the organization to perform the above tasks.
- Proven experience in conducting surveys of a similar size and complexity within the last five years. A summary list of the main studies performed and the links to the final reports, where available, must be provided as a supporting document to the technical proposal.
- Key personnel involved in the study should include a study director/team leader, a sampling statistician, a field manager, a data manager, and an analyst. These staff are responsible for general field supervision, coordination, monitoring of data collection, data entry and data management. Applicants must provide CVs of all key personnel who will be involved in the conduct of the study:
 - Study director/team lead must demonstrate at least seven years of experience in managing work of a similar nature in Iraq, understand the quantitative and qualitative data collection and analyses, and have combined fluency in Arabic and English;
 - Other core team members must demonstrate at least five years of experience in performing respective tasks in similar projects and have fluency in Arabic. A working level of English would be an advantage.
- A strong network of data collection staff qualified for qualitative and quantitative data collection with significant experience in electronic data collection.
- Proven capacities and experience in data management, statistics, analyses and reporting, as demonstrated by at least one report produced under a previous assignment.
- Strong potential for and proven experience of coordination with a variety of stakeholders in the process of developing a research plan, its subsequent implementation and presentation of data.
- Technical proposals must be logical and comprehensive, including the elements detailed below. It may also include different or additional products drawing on respective experience in implementing similar programmes, with associated justification.

Proposals must include:

- the proposed methodology and timeframe for conducting all aspects of the assignment;
- a presentation of the company profile;
- the CVs of each of the proposed team members demonstrating their experience and competency against the above requirements;
- outputs from past experience completed by the bidding company such as statistical surveys, data collections exercises, analytical reports based on the primary data, etc.
- detailed financial proposal.

12. Submission process

Technical and financial proposals for this assignment are to be sent by email to Ms Karina Levina (levina@ilo.org) and Mr Firas Alkaram (alkaram@ilo.org) by 4 April 2024, with the subject line "Rapid Social Security Survey for Enterprises".