



<u>Exchange of Letters</u> Research on Women Entrepreneur and Access to Land

This letter aims to confirm the partnership and collaboration between the United Nations Economic and Social Commission for Western Asia (ESCWA) and the Association of Banks in Jordan (ABJ) to jointly develop a technical paper on Women entrepreneurs and access to land in the Arab region with a particular focus on Jordan as a case study.

In this context, this partnership will be within the context of researching and developing the sections on women borrowing practices from Jordanian banks and lending relating to business. The entire technical paper would be designed and lead by ESCWA. The suggested partnership with ABJ will build on the strength of each entity. In particular, the partnership will build on ESCWA regional presence and research in the field of on women's entrepreneurship and access to finance, and ABJ unique presence, proximity and research in Jordan relating to the banking sector. This Letter of Agreement sets out an accord to jointly engage in the development of the technical paper where ESCWA would:

- 1. Developing the conceptual framework, analyze data and coordinate the research process including the reach out to other partners to join efforts in this endeavor.
- 2. Supervise the consultant assigned with related tasks to develop the work.
- 3. Identify a list of indicators for data collections from banks in Jordan.
- 4. Coordinate with various partners that are part of the development of the technical paper collecting quantitative and qualitative data.
- 5. Prepare for and organize an Expert Group Meeting in September 2021 to discuss the preliminary findings of the research.
- 6. Produce a first draft of the technical paper and oversee the inclusion of relevant comments, finalise the technical paper and process the editing, translation and design.
- 7. Ensure that the comments of partners are addressed and integrated in the final version of the technical paper.
- 8. Recognize ABJ contribution in a clear reference to the partnership on materials produced including the logo of ABJ on the publication.

ABJ will undertake the following:

- 1. Revise and comment on the list of indicators requested from the banks and prepared by ESCWA.
- 2. Disseminate and communicate with Jordanian banks the list of indicators and follow up with Jordanian banks to receive data.
- 3. Share data received from banks with ESCWA.
- 4. Discuss and comment on initial findings following ESCWA analysis of data.
- 5. Participate in the Expert Group Meeting.

ESCWA and ABJ will continue to explore venues of cooperation in the areas of gender equality and women's rights. Matters pertaining to branding, communications, outreach, and dissemination shall be considered joint matters.

Both organizations are grateful for continued engagement and collaboration in all matters of joint interest.

Signed on 27 July 2021

Mehrinaz Elawady,

Lehrina El swady

UN-ESCWA

Director - Cluster Leader
Gender Justice, Population and Inclusive
Development

Dr.Maher Al-Mahrouq Association of Banks in Jordan

Director General