

## Empowering Women and Youth through Graduation and Financial Inclusion

### TERMS OF REFERENCE

#### **To hire a short-term consultant for conducting a research on “Understanding impact of climate change on poor and vulnerable Char people”**

Concern Worldwide Bangladesh is looking for a consultant to conduct a research into issues of to understand and identify climate change induced impacts on poor and vulnerable people of char from the perspective of socio-economic welfare. The research will be commissioned under the Empowering Women and Youth through Graduation and Financial Inclusion (EWYGFII)” project of Concern Worldwide Bangladesh.

#### **Rational of the research:**

In Bangladesh, the proportion of extreme poor population declined from 41 percent in 1990 to about 18 percent in 2010 and further to 12.9 percent in 2016 (HIES 2016)<sup>1</sup>. That is a significant achievement; but mopping up of the residual extreme poverty is the most difficult challenge for a developing country like Bangladesh. However, Bangladesh government is committed to eliminate extreme poverty and aspires to become middle-income country by 2021. Specifically, the 7<sup>th</sup> Five Year Plan seeks to reduce extreme poverty to around 8.9% by FY20. It also commits to emphasize on human development, social protection and social inclusion as essential elements of a comprehensive poverty reduction strategy (7th FYP)<sup>2</sup>. Following spectacular achievements in some MDG indicators, the country adopted SDGs early on. Moreover, Bangladesh government along with national and international development partners are taking various measures to eradicate extreme poverty. Both overall and extreme poverty are decreasing but some pockets are still remains as concern and pulling back the country against its targets.

Bangladesh is mainly composed of the floodplains and delta of three rivers, the Jamuna, the Padma and the Meghna. Bangladesh was, and continues to be, formed by sedimentation and accretion of these rivers as they flow from the Himalayas to the Bay of Bengal. The chars are riverside islands within Bangladesh’s major river systems that are unstable and subject to both accretion and erosion, including mainland chars that are connected to the mainland during normal river flow. The chars are home to six million people who are generally poorer, have less access to services and are more vulnerable to flooding than the rest of the rural population. Char households usually have a low asset base compared to mainland regions and the situation is worse in remote char areas, where many families do not own any productive assets (Concern Char Contextual Analysis 2016).

Concern has been working in the Char areas since 2000. The Char areas are highly prone to natural hazards such as flooding, storm surges and river erosion. Due to the weak housing

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<sup>1</sup> Household Income and Expenditure Survey (HIES) report 2016.

<sup>2</sup> 7th Five Year Plan, General Economic Division, Bangladesh Planning Commission, 2015

structures, communities are vulnerable during disasters, often their property is damaged or destroyed, and their productive assets (livestock) suffer (Concern Char Contextual Analysis 2016). On the other hand, extreme poor or their families living in the chars have very limited income, which is insufficient to meet basic needs. The principal source of income for poor char households is selling labour and the demand for labour fluctuates throughout the year. As a result, some non-extreme poor households fall below the extreme poverty line during lean seasons. These extreme poor households are at the margins of extreme poverty, yet fail to qualify for government social safety nets (SSN).

Additionally, It is found in the char region that, there is significant inequality within households between men and women and overall women headed households are more likely to be extremely poor than other types of households. The mobility of women is very limited in the chars due to poor transportation links and gender norms which curtail their movements. It is rare for women to be engaged in income earning and they typically look after the household and any livestock they have. There is often acceptance, even by women, of their subordinate role, which makes addressing this inequality a challenge. Exacerbating these factors that contribute to the overall level of extreme poverty and financial exclusion in the chars is the vulnerability of the area to natural disaster that makes it difficult to sustain development interventions.

On the other hand, Bangladesh is ranked the most vulnerable country in the world to climate change, with global warming, sea level rise, and weather variability drastically affecting the livelihoods of many of its 163 million people (Ahmed, 2012; MoEF, 2013; Alston et al., 2014; Maplecroft, 2015). Climate change-related precipitation change, salinity intrusion (slow-onset events), and extreme events like cyclones, floods are affecting all facets of their livelihoods (Mirza, 2011; Deb and Haque, 2017).

Because of environmental, socio-economic and political processes, in addition to climate change impacts in recent years, the livelihoods of women in the affected regions of Bangladesh have been rapidly deteriorating. Overall, as Nicholls et al. (2007) rightly predicted, “the greatest proportional increase in people exposed to climate extremes by the year 2017 were... in Bangladesh”, and Sovacool (2018) illustrated that climate change affected “virtually every area of social, political, or economic activity of Bangladesh”.

It is now accepted in many research and studies that, climate change's adverse effects mostly impact poor and low-income class around the world. Those in poverty have a higher chance of experiencing the ill-effects of climate change due to increased exposure and vulnerability (Rayner, S. and E.L. Malone (2001)<sup>3</sup>. Climate change and poverty link is a process and a condition that are interrelated. While climate change and global warming affect the natural environment, especially agriculture, it also affects humans.

Climate change impact on poverty situation in many ways. It impacts on agriculture and food security affecting rainfall, temperature, and water availability for agriculture in

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<sup>3</sup> Rayner, S. and E.L. Malone (2001). "Climate Change, Poverty, and Intergenerational Equity: The National Leve". *International Journal of Global Environment Issues*. 1 (2): 175–202.

vulnerable areas. It could worsen the prevalence of hunger through direct negative effects on production and indirect impacts on purchasing powers (IPCC. 2001)<sup>4</sup>. An estimate is that, the number affected by malnutrition could rise to 600 million by 2080 (Schneider, S.H. et al. (2007)<sup>5</sup>.

Climate change impact on human security. Indeed, the effects of climate change on impoverished women and children is crucial in that women and children in particular, have unequal human capabilities (UNICEF. 2007)<sup>6</sup>. The rise of adaptation as a development issue has been influenced by concerns around minimizing threats to progress on poverty reduction, and by the injustice of impacts that are felt hardest by those who have done least to contribute to the problem, framing adaptation as an equity and human rights issue (IDS Bulletin, 2008)<sup>7</sup>.

To understand the lives and livelihoods of the char people and their vulnerability to climate change, it is necessary to explore how human needs and wants intersect with nature, and transform nature into resources by modifying its different facets. It is therefore important to know the degree to which socioeconomic system or physical assets are either susceptible or resilient to the impact of natural hazards and environmental changes because vulnerability is determined by the interplay of a combination of several factors, including hazard awareness, the condition of human settlements and infrastructure, public policy and administration.

With these in mind, the key focus of this research is to explore the impacts of climate change on the livelihoods of poor people of Char. It also delves into the climate change induced risk and vulnerability on women.

### **Project introduction**

Concern Worldwide has been implementing a multi-country project namely, 'Empowering Women and Youth through Graduation and Financial Inclusion', with the financial support from MetLife Foundation. The field operation is implemented by RDRS Bangladesh, while Trickle Up is supporting the project to channelize the funding from MetLife Foundation with their technical assistance in implementation. The overall objective of this project is to increase social and economic resilience of 13000 extreme and very poor households through an adapted graduation approach and increase access to financial services in Kurigram District.

The project will increase and stabilize the incomes of extreme poor and very poor women and youth by supporting them to develop the practice of savings using self-help-groups

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<sup>4</sup> IPCC. 2001. Impacts, Adaptation and Vulnerability, Contribution of Working Group II of the Intergovernmental Panel on Climate Change to the Third Assessment Report of the IPCC. Online at [www.ipcc.ch](http://www.ipcc.ch) (Accessed October 23, 2010).

<sup>5</sup> Schneider, S.H. et al. (2007). "Assessing key vulnerabilities and the risk from climate change. In: Climate Change 2007: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change.

<sup>6</sup> UNICEF. 2007. Climate Change and Children. New York: United Nations Children's Fund. p. 47

<sup>7</sup> IDS Bulletin, 2008. Poverty in a Changing Climate IDS Bulletin 39(4):2, September 2008

(SHGs) and providing training on more efficient agricultural and livestock production techniques and business development of income generating activities (IGAs).

The project will ensure extreme poor women are provided with consumption support by government social safety nets (SSNs) and will provide an asset transfer for investment in IGAs. As a result, targeted extreme poor women will be able to cope with social and economic shocks and manage lean periods without adopting negative coping mechanisms (such as selling productive assets, taking high interest loans, reducing food intake) as a result of diversified livelihoods with a number of different sources of income. At the same time, the targeted women from the very poor group will benefit from the SHG model and IGA skills training. Both groups of women – the extreme poor and very poor, will be trained on financial literacy to improve their knowledge, attitudes and skills on using different financial products.

Following are specific objectives of the project:

Objectives 1: Strengthen the social and economic resilience of 600 extreme-poor including youth through adapted Graduation Approach

Objectives 2: Increase access to financial inclusion services for 12,400 very poor and strengthen linkages to public and private sector services

Objectives 3: Contribute to a multi-country exchange and learning platform to share and promote innovations in the Graduation space, which will engage key actors for scale such as Government and large NGOs

The project is being implemented by RDRS Bangladesh in the field- Kurigram Sadar and Ulipur sub-district of Kurigram.

The research will contribute to the specific objective 3 of the project by sharing the findings into the knowledge platform and to better address participant's problems in the graduation path as well as better graduation programming in future.

**Objective of the assignment:**

EWYGF is looking to identify a consultant to conduct the research. The purpose of the study is to reappraise the implications of climate change on livelihoods of the most vulnerable people in Kurigram district in Bangladesh. It documents the consequences of re-current flood/climate change impact and makes efforts to communicate the importance of specific actions to the policy makers. Specifically, the study addresses three key objectives:

- To update the present scenario of climate change and disaster risks in the project areas of Concern Worldwide in the northern char districts in Bangladesh.
- To examine how climate change affects livelihood of the most vulnerable people and specifically women, children, youth, elderly and disable;
- To understand the link between graduation approach and climate change adaptations, and to capture the learning about helping people rebuilding assets, etc.

within the context of a graduation project, especially in the context of the recent flooding.

- To capture the implications of the program design on graduation outcome and to identify policy recommendations to safeguard livelihoods from the impacts of climate change.

### **Methodology:**

The consultant will propose the methodology of the research based on her/his understanding of the assignment and finalize them in agreement with the Concern Worldwide. Concern anticipates that the consultant takes up both quantitative and qualitative methods for the study and capture the evidences at the local level using both primary and secondary data.

The consultant is expected to use mixed method of data collection including but not limited to literature review and secondary data collection, review of relevant project documents, primary data collection, FGD, expert interviews, participant observation etc.

### **Scope of the work:**

Scope of work shall comprise, but not limited to the following

- Consultations with Concern team: included but is not limited to project debrief, work plan, methodology and data collection strategy approval, structure of report, branding and other requirements
- Developing research title, key question, objectives, methodology and tools and finalizing them in consultation with relevant Concern team members
- Field visits and data collection: Visiting target groups in project locations for data collection from field using agreed methodology and tools to collect research related information.
- Literature review: Includes review of key project documents including proposal of EWYGFII project, relevant secondary data to identify relevant available knowledge, gaps and practice in country and outside.
- Drafting of research report: including data analysis, drafting of the report and sharing with Concern team for feedback.
- Finalization of research report: includes integration of inputs from Concern team and preparing the final report with proper branding and citations.

### **Deliverables:**

- Inception report with detailed implementation plan
- Draft report for feedback
- Final report

### **Report structure:**

Both the draft and final reports shall be written in English. The report should, at a minimum, include the following contents:

- a) Executive Summary: a tightly drafted, to-the-point document including the key issues of investigation, key findings and recommendations
- b) Introduction: Background (including literature review), rationale, scope, key questions and short description of the context
- c) Methodology (key question and research objectives, data collection tools, participants, locations, etc.)
- d) Findings and analysis
- e) Conclusions and recommendations
- f) Annexes (data collection tools, timetable of the research, references, profiles of research team members, etc.)

### Tentative Timeline

Activity	Timeline							
	December 2019				January 2020			
	W 1	W2	W 3	W4	W 1	W 2	W3	W4
Inception report submission (1 day)	X							
Data collection; literature review (20 days)		X	X	X				
Analysis of findings and submission of first draft of the research report and the policy brief (12 days)					X	X		
Editing of the research report by integrating feedback from Concern and submission of the final editions (5 days)							X	
Present the research Findings to Concern in Dhaka (1 day)								X

### Duration and Location:

This consultancy is required for a period of **maximum eight (08) weeks** with Concern Worldwide, Bangladesh, starting from 25 November 2019 to 24 January 2020 . The location of the study area is at Kurigram Sadar and Ulipur upazila of Kurigram District.

**Remuneration/Fee:** Interested bidders are requested to submit their financial proposal along with the technical proposal including methodology of the research for the assignment for a period of maximum 08 (eight) weeks' consultancy, inclusive all VAT and Taxes as per policy of the government of Bangladesh which shall be deducted at source prior to the payment.

Expenses not specified in the financial proposal or not mentioned in any section of the agreement are the sole responsibility of the Consultant.

**Payment:** The consultant will be paid an agreed amount including tax & vat for the total assigned service. Full payment will be made upon completion of the assignment. The payment mode would be in three (03) instalments for the entire assignment against invoices issued by the Consultant:

First instalment is 20% after signing of the agreement with an inception plan and report;

The rest of 30% of the payment will be made after submission of the draft report.

And remaining 50% will be paid upon satisfactory submission and acceptance of the research report along with all raw data of the field survey.

Concern will not be liable for any bank charges arising from incorrect bank details being provided to Concern.

**Accommodation & Food Allowance:** No accommodation and per diem will be paid in addition to agreed consultancy fees.

**Copyright and Confidentiality:** Concern Worldwide will have the copyright for all the documents prepared by the consultant(s) including questionnaires, survey formats, case studies if any, and the final report with due acknowledgement. No part of the document should be reproduced or published any manner without prior written approval of Concern Worldwide. The consultant will maintain the confidentiality of the stated assignment.

**Reporting Arrangement:** The consultant will provide the report to Head of Programmes-Coastal and Char of Concern Worldwide and liaise with Project Coordinator to receive information, feedback and support to organizing field study and data accumulation. The Director Programme/ Country Director will provide the strategic guidance to the consultant to accomplish the assignment with utmost standard.

**Required qualifications and experience:**

- At least an advanced degree in Economics/ Development Studies/Environmental Science/ Environmental Management/ Natural Resources Management/ Forestry/ Marine Science/ Geography/ Disaster Management or in a relevant field of climate change and socio-economic development.
- S/he should have adequate experience in social research, particularly in proven experience of conducting socio-economic analytical research, multi-sectoral complex livelihood programs in rural hard to reach and climate vulnerable areas, poverty situation in Bangladesh, char context and its challenges, relevant policy, framework and institutional context, and government agencies of Bangladesh.
- Applicant with experience in research for development projects and a track record of academic and professional publications will get preference.

**Language requirements**

- Excellent English writing and communication skills.

**Document to be submitted:**

Interested consultancy organizations firm/consultants with relevant experience can submit a Technical and a financial proposal along with TIN Certificate and a cover letter by email to [recruitment.bgd@concern.net](mailto:recruitment.bgd@concern.net) with an email subject line “Research Proposal for Climate Change Impact on Char Livelihoods” by **14 November 2019**.

Cover letter should detail the consultant’s/institutions suitability for the assignment and current contact information. A short description of methodology to undertake this assignment (Technical proposal) and proposed budget inclusive of travelling, accommodation and food expenses etc. (Financial proposal).

**A. For Individual Consultant**

- Profiles of key person(s) to be involved at different steps during this study.
- For other members of team include short CV highlighting relevant tasks or assignment.
- TIN certificate (soft version).
- At least one relevant example of previous study of similar nature carried out preferably in Bangladesh with international NGOs (Concern will strictly ensure the confidentiality of the reports.)

**B. For Consultancy Firm**

- Short profile of the firm highlighting experiences on related field as mention for individual consultant.
- Lead Consultant’s with 2 pages of CV highlighting related work experiences and assignment completed.
- Short CV of the other team members’ highlighting related task and assignment completed.
- Consultancy Firm legal documents (Certificate, TIN and VAT registration).