



TERMS OF REFERENCE FOR

**Conducting a Women's Economic Empowerment,
Agency and Enterprise Ecosystem Assessment -
Yemen**

23/08/2026

Base/ Area: Taiz base/ Taiz Governorate

Districts: Jabal Habashy, Al-Ma'afer, Al Misrakh

Source of Funding: Swiss Development Cooperation (SDC)

Duration of Mission: 08 October 2026 – 16 December 2026 (50 days)

TABLE OF CONTENTS

1. ACRONYMS	3
2. Background	4
2.1 Background to the humanitarian crisis.....	4
2.2 Program context	4
2.3 Presentation of Solidarites International	5
3. Rationale For The Assessment	5
4. Purpose of the Assessment	5
4.1 OBJECTIVES	6
4.2 Scope of work	7
5. Methodology	11
5.1 Desk Review and Consolidation of Existing Evidence.....	11
5.2 Primary Data Collection (Women's Economic Empowerment and Agency Assessment) 11	
5.3 Identification of Gender and Market-Systems Information Gaps and Complementarities with DG MENA	12
5.4 Integration of Findings into Programme Design and Adaptive Implementation	13
5.5 Ethics, Safeguarding, Data Protection and Operational Verification.....	13
6. DELIVERABLES	13
7. Consultant Profile.....	17
8. Selection Procedure	18
9. Proposal requirements	18
10. Testing and weighing	19
10.1 EXCLUSION CRITERIA	19
10.2 ETHICAL AND LABOR STANDARD	19
10.3 MINIMUM CRITERIA	Error! Bookmark not defined.
1- Scoring and weighing.....	20
2- Award	21
11. Communication and Confidentiality	21
12. Cost of activities.....	22
1- procedures and logistics	22
2- Other costs.....	22
13. Disclaimer	23

1. ACRONYMS

AAP: Accountability to Affected Populations

BCFHD: Bena Charity for Human Development

B2B: Business-to-Business

CBO: Community-Based Organization

DG MENA: Directorate-General for the Middle East, North Africa and the Gulf

DoAI: Department of Agriculture and Irrigation

FGD: Focus Group Discussion

FSL: Food Security and Livelihoods

IDP: Internally Displaced Person

KII: Key Informant Interview

MSD : Market Systems Development

MSME: Micro, Small and Medium Enterprises

PSEAH: Prevention of Sexual Exploitation, Abuse, and Harassment

SDC: Swiss Agency for Development and Cooperation

SI: Solidarités International

TOR: Terms of Reference

2. BACKGROUND

2.1 BACKGROUND TO THE HUMANITARIAN CRISIS

Yemen remains one of the world's largest and most protracted humanitarian crises. More than a decade of conflict has significantly affected livelihoods, weakened public institutions, disrupted agricultural markets, damaged productive infrastructures and increased rural poverty. Agriculture remains the primary livelihood source for a large proportion of rural households and contributes significantly to food availability, employment and household income. Despite its importance the agriculture sector faces multiple structural challenges. Smallholder farmers and livestock breeders are increasingly affected by declining water availability, land degradation, reduced soil fertility, weak agriculture advisory services, limited access to quality agriculture inputs, fragmented markets and reduced investment in productive assets. These challenges have been exacerbated by climate change which has increased the frequency and intensity of droughts, floods, erratic rainfall and extreme temperatures. Women and youth are disproportionately affected by these constraints due to unequal access to productive resources, agriculture services, finance, markets and decision-making processes. Addressing these interconnected challenges requires integrated intervention that simultaneously improve agriculture productivity, restore natural resources, strengthen local institutions, promote inclusive market systems and enhance climate resilience

2.2 PROGRAM CONTEXT

The THRIVE project has been developed alongside the DG MENA-WASL project to strengthen climate resilient livelihoods and inclusive agriculture systems in Taiz governorate through an integrated watershed management approach. The program adopts an area-based strategy that recognizes the interdependence between natural resources, agriculture production, local institutions and market systems. The project is implemented by a consortium of international and national partners under the leadership of SI, alongside BCFHD and Al Tawasul. Under the SDC-Funded component, the project directly supports efforts to improve local market resilience, agriculture production and gender equity. The THRIVE project requires an implementation-oriented assessment to better understand the opportunities, barriers, and enabling conditions for women's economic empowerment within the target districts. The findings will inform the design, targeting, and sequencing of women-centered interventions while complementing the technical assessments undertaken under the parallel DG MENA-funded WASL project

2.3 PRESENTATION OF SOLIDARITES INTERNATIONAL

Solidarités International (SI) is an international humanitarian organization that has been providing life-saving assistance and supporting vulnerable populations affected by conflict, disasters, and climate-related crises for more than 40 years. SI specializes in water, sanitation and hygiene (WASH), food security and livelihoods (FSL), shelter, and disaster risk reduction, while promoting integrated approaches that strengthen resilience and support sustainable recovery.

SI has been operating in Yemen since 2017, implementing humanitarian, early recovery, and resilience programmes in partnership with national authorities, local organizations, and communities. Through its integrated programming, SI supports vulnerable households by improving access to water resources, strengthening agricultural production systems, restoring natural resources, promoting climate-resilient livelihoods, and enhancing local capacities for sustainable resource management.

3. RATIONALE FOR THE ASSESSMENT

Although previous studies provide valuable contextual information, they do not generate the operational evidence required to design women-centered interventions within the THRIVE project. Important information gaps remain regarding women's economic participation, agency, financial inclusion, enterprise development, market engagement, and the institutional environment supporting their economic empowerment. This assessment will address these gaps through an implementation-oriented analysis that provides the evidence needed to inform project design and implementation

4. PURPOSE OF THE ASSESSMENT

The purpose of this assessment is to generate the gender-specific evidence, analysis and practical recommendations required to inform the design and implementation of inclusive, women-centered interventions under the SDC-funded component of the THRIVE project. The assessment will prioritize three practical decision areas: 1- Which economic opportunities are realistic and appropriate for different groups of women in the target areas; 2- What combination of support, services, market linkages, financial inclusion and risk mitigation is appropriate; and 3- how the project should engage women safely and effectively, taking account of agency, decision making, mobility, control over income and assets, social norms and household /community level risks. The findings will primarily inform activities under outcome 2 and 3, while identifying relevant linkages with outcome 1 where these create complementary opportunities. The assessment should answer what opportunities are viable, what the binding gender -specific constraints and enabling conditions are, what support modalities are appropriate for different levels of readiness,

how activities should address agencies and control over resources, and how potential community -level risks can be anticipated and mitigated.

4.1 OBJECTIVES

The overall objective of this assignment is to conduct a comprehensive Women's Economic Empowerment, Agency and Enterprise Ecosystem Assessment that generates the evidence required to strengthen women's economic inclusion and inform the THRIVE project's implementation. Specifically, the assessment aims to:

- Assess women's roles, participation, leadership, agency, bargaining power, and decision-making across relevant agricultural and livestock activities, value -chain functions, post-harvest activities, value addition and enterprise development with a focus on the priority value chains selected through the program process.
- Assess women's access to and control over productive assets, natural resources, agricultural inputs, technologies, extension services, information, financial services, VSLAs, enterprise financing, and digital financial ecosystems, and identify barriers to their economic participation, financial inclusion, and resilience.
- Analyse the social, institutional, cultural, household and gender-related factors influencing women's economic empowerment, including gender norms, mobility restrictions, unpaid care responsibilities, literacy and digital literacy, intra-household decision-making, control over resources and income, and other factors that may enable or constrain women's participation in economic activities
- Identify the specific constraints, risks, vulnerabilities, and economic opportunities affecting women from different social groups, including female-headed households, young women, women with disabilities, IDPs, Muhamasheen communities, and women breadwinners.
- Assess safeguarding, economic violence, exploitation, indebtedness, exclusion, elite capture, and other risks affecting women's safe participation in livelihoods, enterprise development, financial inclusion, and market systems, and identify appropriate mitigation and referral measures.
- Assess and map the gender relevant enterprise and financial ecosystem influencing women's economic empowerment, including business development services, financial institutions, VSLAs, buyers, processors, traders, producer organisations and relevant public and private institutions, identifying practical opportunities for sustainable market engagement and partnership.
- Assess the technical, commercial financial, governance and market feasibility of priority women-led enterprises opportunities identified through the assessment and value chain prioritization process. Dairy processing should be treated as one potential opportunity and assessed in depth only if dairy is selected as a priority value chain.
- Identify evidence-based pathways for beneficiary targeting, sequencing, graduation, financial inclusion, market integration, institutional coordination and adaptive programme implementation, considering differences in women's capacities, aspirations, constraints and readiness.

- Develop evidence-based recommendations for practical implementation tools and guidance to support women's economic inclusion, safeguarding, enterprise development, financial inclusion, market engagement, beneficiary targeting, adaptive management, and programme learning.

4.2 SCOPE OF WORK

The assignment will undertake a focused Women's Economic Empowerment, Agency and Enterprise Ecosystem Assessment in the target watersheds in Jabal Habashy, Al-Ma'afer and Al Misrakh districts of Taiz Governorate. The assessment will be implementation-oriented and will produce practical recommendations and operational tools that can be directly translated into activities under the THRIVE project, primarily under Outcomes 2 and 3 of the SDC-funded components. Relevant linkages with Outcome 1 will be identified where DG MENA-supported watershed, water or natural resource management interventions may create complementary livelihood opportunities or require coordination. However, the assessment will not duplicate the broader value-chain analysis or the analysis of barriers faced by MSMEs and cooperatives planned under the DG MENA component.

The Consultant is expected to maximise the use of existing assessments and secondary information and conduct targeted mixed-method primary data collection to address the gender-specific and implementation-critical information gaps that remain after considering the parallel analytical work under DG MENA. The assessment should therefore focus on women's agency, participation, decision-making, access to and control over resources and income, gender-specific barriers and enabling conditions, enterprise and financial inclusion opportunities, and the practical implications for programme design and implementation.

4.2.1 Value Chain Roles, Decision-Making, and Asset Control:

The study will analyse women's involvement across crop/livestock value chains, climate-resilient production systems, post-harvest activities, and value-addition processes. It will assess access and control over land, water resources, livestock, agricultural inputs, extension services, technologies, and information networks

4.2.2 Social Norms, Time-Poverty, and Protection Risks

This study will Investigate gender norms, intra-household decision-making dynamics, mobility restrictions, unpaid care responsibilities, time poverty, literacy levels, and security concerns. The analysis must explicitly address risks related to economic violence, exploitation, exclusion, indebtedness, and elite capture.

The assessment shall identify and analyse household, community, safeguarding, economic violence, and elite-capture risks affecting women's participation in livelihood, enterprise, asset-transfer, grant, VSLA, and market-linkage interventions. Based on the findings, the Consultant shall develop a concise Rapid Safe Participation and Economic Risk Screening Checklist for use by trained project field teams before and during programme implementation. The checklist shall help identify risk factors related to household opposition, appropriation of assets or income, economic violence, elite

capture, coercion, unsafe mobility, confidentiality, and exclusion. It shall not be used to investigate violence, determine survivors' credibility, or replace specialized protection assessment and case management.

The checklist shall be accompanied by a simple decision and referral flowchart distinguishing risks that can be addressed through programme adaptations from cases requiring confidential referral to specialized safeguarding, protection, GBV, legal or psychosocial services. All referrals shall follow informed consent, confidentiality and survivor-centred principles.

4.2.3 Financial Inclusion, VSLAs, and Digital Ecosystems:

Analyse participation and leadership within VSLAs, savings mechanisms, credit access, and formal financial products. Evaluate digital literacy levels and access to digital technologies/services. Identify the precise institutional and capacity barriers affecting women's ability to engage with formal financial institutions. The assessment shall map formal and informal financial-service providers, financial agents, mobile-money and wallet access points, liquidity availability, geographic coverage, documentation requirements, costs, collateral and guarantor requirements, and the availability of Sharia-compliant products relevant to women, VSLAs, cooperatives and MSMEs. The analysis shall assess the practical feasibility of savings, leasing, Murabaha, group finance, working-capital finance, revenue-based finance and other locally appropriate options, while examining affordability, repayment capacity, seasonal cash flows, over-indebtedness, household appropriation of finance, digital privacy and client-protection risks. The assessment shall propose product opportunity briefs and partnership options for further co-design with regulated financial-service providers. It shall not present untested financial products as ready for implementation or recommend credit where savings, grants, leasing or non-financial support would be more appropriate.

The assessment shall develop and apply a VSLA reactivation and digital-readiness diagnostic covering member continuity, reasons for inactivity, trust and social cohesion, outstanding debts or disputes, governance and leadership concentration, quality of records, inclusion and exclusion practices, affordability of savings contributions, women's control over savings and loans, phone ownership and control, network and electricity access, literacy and digital literacy, privacy and fraud risks, and readiness for engagement with formal financial institutions.

The resulting framework shall classify groups according to their readiness for: (i) reactivation; (ii) governance and trust rebuilding; (iii) continued manual strengthening; (iv) assisted digital piloting; and (v) responsible referral to formal financial services. Groups that are not suitable for reactivation or digitisation shall also be clearly identified, together with the reasons and possible alternatives.

4.2.4 : Enterprise Development, Cooperatives, and B2B Networks

The study will examine women's participation and leadership within producer groups, cooperatives, processing units, and MSMEs. Map barriers affecting their ability to engage with business development services, chambers of commerce, market actors, equipment

suppliers, buyers, and B2B networking opportunities. For priority women-led enterprise opportunities, the assessment shall develop prototype Business Model Canvases supported by simplified financial models. These shall identify the customer segment, value proposition, productive and market functions, key partners, cost structure, revenue streams, indicative working-capital requirements, break-even assumptions, quality standards, governance arrangements, women's control over assets and income, and major commercial and safeguarding risks.

Where dairy is selected as one of the priority value chains, the assessment shall include a specific feasibility and business-model analysis for potential women-led collective dairy processing enterprises. This shall examine milk availability and seasonality, processing capacity, product demand, quality and food-safety requirement, collection and transport, energy and water requirement, packaging, cold chain needs, management arrangement, profit distribution, market channels and risks of male or elite capture. If dairy is not selected as a priority value chain, the assessment will apply the same feasibility approach to the value chains identified through the prioritization process.

The resulting models shall be treated as prototypes and decision-support tools. Final investment decisions shall remain subject to enterprise-specific feasibility validation, participant selection and project approval.

4.2.5 : Vulnerable Group Profiling and Intersectionality Mapping

The study will conduct dedicated assessments of the unique economic factors, vulnerabilities, and entry thresholds for: Female-headed households, young women, women with disabilities, IDPs, Muhamasheen communities, and women breadwinners

4.2.6 : Market Actors, Commercial Linkages and Practical Partnership Models

The assessment shall prepare a verified market-actor directory focused on actors relevant to women's participation in the selected priority value chains, including buyers, traders, aggregators, processors, transporters, packaging providers, equipment and maintenance service providers, financial institutions, and business-development service providers operating in or serving the target areas. The directory should prioritise actors and relationships that can inform practical programme engagement and market-linkage opportunities for women, rather than attempting to provide a comprehensive market mapping, which will be covered under the DG MENA component.

The directory shall include, where consent has been obtained, the actor's name, category, geographic coverage, products or services, buyer or supplier requirements, contact details, capacity, interest in engaging with women-led enterprises and date of verification. A printable low-connectivity version and an editable controlled-access version shall be produced.

For priority commercial relationships to be identified through the assessment, the consultant shall develop draft non-binding partnership instruments such as term sheet, MOUS supply agreement or service agreement where these are practical and justified. These templates shall address volumes, product specifications, quality standards, price

setting arrangement, delivery, transport, payment period, rejection procedures, responsibilities, dispute resolution and termination

4.2.7 Appropriate, Labor-Saving and Climate-Resilient Technology Options

The assessment shall identify technologies that can reduce women's labour and time burden, improve productivity, strengthen product quality or reduce post-harvest losses in the selected priority value chains. The analysis shall consider accessibility, affordability, safety, ease of operation, energy and water requirements, maintenance, spare parts, warranties, financing options, and suitability for women-led individual and collective enterprises.

The Consultant shall produce an illustrated catalogue of shortlisted technologies and service options. For each technology, the catalogue shall provide its intended use, basic technical specifications, suitability and limitations, indicative dated price range, local supplier or service provider, after-sales and maintenance arrangements, and available purchase, cost-sharing or leasing options. The catalogue shall not be treated as an endorsement of a specific commercial supplier.

4.2.8 Progression Pathways, Targeting, and Graduation Frameworks:

The study will formulate the mechanics for how women can transition from household production to collective action, enterprise development, and market participation. Develop the concrete benchmarks for beneficiary targeting, cohort selection, and graduation pathways between outcomes based on capacities, aspirations, and levels of readiness. Based on identified capacities and progression pathways, the assessment shall prepare a Training and Advisory Adaptation Matrix covering, as relevant: financial literacy, digital literacy, enterprise and record management, agricultural and processing skills, food safety and quality, life skills, leadership, negotiation, market engagement, digital marketing and responsible finance.

For each competency area, the matrix shall identify the target group, entry level, learning objective, indicative content, appropriate delivery modality, sequencing, duration, literacy and disability adaptations, recommended facilitator profile and practical competency-assessment method.

The progression framework shall clarify the relationship between women's readiness milestones and relevant interventions under the THRIVE project, primarily Outcomes 2 and 3. It shall identify where DG MENA-supported watershed, water or natural-resource investments under Outcome 1 may create complementary livelihood opportunities, while ensuring that women's progression under the SDC component does not depend on the completion of DG MENA infrastructure or activities. The framework shall include alternative implementation pathways where complementary DG MENA activities are delayed, geographically unavailable or not relevant to a participant's livelihood pathway

5. METHODOLOGY

The assessment shall apply an integrated women's economic empowerment and market-systems analytical framework that distinguishes: (i) access to, use of and control over resources and services; (ii) participation, influence, leadership and collective voice; (iii) entrepreneurial interest, readiness and commercial feasibility; and (iv) immediate constraints and their underlying household, institutional and market-system causes.

The analysis shall examine how individual capacities, household relations, social norms, institutional practices and market-system conditions interact to shape women's economic outcomes. It shall avoid treating women's limited participation as an individual capacity problem where the underlying constraint relates to market functions, institutional rules, power relations or service-provider incentives.

The proposed methodology shall include, at a minimum, the following four components to ensure structural alignment and avoid analytical duplication. The Consultant will adopt a mixed-method, implementation-oriented approach that combines secondary data review, quantitative and qualitative field research, participatory consultations, and market systems analysis. The methodology should maximize the use of existing evidence while generating targeted primary data to address critical knowledge gaps

5.1 DESK REVIEW AND CONSOLIDATION OF EXISTING EVIDENCE

The consultant will conduct a desk review of available information, including existing value chain analysis, gender studies, market assessment, and previous program evaluations. Specifically, the team will review existing assessments conducted by BCFHD and SI on the dairy value chains, together with other relevant studies and sector analysis, to avoid duplication and ensure that the assessment builds upon existing evidence. The broader value-chain analysis and analysis of barriers faced by MSMEs and Cooperatives planned under the DG MENA should be treated as complementary evidence. This assessment should focus its primary analysis on gender-specific constraints, agency, decision-making, mobility, control over asset and income, safeguarding, access to service and finance and the conditions affecting women's ability to participate in and benefit from priority economic opportunities.

5.2 PRIMARY DATA COLLECTION (WOMEN'S ECONOMIC EMPOWERMENT AND AGENCY ASSESSMENT)

Building on the desk review, the Consultant will deploy a comprehensive mixed-method primary data collection approach. Primary data collection should include household surveys, key informant interviews, focus group discussions, market observations, stakeholder consultations, and participatory exercises with women producers, producer

groups, VSLAs, financial institutions, market actors, local authorities, and service providers. The Consultant shall propose and justify the sampling frame and sample size based on the assessment population, geographic coverage, required disaggregation, expected diversity of livelihood and enterprise pathways, non-response assumptions and available resources. The methodology shall clearly state which findings will be statistically representative, indicative or qualitative and shall document the limitations of each evidence source.

The sampling approach shall ensure meaningful coverage across the three districts and, once confirmed, the selected watersheds. Relevant disaggregation shall include, as feasible, age, disability, displacement status, Muhamasheen status, female-headed household status, livelihood or value-chain role, enterprise maturity, VSLA participation, and level of digital and financial access. Small or marginalized groups shall be covered through appropriate purposive sampling or dedicated qualitative inquiry where a general household survey would not adequately represent them.

Where the target watersheds or priority value chains have not been finalized before the inception phase, the sampling frame shall be agreed with the consortium before field data collection begins.

Women shall remain the primary respondents and women-only consultations shall be used where privacy or sensitivity requires. The methodology shall also consult relevant male household members, community and customary influencers, cooperative leaders, employers, buyers and other market actors where necessary to understand household bargaining, mobility, unpaid care arrangements, social acceptance, control over assets and income, and risks of backlash. Such consultations shall be conducted separately where appropriate and shall not compromise women's confidentiality, safety or independent voice.

5.3 IDENTIFICATION OF GENDER AND MARKET-SYSTEMS INFORMATION GAPS AND COMPLEMENTARITIES WITH DG MENA

The consultant shall review all relevant secondary information and technical assessments available at the commencement of the assignment. The DG MENA component is expected to cover the broader value-chain analysis and analysis of barriers faced by MSMEs and cooperatives. The SDC-funded assessment shall therefore focus on the gender-specific dimensions of those systems, including women's agency, decision-making, mobility, control over assets and income, gender norms, safety and safeguarding, access to services and finance, and the barriers and enabling conditions that determine whether women can participate in and benefit from selected economic opportunities. Where additional market-systems analysis is required, it shall be targeted to the priority value chains and market functions relevant to women's economic empowerment and shall complement, rather than duplicate, the DG MENA analysis. Any identified information

gaps should be clearly documented and addressed only where necessary for program decision-making.

5.4 INTEGRATION OF FINDINGS INTO PROGRAMME DESIGN AND ADAPTIVE IMPLEMENTATION

Findings from the assessment will directly inform beneficiary targeting, cohort selection, sequencing, graduation pathways and activity design under the THRIVE project, primarily Outcomes 2 and 3. The assessment will also identify relevant linkages with Outcome 1 where these can create complementary opportunities or require coordination. Recommendations will explicitly clarify whether identified constraints should be addressed through:

- Strengthening existing market actors.
- Facilitating new relationships.
- Piloting locally adapted models.
- Providing targeted and time-bound direct support (where no viable market-based option exists)

5.5 ETHICS, SAFEGUARDING, DATA PROTECTION AND OPERATIONAL VERIFICATION

The Consultant shall submit an Ethical Research, Safeguarding and Data Protection Protocol as part of the inception report. The protocol shall cover informed consent, privacy, confidentiality, sensitive disclosures, referral procedures, female enumerator deployment, safe and accessible consultation arrangements, data security, anonymization, retention and deletion.

Personal contact information included in market-actor or service-provider directories shall only be collected and shared with the informed consent of the concerned actor and shall be stored in controlled-access formats.

Commercial information, including prices, costs, buyer requirements, supplier capabilities and financial-service conditions, should be triangulated and dated. Where information is indicative or subject to rapid market change, this shall be clearly stated.

Prototype business models, technology options and partnership templates shall be validated through consultations with relevant women producers, market actors, service providers, financial institutions and consortium technical teams.

6. DELIVERABLES

The consultant shall submit the following deliverables in English in editable Microsoft Word, Excel, PowerPoint, and PDF formats, as applicable. All deliverables will be reviewed

and approved by SI before acceptance. Deliverables should remain proportionate to the 50-working-day timeframe and focused on implementation decisions; detailed tools, datasets, directories and supporting materials may be provided as annexes or separate editable files.

1. Inception Report (approximately 15–20 pages, excluding annexes)

An inception report outlining the proposed methodology, work plan, sampling strategy, assessment tools, stakeholder engagement approach, implementation schedule, and quality assurance measures. The Inception Report shall include an Indicator and Evidence Alignment Matrix mapping the assessment questions and variables against the THRIVE logical framework, Women's Incremental Change Pathway and planned baseline process. The matrix shall identify the indicators or learning questions informed by the assessment, data sources, definitions, disaggregation, measurement methods and timing. It shall clearly distinguish between information generated by the assessment that can contribute to the baseline and indicators that require separate baseline measurement, thereby avoiding duplication and ensuring methodological compatibility

2. Assessment Tools

Finalized data collection tools, including household questionnaires, Key Informant Interview (KII) guides, Focus Group Discussion (FGD) guides, participatory facilitation tools, and data collection protocols.

3. Progress Brief (approximately 3–4 pages)

A brief progress update summarizing activities completed, preliminary observations, key challenges encountered, and any proposed adjustments to the methodology or work plan.

4. Draft Women's Economic Empowerment, Agency and Enterprise Ecosystem Assessment Report (approximately 50–60 pages, excluding annexes)

A focused draft report presenting the assessment methodology, priority findings, analysis, conclusions and implementation recommendations. The report shall incorporate evidence from the desk review and primary data collection, with targeted gender-focused market analysis where required. Detailed tools, questionnaires, actor directories and other supporting materials should be presented as annexes or separate editable files to keep the main report concise and decision oriented.

5. Validation Workshop

Facilitation of a validation workshop with SI, consortium partners, and relevant stakeholders to present the draft findings, collect feedback, and validate recommendations. The Consultant shall submit the workshop presentation and a summary of comments received.

6. Final Assessment Report and Implementation guidance Package

A final report incorporating all comments received from SI and stakeholders, together with the implementation-oriented output developed through the consultancy. These shall include, at a minimum:

- **Women's Economic Inclusion and Safeguarding Framework**
including:
 - A Women's Economic Inclusion and Safeguarding Action Plan.
 - A Rapid Safe Participation and Economic Risk Screening Checklist (maximum two pages).
 - A referral and risk mitigation flowchart.
 - Practical mitigation measures for economic violence, exclusion, mobility constraints, elite capture and household-level risks.
- **Financial Inclusion and Graduation Guidance,**
 - A Graduated Pathway Selection Matrix.
 - Recommendations for VSLA programming, sustainability and financial inclusion.
 - Guidance on responsible finance, Sharia-compliant options and digital financial services
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- **Enterprise Development and Market Systems Guidance,**
including:
 - Prototype Business Model Canvases for priority enterprise types identified through the assessment, including a dairy-processing model only if dairy is selected as a priority value chain
 - Recommendations for market engagement and business partnerships.
 - A verified directory of key market actors, buyers and financial service providers.
 - Practical recommendations on appropriate technologies for priority value chains
- **Capacity Development and Implementation Roadmap**
Including:
 - A Training and Advisory Adaptation Matrix.
 - A Year One implementation and sequencing roadmap.
 - Recommendations for coordination with relevant stakeholders and complementary programmes.
- **Technical Recommendations Matrix**
Linking assessment findings to:
 - Root causes.
 - Priority groups.
 - Recommended interventions.
 - Responsible actors.
 - Safeguarding considerations.
 - Indicative implementation timeline.
 - Suggested monitoring indicators.

The master versions of all deliverables shall be submitted in English. User-facing tools, including the screening checklist, referral flowchart and other agreed field guidance materials, shall also be provided in Arabic.

7. Final Presentation

A PowerPoint presentation summarizing the assessment process, key findings, strategic recommendations, implementation priorities, and proposed next steps for the THRIVE project

SI is constrained in terms of timelines and expects the consultant to complete the assessment work by 16 December 2026. The assignment is planned for no more than 50 working days. To remain feasible within this period, the assessment should prioritize decision-critical evidence and concise implementation outputs, with detailed tools and supporting materials provided as annexes or separate editable deliverables where appropriate. The timeline below provides an indicative allocation of working days and may be refined during the inception phase, subject to SI approval and without extending the overall assignment completion date of 16 December 2026.

Tentative evaluation Timeline	
Activity	Days
1. Evaluation briefing with Mission, and coordination team (Teams, Face-to-face)	1
2. Preparation of document request checklist, work plan, and assessment framework	2
3. Collection and review of secondary data and existing assessments	4
4. Desk review and preparation of the Inception Report	4
5. Review and finalization of the Inception Report	2
6. Primary data collection (surveys, KIs, FGDs, enterprise assessments, market consultations, etc.)	18
7. Data cleaning, analysis, and preparation of preliminary findings	7
8. Draft Assessment Report and implementation tools	6
9. Validation workshop and incorporation of feedback	2
10. Final Assessment Report, implementation package, and presentation	4

Total working days	50
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7. CONSULTANT PROFILE

The assessment shall be undertaken by a firm that demonstrates technical expertise and experience required to successfully deliver the assignment. At a minimum, the team collectively should include expertise in the following areas:

The proposed team shall ensure meaningful physical presence in Yemen during primary data collection and field verification. At least one senior international and/or regional technical expert shall participate directly in fieldwork, stakeholder consultations, field verification and interpretation of primary data. The proposal should clearly identify the experts who will be physically deployed and their level of field participation

- Women's Economic Empowerment;
- Gender Analysis and Women's Agency;
- Safeguarding, ethical gender-sensitive research and economic-violence risk analysis;
- Commercial feasibility assessment and business modelling for women-led agri-food enterprises with relevant experience in dairy processing where applicable.
- Mapping of financial institutions, agents, digital-finance services and responsible-finance options;
- Appropriate technology, equipment-supplier and rural after-sales service ecosystems;
- Development of practical operational tools, partnership templates, directories and implementation of roadmaps.
- Market Systems Development;
- Financial Inclusion and Village Savings and Loan Associations;
- Enterprise Development and Business Support Services;
- Qualitative and Participatory Research Methods;
- Quantitative Data Collection, Management, and Analysis.

The Consultant shall demonstrate experience in designing and implementing mixed-method assessments, facilitating stakeholder consultations, conducting gender-sensitive research, and translating assessment findings into practical, implementation-oriented recommendations. Previous experience in Yemen or similar fragile and conflict-affected contexts will be considered a strong advantage

8. SELECTION PROCEDURE

The procedure will be as follows:

1. Inviting services providers to submit a proposal based on this ToR.
2. Evaluation of the proposals by the evaluation committee. The evaluation committee will evaluate the proposals based on the selection criteria as published in this ToR.
3. Decision on selection of the service provider.
4. Inception meeting with the selected service provider

The schedule below indicates the timeline for the tender procedure

Tender process	Timeline
ToR published	23 August 2026
Deadline for submission of proposals	08 September 2026
Selection of Service provider	04 October 2026
Start of assignment	08 October 2026

Proposals submitted after the deadline will be returned and will not be considered in the tender procedure. The proposals will first be tested for completeness. The absence of the documents referred to in Section 9 of this document can lead to exclusion from further participation in the tender procedure. This is also the case when minimum requirements listed in this ToR are not met. The assignment will be awarded to the service provider with the most economically advantageous tender, determined based on price and quality. SI will reject the proposal if any illegal or corrupt practices have taken place in connection with the award or the tender procedure.

9. PROPOSAL REQUIREMENTS

SI is requesting the service providers to hand in a proposal of maximum 15 pages excluding annexes, CVs, financial proposal, and supporting documentation. The proposal must be handed in a Word or PowerPoint version next to a PDF submission to facilitate any copy-and-pasting of content that we may need during evaluation.

Technical and Administrative Content Requirements:

1. A succinct, well-documented approach addressing the requirements set out in this ToR, matching the selection criteria closely.
2. Maximum of three client references and a sample of previous work relevant to the deliverables in this ToR
3. An overview of the project team, including the CVs of the project team members.

4. The proposal shall also indicate the proposed field deployment plan, including the senior international/regional expert(s) who will be physically present in Yemen during primary data collection.
5. Budget presented in Euros (including VAT) with a breakdown of days/rate per project team member
6. Statement on Ground for exclusion (see section 10 below).
7. Copy of most recent (audited) financial accounts
8. Statement of acceptance draft contract
9. Written confirmation agreeing to the exclusion criteria outlined in Section 10.1
10. List of reference check

The proposal must be submitted to tender@solidarites-yemen.org COB 08 September. 2026

10. TESTING AND WEIGHING

The assignment will be awarded to the service provider with the most economically advantageous tender. The most economically advantageous tender is determined based on the evaluation criteria of price and quality

10.1 EXCLUSION CRITERIA

Service providers shall be excluded from participation in this tender procedure if:

- a) they are bankrupt or being wound up, are having their affairs administered by the courts, have entered an arrangement with creditors, have suspended business activities, are subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations.
- b) they or persons having powers of representation, decision-making or control over them have been convicted of an offence concerning their professional conduct by a judgment which has the force of res judicata.
- c) they have been guilty of grave professional misconduct proven by any means which the SI can justify.
- d) they or persons having powers of representation, decision making or control over them have been the subject of a judgment which has the force of res judicata for fraud, corruption, involvement in a criminal organization, money laundering or any other illegal activity.

Service providers must confirm in writing that they are not in one of the situations listed above.

10.2 ETHICAL AND LABOR STANDARD

Service providers shall not make use of child labor or forced labor and/or practice discrimination, and they shall respect the right to freedom of association and the right to organize and engage in collective bargaining, in accordance with the core conventions of the International Labor Organization (ILO).

10.3 PREFERRED EXPERIENCE AND CAPACITIES

1) Relevant thematic experience: Demonstrated experience in conducting Women's Economic Empowerment assessments, gender analysis, Market Systems Development, financial inclusion, enterprise development, and mixed-method socio-economic assessments, preferably in fragile or conflict-affected contexts

2) Local field capacity: Demonstrated capacity to mobilize qualified field teams and conduct efficient primary data collection, stakeholder consultations, and fieldwork in Yemen

3) Language Capacity: Excellent written and spoken English. The proposed team should include qualified Arabic-speaking personnel to support primary data collection, stakeholder consultations, and engagement with communities and local institutions

10.4 SCORING AND WEIGHING

The evaluation criteria are compared and weighed according to the procedure below. This concerns a general outline of the scoring methodology, and an explanation of how the service provider can demonstrate compliance with the requirements.

Step 1 - Criterion Quality

Evaluation scores will be awarded for each of the components. The evaluation committee will score each component unanimously.

Criteria	Assessment	Max. Grading: 75 %
Understanding of the Assignment	Demonstrates a clear understanding of the ToR, project objectives, context, and expected outputs	5
Methodology and technical approach	Quality, relevance, and feasibility of the proposed methodology, including data collection methods, analytical framework, stakeholder engagement, and implementation approach	10
Relevant Technical Experience	Demonstrated experience in conducting Women's Economic Empowerment, Gender Analysis, Market Systems Development, Financial Inclusion, Enterprise Development, and similar assessments in fragile or conflict-affected contexts	35
Proposed team	Qualifications, experience, and complementarity of the proposed team and their ability to deliver the assignment,	15

	field deployment of at least one expert. Feasibility of Field deployment plan, Stakeholder and community engagement	
Workplan	Realism and appropriateness of the proposed work plan, sequencing of activities, and timeline for delivering output	5
Quality Assurance	Measures to ensure data quality, ethical standards, validation, risk management, and quality control throughout the assignment	5

The evaluation committee will unanimously score each component by assigning scores from 0 to the maximum grading, with the maximum grading representing optimal performance on the component and 0 representing extremely poor performance on the respective component.

Step 2 - Criterion price

A combined price in Euros (including VAT) is to be presented. This is to be broken down by team member rate and hours. The criterion of assessment is “the best price for the proposed level of quality”.

Step 3 - Weighting

The final score will be weighed 75% on Quality and 25% on Price. If scores of service providers are equal, priority will be based on the total scores that were given for the Criterion Quality. The assignment will be awarded to the service provider that has received the highest score for the Criterion Quality. If the evaluation of the Criterion Quality does not lead to a distinction, the score for the component “Proposal overall” will be decisive. If this does not lead to a distinction, the ranking will be determined by the drawing of lots.

10.5 AWARD

Once SI has decided which Service provider it intends to award the assignment, a written notification thereof is sent to all Service providers participating in the tender procedure.

11. COMMUNICATION AND CONFIDENTIALITY

The Service provider will ensure that all its contacts with SI, with regards to the tender, during the tender procedure take place exclusively in writing by e-mail to tender@solidarites-yemen.org.

The Service provider is thus explicitly prohibited, to prevent discrimination of the other Service providers and to ensure the diligence of the procedure, to have any contact whatsoever regarding the tender with any other persons of SI than the person stated in the first sentence of this paragraph. The documents provided by or on behalf of SI will be

handled confidentially. The Service provider will also impose a duty of confidentiality on any parties that it engages. Any breach of the duty of confidentiality by the Service provider or the engaged third parties will give SI grounds for exclusion of the Service provider, without requiring any prior written or verbal warning. All information, documents and other requested or provided data submitted by the Service providers will be handled with due care and confidentiality by SI. The information provided will after evaluation by SI be filed as confidential. The provided information will not be returned to the Service provider.

12. COST OF ACTIVITIES

12.1 PROCEDURES AND LOGISTICS

All associated costs for planning, conducting (field work) and reporting of the proposed survey will be borne by the consultant. No data can be used by the consultant concerning this study without the written permission of SI for a duration of 5 years. The consultant acting as service provider will make sure to present himself as such for all discussions held within the framework of the consultancy. The consultant immediately agrees to respect all specific security instructions at SI and based on SI's security analysis and knowledge of the zone and those involved there. In case of an incident encountered during the consultancy, the consultant agrees to contact SI as quickly as possible

12.2 OTHER COSTS

Budget for the proposed study is dependent on the quality of technical and financial proposal and relevant experience of the consultants applying for this assignment with SI. Consultant(s) is expected to provide a detailed financial offer. This offer details the number of days worked in relation to the specific assignments and includes all relevant costs so that SI can evaluate and compare the various offers.

Activities	Day(s)	Person(s)	Unit 2 cost (EUR))	Total Cost (EUR)
Inception, field work, enumerators				
Analysis and reporting team/tasks				
Quality assurance, project management team				
Tools/Equipment/materials/stationeries				
Total (USD)				

13. DISCLAIMER

SI reserves the right to update, change, extend, postpone, withdraw, or suspend the ToR, this tender procedure, or any decision regarding the selection or contract award. SI is not obliged in this tender procedure to make a contract award decision or to conclude a contract with a participant. Participants in the tender procedure cannot claim compensation from SI, any affiliated persons or entities, in any way, in case any of the afore-mentioned situations occur. By handing in a proposal, participants accept all terms and reservations made in this ToR, and subsequent information and documentation in this tender procedure.