



**OXFAM**

## **TERMS OF REFERENCE**

### **Popularize Climate Insurance in Kurigram Using Folklore and Traditional Cultural Activities**

#### **Background**

Kurigram district and surrounding areas are vulnerable to frequent flooding. Every year there is huge loss and damages caused to the livelihoods of that area. The land productivity is comparatively low in this riverine land. The poverty rate is high, and there were historical events of famine, which was known as 'Monga'.

WFP and Oxfam jointly implement a Climate Risk Insurance project funded by the Korea International Cooperation Agency (KOICA) with field support of local NGO partners. The project is developing support systems to cover vulnerable people's loss induced by climatic variances, different extreme weather events, or natural disasters. This includes working with financial institutions like insurance companies as well as research institutes to develop insurance products appropriate to the needs of the climate-vulnerable communities.

This initiative is an action of Building Resilience to Achieve Zero Hunger (BRAZH), a multi-year project that runs from October 2018 to December 2022, with the objective of improving food security of the flood-affected households in a riverine community in the northwest districts through an innovative approach to resilience building at Kurigram Sadar and Chilmari Upazila of Kurigram district. The Climate Risk Insurance project is being implemented in Raniganj and Jatrapur Union.

Several insurance products were developed and are being piloted as risk transfer solutions to protect the climate-vulnerable communities, including casual labors, fisherfolk, and farmers, prioritizing women from the catastrophic flood, cold wave, excessive rainfall, drought, and other extreme weather events. This initiative covers more than 6000 households through micro-insurance products. Many of these households offer in-kind contributions equivalent to a mutually agreed percentage of the cost of the insurance premium. This is calculated based on the value of different climate actions taken by the community. In the future, this may take the shape of in case contribution by ultimate beneficiaries of the insurance products or from other relevant sources from a climate justice perspective

Such Climate/Disaster Risk insurance is a comparatively new intervention. The community is not well aware of this insurance. Moreover, insurance as a whole is not very popular in Bangladesh, but gradually getting acceptance. To popularize the innovation, local folk culture is a proven medium. Therefore, the project is considering a folk-tool based approach for raising awareness in the target areas. The use of traditional and indigenous folk tools of the greater Rangpur-Kurigram region is preferred.

#### **Objectives of the assignment:**

Increased understanding and awareness about climate and disaster risk insurance among vulnerable communities of Kurigram

#### **Deliverables**

- Development folk-tool based communications products for building awareness on climate and disaster risk insurance

- Organize 4 cultural programs or roadshows in the project areas in Kurigram district using the tools developed under this assignment, covering the target audience of the project (maintaining best hygiene and protection practices)
- Report on the events separately, including visual and written documentation of audience participation and audience feedback

**Intellectual property right:**

The production from this assignment must be kept open for the use of public awareness through a creative commons license. Due credits of all who have intellectual contribution or authorship of the produced folk communications products must be made while keeping it open for not for profit use for public welfare. Oxfam, WFP, and KOICA must be acknowledged in all public display or performance of such communications products.

**Timeline:** Maximum 40 working days starting from November 2020

**Qualifications:**

1. Individuals/Firms/Organizations with experience of folklore-based communications can apply. Local organizations of the Kurigram- Rangpur region are particularly encouraged to apply.
2. A good understanding of the local context, culture, and folklore of the Kurigram-Rangpur region must be demonstrated.
3. Equipped with necessary musical or other instruments required for folklore-based communications.
4. Enough human resources and artists in the team to perform the assignment properly and on time.
5. Good track record of timely completion of work.

**Application and Evaluation of the Proposal:**

Technical and financial proposals **in separate files** must be submitted within the published deadline of the call for proposal. The technical proposal can be around 2 pages containing a brief activity plan. The experience and competency will be noted with the proposal. Samples of previous work or recommendations by previous clients may be attached as Annexes.

Other necessary documents like TIN certificate or trade license/ registration documents (in case of firms) must also be submitted as advertised by Oxfam.

**Evaluation criteria**

Technical Proposal			Financial	Total
Understanding of the ToR	Experience in using folk tools for communications and campaign and track record	Team composition	The lowest bidder gets a full score on the financial part and others proportionately less	<b>100</b>
20	30	20	30	

The submissions must reach Oxfam via email at [hrbd@oxfam.org.uk](mailto:hrbd@oxfam.org.uk) Subject line as “**Consultancy on Popularize Climate Insurance**” by **October 22, 2020**.