



Terms of Reference (ToR)

Primary Research Study on Socio-Economic and Gender Dynamics in Coastal Communities of Karachi

1. Institutional Background

Kashf is registered as a Non-Banking Micro Finance Company which is regulated by the Securities and Exchange Commission of Pakistan. Kashf was set up in 1996 as the first specialized microfinance institution of Pakistan and began operations as a Grameen replicator. Since then Kashf has successfully carved out a distinct and unique niche for itself in the microfinance sector at home and abroad by offering a suite of innovative and transformative products and services to low-income households especially women. Kashf currently works in 75 districts in Pakistan through a network of 422 branches. A majority of these branches are in Punjab, followed by Sindh and Khyber Pakhtunkhwa.

2. Research Objective

Kashf Foundation is commissioning a primary research study in the coastal communities of Karachi. These communities are marked by economic marginalization, limited access to basic services, climate vulnerabilities, and entrenched gender disparities. Understanding the multifaceted challenges faced by residents—especially women—is essential for designing responsive and impactful interventions.

The research will explore a wide range of socio-economic and structural indicators to uncover the lived realities of these households. Special emphasis will be placed on analyzing gender-based barriers that restrict women's agency, economic participation, and access to health, education, and decision-making spaces. Climate change and its impact on livelihoods and household resilience will also be investigated. The findings of this study will directly inform Kashf Foundation's future programming, advocacy, and partnerships aimed at enhancing resilience and inclusion in underserved communities.

3. Research Objectives

The overarching objective of the research is to generate robust, context-specific, gender-disaggregated insights on the socio-economic and structural realities of Karachi's coastal communities. The study seeks to understand the conditions that shape household well-being and women's empowerment through a comprehensive inquiry into the following:

- Demographic profiles and household composition
- Income generation, savings behavior, and asset ownership
- Education levels, dropout trends, and barriers to access
- Health outcomes, nutritional status, and healthcare access
- Coping strategies for economic and environmental stressors

- Housing conditions and sanitation access
- Levels of digital and financial inclusion
- Women's agency, decision-making, and unpaid care responsibilities
- Gender norms and societal perceptions
- Climate-induced vulnerabilities and adaptive capacity

4. Scope of Work and Key Thematic Areas

The research will be structured around the following dimensions:

Demography: The study will assess household size and structure, gender distribution, age at marriage and childbirth, marital status, and religious and ethnic diversity to contextualize economic and social behavior.

Income Security: A deep dive into household income patterns will be conducted, with a focus on the employment status of female members, income levels, barriers to employment, number of earners, and household savings mechanisms.

Asset Ownership: The research will evaluate ownership of fixed and movable assets, including land, property, livestock, tools, jewelry, and other valuables. Trends in asset accumulation and sale over time will also be reviewed to assess economic resilience.

Education Outcomes: Key indicators will include the education levels of household members, education-related expenditures, school enrollment by type, dropout rates, literacy levels, and reasons for non-enrollment or early school exits.

Health and Nutrition: The study will explore household health expenditures, incidence of illnesses, child and maternal mortality rates, immunization coverage, access to prenatal and postnatal services, and awareness and use of family planning. It will also assess food consumption patterns and nutritional adequacy through meal frequency and food expense tracking.

Coping Mechanisms: The research will analyze the strategies households adopt to respond to inflation and economic hardship, such as reducing food intake, increasing labor supply, asset liquidation, withdrawing children from school, or relying on informal loans.

Housing and Sanitation: Data will be collected on housing type, structural quality, number of rooms, sanitation facilities, water access and purification methods, and availability of utility connections such as gas and electricity.

Poverty Score: Using PPAF's poverty scorecard indicators, households will be classified to determine the levels of poverty and vulnerability within the sample population.

Communication and Technology Access: The study will map household access to digital technologies including mobile phones, internet, and computers. Women's access to and use of these technologies will be examined, along with digital literacy and access to financial services such as mobile wallets or bank accounts.

Empowerment and Decision-Making: Women's role in household decisions will be assessed across domains such as income, savings, expenditures, health, and mobility. The study will also explore the extent to which women influence social, educational, and financial decisions within their households.

Gender Perceptions: The research will examine prevailing societal attitudes on issues such as women's financial independence, girls' education, family planning, unpaid care responsibilities, and women's rights to inheritance and protection from gender-based violence.

Unpaid Care Work: This dimension will involve mapping the distribution of domestic and caregiving tasks within the household. The aim is to quantify women's unpaid labor and understand its impact on their economic participation and well-being.

Climate Impact: The study will assess the frequency and impact of climate events like flooding, heatwaves, and heavy rainfall on health, education, and income. Community preparedness, information access, and local coping mechanisms will also be explored to understand environmental vulnerabilities.

5. Methodology

Applicants are expected to propose a mixed-methods approach encompassing both quantitative and qualitative data collection. This should include household-level surveys, focus group discussions (FGDs), and key informant interviews (KIIs). Participatory tools may also be used to deepen community engagement.

The methodology must ensure:

- Gender-sensitive and culturally appropriate tools
- Disaggregation by gender, age, and socio-economic status
- Ethical data collection practices, including informed consent and participant confidentiality
- Localization of tools and enumerator training for consistency and sensitivity

6. Deliverables

The selected research partner will be responsible for delivering the following outputs:

1. **Inception Report**, outlining methodology, tools, sample design, ethical safeguards, and data collection plan
2. **Data Collection and Quality Assurance Plan**, including enumerator training
3. **Cleaned and Coded Dataset** with full documentation and metadata
4. **Draft Report** with analysis of findings, visualizations, and policy implications
5. **Final Report** integrating feedback and including case studies and community profiles
6. **Presentation of Findings** to Kashf Foundation and stakeholders

7. Required Qualifications

Eligible applicants must demonstrate:

- Minimum five years of experience conducting field-based socio-economic and gender research

- Proven expertise in mixed-methods data collection and analysis
- Capacity to work in diverse and underserved urban settings, particularly in Karachi
- Familiarity with ethical research practices and community engagement
- A multi-disciplinary team with gender balance and expertise in social sciences, health, economics, and climate studies

8. Proposal Requirements

Interested research institutions, consulting firms, and consortia should submit a comprehensive proposal including:

- **Technical Proposal** detailing the approach, tools, team structure, timeline, and ethical protocols
- **Financial Proposal** with a detailed budget breakdown
- **CVs and Organizational Profiles** of lead researchers and core team members
- **Samples of Previous Work** relevant to the current assignment
- **Proposed Workplan and Timeline**

All proposals must be submitted to **romesa.razzaq@kashf.org** with the subject line: *Proposal – Coastal Communities Research, Karachi* by **20th August 2025**.

9. Additional Notes

- Only shortlisted firms/individuals will be contacted for the next steps.
- Kashf Foundation reserves the right to modify, postpone, or cancel the RFP process.
- Women-led organizations and teams with a demonstrated commitment to gender justice are strongly encouraged to apply.