

TERMS OF REFERENCE (TOR)

Consulting firms/companies/research organizations'/institutions

Market survey/analysis for the identification of gender inclusive income generating opportunities including trades, vocational skills, business models, resource mobilization and mapping for start-up & Micro-Enterprises in Karachi – Sindh province.

Locations: District Karachi East and West – Sindh province

Duration: 45 days

Reporting: Economic Development and Value Chain Specialist and National Project Manager

Consultant Type: Firms, Companies, research organization and academic institutions only

Introduction

Islamic Relief Pakistan was registered in 1994 as a Company Limited by Guarantee under Section 42 of the Companies Ordinance, 1984 and Securities & Exchange Commission of Pakistan. (SECP Reg # 1-01581) providing humanitarian aid during emergencies and working for the long term development of world's poorest people.

Islamic Relief Pakistan (IRP), in partnership with UN-Habitat, is implementing an integrated urban resilience and social cohesion project targeting refugees and host communities in urban slums of Karachi. The project is grounded in a settlement up-gradation approach, structured around three interconnected components which contribute to Community Mobilization and Social Cohesion, Community Physical Infrastructure, and Economic Empowerment in 13 targeted settlements.

Purpose of the Assignment

The purpose of this assignment is to identify suitable trades in a UN Habitat funded project in 13 informal settlements of Karachi East and West. The project has to work on a social economic model in all 13 settlements. IR Pakistan intends to conduct a Market survey/analysis for the identification of gender inclusive income generating opportunities including multiple trades, vocational skills, business models, resource mobilization and mapping for start-ups & micro enterprises in Sindh Province. IR Pakistan Project will;

- Assess local demand for various products and services, focusing on trade & skills with growth potential, such as vocational skills, handicrafts, digital services, food processing, and retails, micro enterprises and textiles etc.
- Examine seasonal demands, pricing trends, and potential for diversification in income streams.
- Map existing value chains for prominent sectors with growth potential (e.g., vocational skills, handicrafts, digital services, food processing, and retails, micro enterprises, textiles etc.) and identify gaps or bottlenecks especially for women, people with disabilities and minorities.
- Assess risks including market saturation, economic fluctuations, and resource limitations, along with mitigation strategies.
- Identify social, cultural, and economic barriers women and marginalized groups face in accessing profitable economic activities.
- Assess the feasibility of refugees and host women's participation in various economic activities and propose mechanisms to facilitate inclusion, such as flexible work arrangements, skill training, and financial support.

- Identifying common interest segments, Common Interest Groups (CIGs) based on common needs and challenges, how these groups will complement and supplement each other's for mutual benefits.

Overview

Islamic Relief Pakistan is seeking an experienced Consultant (Firm/companies) to conduct:

- Market Analysis for Identification of Profitable and Gender-Inclusive Trades/vocational skills in the targeted settlements**
- Gender-inclusive business models/value chains identification, including business mobilization**
- Potential Mapping for start-ups & microenterprises in targeted settlements**

The consultant (firm or company) will conduct a thorough market analysis to identify key sectors with potential for profitable, gender-inclusive business models/livelihoods opportunities. The consultant (firm/company) will also provide insights on effective strategies for business mobilization and support for the start-up partners and micro enterprises.

Objectives:

1. Conduct a market analysis to identify profitable trades, sectors and opportunities for income generation that are inclusive of women, marginalized groups, start-ups and micro enterprises.
2. Map existing value chains in priority sectors, identifying gender-inclusive business models and opportunities for women and marginalized communities to participate in sustainable and profitable economic activities.
3. Identify strategies for mobilizing women-led start-ups and micro enterprises and map the resources and networks available for business growth and sustainability.
4. Provide actionable recommendations for promoting gender-inclusive business models, enhancing access to market opportunities and overcoming barriers to entry for women entrepreneurs.

Scope of Work

Selected consultant (company/firm/research organization & institutions) will conduct a comprehensive market trade survey and value chain assessment to identify profitable business opportunities accessible to women and marginalized groups. The focus will be on the following key economic sectors ensuring sustainable and equitable income generation but are not exhaustive.

- **Technical and Vocational Skills:** Technical and vocational skills are one of the integral component of the livelihood of the people dwelling in the target areas. It covers different categories and trades e.g. handicrafts, food processing, plumbing, mobile repairing etc.
- **Information Technology (IT) and Digital Freelancing:** Digital work offers flexibility and scalability. This sector may need educated youth and women, providing a new income sources while overcoming mobility and cultural restrictions.
- **Small-Scale Retail and Trade:** Marketplaces and retail ventures for locally produced goods are viable, though they require support for business skills training and finance to become sustainable.
- **Startup and Micro Enterprises:** Identify potential for various products and services, focusing on sectors with growth potential, where IR Pakistan can provide start up grants, matching grants or can be registered as micro enterprise.

Please note that the above four categories are not exhaustive nor final. Firms/companies may identify and include additional relevant sectors, trades, or areas based on the findings of the assessments conducted in the targeted settlements.

Key ask for Consultant (Firm/Company)

- **Logistics & Arrangements:** Consultant (company/firms) will be responsible for all travel/transportation and accommodation/meals for its staff, field visit coordination, reporting and documentation of field visits to IRP.

Suggested Methodology: (Modifications could be made)

This market analysis will employ a mixed-methods approach to ensure comprehensive insights:

- Quantitative Surveys: Surveys with households and businesses to understand income sources, demand for products and services, and income patterns.
- Qualitative Research: Focus group discussions (FGDs) and interviews with key stakeholders, including small-scale entrepreneurs, women's groups, traders, and government representatives.
- Secondary Data Review: Analysis of existing reports, studies, and other research to identify existing economic activity, gender dynamics, and potential growth areas.

Deliverables:

A. Comprehensive Report(s) covering:

- Stakeholder and partners mapping with actionable insights.
- Market and trades analysis highlighting income-generation opportunities (Livelihood options per settlement).
- Value chain mapping with a focus on gender-inclusive business models
- Exploring Digital platforms & digital trades relevant to refugees and host communities.
- Trades recommendations for fostering inclusive and participatory economic growth.

B. Action Plan

- Develop actionable plan for implementation based on recommendations.
- Stakeholder engagement strategies including digital platforms to ensure collaboration.
- Resource mobilization strategies to support women and other marginalized group initiatives.
- Contextually grounded approaches for scaling successful business models to maximize impact.

C. Presentation to Stakeholders

- A presentation summarizing key findings and recommendations for government, partners and communities stakeholders at the end of assignment.

Eligibility

Consulting Firms/companies Qualifications and Experience

The consultant (company/firm) should meet the following qualifications:

1. Team lead with advance degree in Economics, Agriculture Economics, Business Administration, Public Policy, statistics or any other relevant subject.
2. Proven experience in market analysis, value chain mapping and business model development.
3. Expertise in gender-inclusive development practices, particularly in the context of economic empowerment and women's entrepreneurship.

4. Familiarity with the local market conditions and economic landscape, especially regarding women's participation in the economy from a refugees and host communities.
5. Experience in working with start-ups, micro enterprises, or women-led businesses.
6. Strong skills in research, data collection, analysis and report writing.
7. Ability to engage stakeholders and facilitate workshops or focus group discussions.
8. Proficiency in regional languages such as Sindhi will be an added advantage.
9. Understanding of the assignment and provision of realistic work plan.

Evaluation Criteria

Item Description	Percentage	Remarks
• Relevant Experience and Qualifications for Teams	20%	CVs of the team lead and technical team (max 4 CVs)
• Proposed Methodology and approach	20%	Proposal with clear approach and methodology
• Evidence of similar assignments performed by consultanting (company/firm)	20%	Copies of 03 work order/purchase order/contract of similar nature assignment in the last 5 years
• Financial proposal	30%	Financial proposal with separate GST and other valid taxes
• Valid registration of the consulting firm/companies including valid NTN	10%	Registration certificates, Valid NTN number

Payment Terms & Conditions:

The consulting company/firm shall be paid the consultancy fee upon completion of the following milestones

- **25%** on inception report explaining study methodology and tools.
- **25%** after the draft report submission with required deliverables mentioned in Deliverables Section A.
- **50% final** approval of study by Islamic Relief and UN Habitat.

The payments will be made via cross cheque according to IR policy and procedures. All applicable government taxes will be deducted from the payment amount.

Request for Proposal

Islamic Relief invites eligible institutes, firms, companies and organizations to apply and submit the following documents:

- Consultant (company/firm) profile including valid tax registrations
- Technical Proposal
- Financial Proposal
- Team CVs with required Qualification and Experiences
- Work Plan with timelines (45 days)
- Three similar nature assignments on Market analysis and value chain mapping in the last 5 years.
- Experience in the relevant target areas

General Terms & Conditions

- Quoted prices for the above services shall be inclusive of all kind of govt. taxes and duties as per prevailing Tax Laws of Govt. of Pakistan, Transportation, and Boarding/ Lodging etc.
- All prices must be quoted in Pak rupees.
- Withholding tax & GST as per government prevailing rates shall be deducted at the time of payment.
- Payment shall be made in the form of cross cheque within 21 days after execution of order and subsequent submission of the invoice to the Islamic Relief (Pakistan).
- Islamic Relief reserves the right to reject any or all quotations without assigning any reason thereof.

Submission of Proposal (Bid) requirements

Sealed Proposals (Financial and Technical) addressed to **“Procurement Committee ”Islamic Relief”** Clearly Written Tender Title should be dropped in our quotation box placed at 2nd Floor, IRM Complex, 7-Sunrise Avenue, Main Park Road, near COMSATS University, Islamabad on or **before August 17, 2026.**

Validity of Bid

Bids shall remain valid for at least 90 days from the date of submission. If the last date falls on a holiday, the validity shall be extended to the next working day of the Company thereafter.

Queries..... please write us

If you have any query regarding the TORs, please write us on IRP.Procurement@irp.org.pk

Or pcco@irp.org.pk;

Complaints..... please write us

If you see any violation of rights or any incident of corruption, please contact us at:

complaints@irp.org.pk

Islamic Relief has zero tolerance for corruption & bribery and is committed to listen and Address any violation of rights of aid workers, suppliers, contractors and our beneficiary communities.

Supplier Code of Conduct 1 Islamic Relief's Supplier Code of Conduct

2 Islamic Relief Worldwide requires all suppliers to adhere to:

The Modern Slavery Act 2015

The International Labour Standards as defined by the ILO (International Labour Organization). The

United Nations Global Compact's 10 principles as stated below:

Human Rights

[Principle 1:](#) Businesses should support and respect the protection of internationally proclaimed human rights; and

[Principle 2:](#) Make sure that they are not complicit in human rights abuses.

Labour

[Principle 3:](#) Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

[Principle 4:](#) The elimination of all forms of forced and compulsory labour;

[Principle 5:](#) The effective abolition of child labour; and

[Principle 6:](#) The elimination of discrimination in respect of employment and occupation.

Environment

[Principle 7:](#) Businesses should support a precautionary approach to environmental challenges;

[Principle 8:](#) Undertake initiatives to promote greater environmental responsibility; and

[Principle 9:](#) Encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

[Principle 10:](#) Businesses should work against corruption in all its forms, including extortion and Bribery.