

## Terms of Reference (ToR)

for

A Comprehensive Assessment of the Cyclone-Specific Forecast-Based Cash Assistance Program Utilizing Group Cash Transfer (GCT), Survivor- and Community-Led Crisis Response (SCLR) approach in the Khulna Region



*Cyclone Forecast Based Early Actions to Reduce Disaster Loss and Damage (CFBA) project*

*Project Duration: 01 April 2023- 30 June 2024*

**Context and Project Summary:** Bangladesh is currently ranked as one of the world's most disaster-prone countries, with 97.1 per cent of its total area and 97.7 per cent of the total population at risk of multiple hazards, including cyclones (World Bank, 2005). From 1891–98, approximately 178 severe cyclones with wind speeds of more than 87 kilometres per hour (km/h) formed in the Bay of Bengal, causing extensive loss of life and destruction of property. From 1970–98, there was devastation due to 38 severe cyclones. After such an event in April 1991, material damage was about USD 2.4 billion and human casualties numbered around 140,000. In 1970, a similar catastrophe claimed some 500,000 lives (Choudhury, 1998). In addition, storm surge, an unusual rise in seawater associated with a tropical cyclone originating in the Bay of Bengal, has also caused major devastation in the coastal region (Islam, 1974; Choudhury, 1998, Alam, 2003). On 15 November 2007, Cyclone Sidr struck the coastal region, the worst of its type since 1991, with winds of 250 km/h—155 miles per hour (mph)—and a five meter sea surge, killing more than 3,300 people (Reuters News Agency, 2008). Millions of people were affected, approximately one million tons of rice was lost, and by January 2008 nearly 500,000 people were estimated still to be living in temporary accommodation, such as in tents made of polythene. For generations, cyclones and tidal surges have frequently devastated lives and property in coastal and island Bangladesh. Beyond extreme cyclone forces, localized vulnerability is defined in terms of response processes, infrastructure, socially uneven exposure, settlement development patterns, and livelihoods.

In Bangladesh there are two tropical cyclone seasons, March through July and September through December, with most storms arriving in May and October. As part of early warning systems, early warning protocol trigger based on forecast provided by BMD and IMD along with global forecast models. The BMD forecasts the cyclone (wind speed, storm surge and landfall as well as rainfall) when a depression forms in the Bay of Bengal and assesses the likelihood of it forming a cyclonic storm. The forecast is mainly based on the international Weather Research and Forecasting (WRF) model. Early actions need to be implemented in the 72 hours between a reliable forecast and the cyclone's landfall.

Bangladesh faces recurring disasters every year, mainly due to two cyclones and one flooding season. These cyclones have a significant impact on the country's population. Over the past decade, more than a million people have been affected by cyclones when they hit the region. Historical data shows that from 1891 to 2015, Bangladesh experienced 89 cyclones, with nearly half being cyclonic storms and the rest severe cyclonic storms. These cyclones, which often originate in the Bay of Bengal, have caused immense disruptions, damages, and numerous casualties.

In Bangladesh's coastal areas where 35 million people reside, cyclones pose a severe threat, especially during the pre-monsoon months of April-May and post-monsoon months of October-November. When a cyclone approaches, it brings with it a storm surge, leading to extensive flooding in low-lying coastal regions. This flooding has profound impacts on society and the economy, particularly in regions surrounded by the Bay of Bengal, where the cyclones typically make landfall.

Despite cyclones being less frequent in the Bay of Bengal compared to the Atlantic and Pacific Oceans, their impact is magnified due to the densely populated and low-lying nature of the coastal areas. For instance, the cyclone Gorky in April 1991 caused devastating flooding in Bangladesh, affecting 15 million people and resulting in around 140,000 deaths and billions of dollars in damages.

The project area, Koyra upazila in the Khulna district, suffers from poor conditions exacerbated by the construction of embankments known as polders. These polders, built in the coastal zone during the early

sixties, often lead to waterlogging and increased vulnerability. Consequently, social services are lacking, which perpetuates poor health and education outcomes, especially for women and children. The Khulna district is identified as one of the most vulnerable districts to cyclones, as per the Joint Contingency Plan for Cyclones prepared by Start Fund Bangladesh.

Christian Aid, in collaboration with Nowabenki Gonomukhi Foundation-NGF, has undertaken the Cyclone Forecast Based Early Actions to Reduce Disaster Loss and Damage (CFBA) project in vulnerable coastal areas through the generous funding from Act for Peace. Specifically targeting the Dakkhin Bedkashi union of Khulna, the project aims to address challenges faced by the community such as riverbank erosion, salinity intrusion, and the recurrent threat of severe cyclones. This region, characterized by entrenched poverty and a lack of access to essential services, particularly affects marginalized populations, including women and children, who often bear the brunt of natural disasters.

Despite the absence of cyclonic triggers during the initial project period, the project has been extended to ensure preparedness for future cyclonic events. To effectively address the diverse needs of the community and enhance disaster resilience, the project employs a comprehensive approach. This includes conducting vulnerable group mapping exercises to identify and assist those most at risk during disasters. Additionally, shelter mapping is undertaken to support the Union Disaster Management Committee (UDMC) and Upazila Disaster Management Committee (UzDMC) in their preparedness and response plan.

One notable aspect of the project is the introduction of the Group Cash Transfer (GCT) approach, which emphasizes community participation and empowerment. This strategy aligns with Christian Aid's broader commitment to Survivor and Community-Led Response (SCLR) principles, ensuring that interventions are tailored to local needs and priorities. Through the GCT approach, the project focuses on activities such as improving access roads to shelters and reinforcing embankments with sandbags, thereby enhancing the community's resilience to cyclonic events.

Implementation of the GCT approach begins with a comprehensive situational analysis and partner orientation workshop, which facilitates stakeholder engagement and consensus-building. Following this, a series of community consultations are held to solicit input and feedback, ensuring that project activities are responsive to local realities. Proposal submission guidelines are disseminated widely, with efforts made to ensure accessibility for all community members, including the provision of translated materials in local languages.

The selection process for project implementation groups is conducted through a transparent and participatory approach. A selection committee, comprising representatives from the community and implementing partners, is formed to review and finalize proposals. Criteria for group selection are established collaboratively, with an emphasis on the groups' capacity to effectively execute proposed initiatives and their alignment with community priorities.

Once groups are selected, capacity-building initiatives are undertaken to strengthen their skills in project management, financial administration, and accountability. Training sessions on safeguarding and feedback mechanisms are also conducted to ensure the well-being of project participants and promote continuous improvement.

Through strategic partnerships and participatory processes, the project seeks to enhance the capacity of vulnerable communities to withstand and recover from the impacts of cyclonic events, ultimately contributing to sustainable development and improved livelihoods in the region.

**Target Groups:** The people who are most vulnerable to Cyclones include those with limited economic resources, low levels of technology, poor information and skills, minimal infrastructure and unstable or weak political institutions. Such groups are not fully able to prepare for, or protect themselves from, Cyclones, nor to respond and cope with their effects. However, the target group for this project will be selected based on the below mentioned criteria.

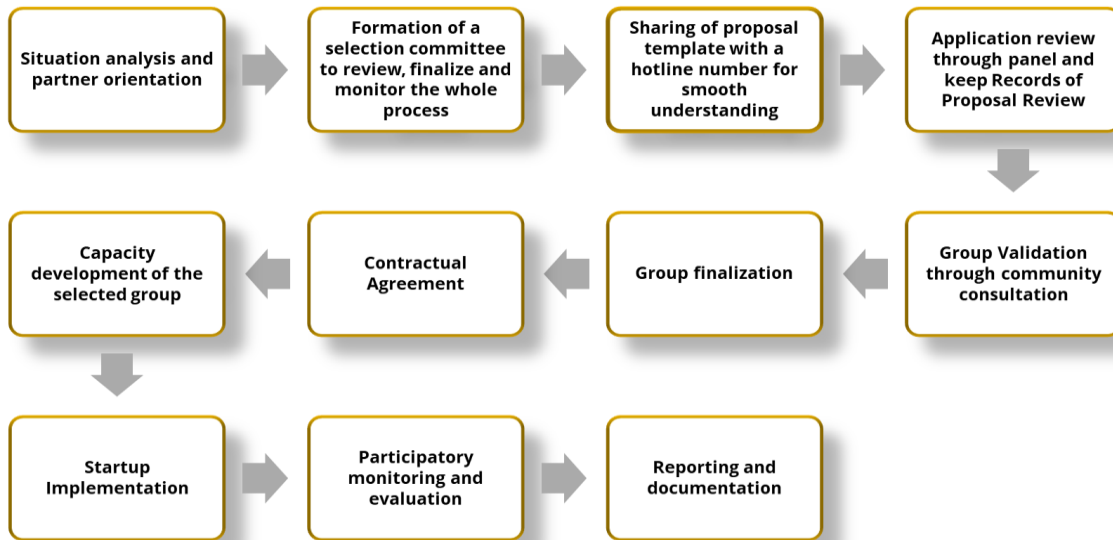
- Excluded groups (e.g., low cast communities, ethnic minorities, LGBTQI groups etc.)
- Women, especially those who may be widowed or deserted.
- Elderly people.
- Children, particularly girls.
- The people with disabilities.
- People dependent on low incomes.
- People in debt.
- People isolated from transport, communication, and health services infrastructure.

The project will ensure project participants through participatory rural appraisal (PRA) considerably (e.g., severely affected households, person with disabilities, elderly, widow, ethnic minority group, transgender, Hijra, Dalit, families with pregnant women and lactating mothers, single mother, female/child headed HHs, separated/divorced).

The process of project participants selection includes:

- The community consultation meeting,
- Drafting the primary list by the decision of community people,
- Hanging the list in the respective areas in community and Union Parishad for three days to ensure community feedback and response.
- Finally, the list is approved and endorsed by the community people and local Govt. Institutions.

**GCT Approach:** To reach the community and meet the community demand smoothly, the project focuses on a more community-driven and community-led approach, as the community knows well about their needs than other parties. under the activity I.1.1 & I.3.2 i.e. (improving access roads to



shelter and dropping Sands filling bags at embankment breaching points), the project followed GCT approach.

### Project Outputs:

- Output 1.1. Revitalized the DMCs structures.
- Output 2.1. Enabled risk reduction activities in the community.
- Output 3.1. Strengthened capacity to reduce the risks at an earlier stage.

**Overall Objective:** The main objective of this assignment is, to assess the effectiveness of forecast-based cash assistance in enhancing resilience and preventing the adoption of negative coping strategies, particularly in relation to food security, among recipient households.

### Specific Objectives:

- Conduct a comprehensive analysis of target communities in Khulna, focusing on their vulnerability to external shocks and the effectiveness of forecast-based cash assistance programs in addressing socio-economic vulnerabilities and enhancing resilience.
- Evaluate the accessibility, adequacy, and timeliness of forecast-based cash assistance programs while assessing their impact on reducing negative coping strategies among beneficiary households.
- Identify opportunities to improve program design, implementation, and community engagement through locally led adaptation, linking social safety net with the resilience building of community

to ensure inclusivity, particularly for marginalized groups, and enhance overall effectiveness in building resilience.

### **Scope of Work:**

#### **Contextual Understanding:**

- Provide an overview of the target communities and their susceptibility to external shocks, emphasizing the importance of accurate forecasting for timely intervention.
- Analyze the current socio-economic conditions and existing coping mechanisms employed by beneficiary households.

#### **Forecast-Based Cash Assistance Implementation:**

- Examine the design and implementation of forecast-based cash assistance programs, including the criteria for triggering assistance.
- Evaluate the accessibility, adequacy, and timeliness of cash disbursements to the intended recipients.

#### **Resilience Building:**

- Assess the impact of forecast-based cash assistance on the resilience levels of beneficiary households.
- Identify and analyze changes in livelihoods, asset protection, and adaptive capacities resulting from the intervention.

#### **Community Coping Strategies:**

- Investigate the prevalence of negative coping strategies related to food security among beneficiary households.
- Evaluate the extent to which forecast-based cash assistance contributes to a reduction in these strategies.

#### **Community Perceptions and Participation:**

- Gather feedback from community members on their perceptions of forecast-based cash assistance.
- Assess the level of community participation in the planning and execution of assistance programs.

#### **Monitoring and Evaluation Mechanisms:**

- Review the existing monitoring and evaluation frameworks in place for forecast-based cash assistance programs.
- Suggest improvements or adjustments based on identified strengths and weaknesses.

#### **Gender and Social Inclusion:**

- Analyze the gender-specific impacts of forecast-based cash assistance on women and men within beneficiary households in Khulna, considering differential vulnerabilities and adaptive capacities.
- Assess the inclusivity of forecast-based cash assistance programs in Khulna, particularly in relation to marginalized groups such as women-headed households and persons with disabilities.

### **Linking Social Safety Net (SSN) Programmes with Forecast Based Early Actions:**

- Assess the existing social safety net-coverage, selection criteria, operational procedure, disbursement mechanisms etc.
- Recommend potential SSNs considering their opportunities and challenges that can be used as Forecast Based Early Actions for individual/community level.

### **Recommendations:**

- Provide actionable recommendations for optimizing the effectiveness of forecast-based cash assistance in building resilience and reducing negative coping strategies.
- Suggest improvements in program design, implementation, and community engagement.

### **Stakeholder Engagement:**

- Engage with key stakeholders, including program implementers, beneficiaries, and local authorities, to gather diverse perspectives and insights.

### **Key Deliverables:**

- Detailed Work Plan
- Finalized study tools.
- Final report of the assessment
- Flyers/Fact sheets with key findings from the assessment
- Final report printed (50 copies)
- Study dissemination event (online/offline)

### **Qualification of the Consultant/s:**

The consultant for this project should be an organization consisting of both academician and practitioners. The consultant should have the following qualifications:

- ✓ The team should include development practitioners and/or academicians.
- ✓ Advanced degree in development studies, economics, finance, or a related field for the academician.
- ✓ Proven experience in the fields of Loss and damage, Group Cash Transfer (GCT), gender and development, and/or climate change adaptation.
- ✓ Proven experience in conducting research and writing reports on gender and development and/or climate change adaptation.

- ✓ Excellent analytical and writing skills, with the ability to present complex information in a clear and concise manner with relevant examples and case studies.
- ✓ Good interpersonal and communication skills, with the ability to engage and collaborate with various stakeholders, such as micro-finance institutions, government agencies, NGOs, and community organizations.
- ✓ Familiarity with participatory research and engagement methods and their application in the context of micro-finance, gender, and climate change.
- ✓ Excellent data analysis skills, with the ability to synthesize and present complex data in a clear and concise manner.

### **Timeline:**

The following is a tentative time frame for the assignment:

- **Preparation and Inception (1 week):**
  - ✓ Consultant should review the Terms of Reference, project background and relevant documents.
  - ✓ Consultant should submit a detailed work plan for review and approval by the project stakeholders.
  - ✓ Consultant should conduct a comprehensive review of existing literature, guidelines and best practices on gender transformative and climate-resilient micro-finance.
  - ✓ Consultant should present an interim report summarizing the findings of the literature review.
- **Field Work (2 weeks):**
  - ✓ Hiring, Orientation and Planning
  - ✓ Data Collection
  - ✓ Analysis and Initial Findings
  - ✓ Meeting with NGF/CA
  - ✓ Further Data Collection and Analysis
  - ✓ Draft Report Preparation
  - ✓ Internal Review
  - ✓ Finalization and Presentation Preparation with NGF/CA
  - ✓ Wrap-Up and Documentation
- **Final Document Preparation, validation, submission, and dissemination (4 weeks):**
  - ✓ Consultant should finalize all documents summarizing the findings of the field activity.
  - ✓ Consultant should present the final documents to the project stakeholders (NGF and CA) for review and approval.
  - ✓ Consultant should make any necessary revisions based on the feedback from the project stakeholders.

*[Note: This time frame is tentative and may be subject to change based on the needs and requirements of the project stakeholders. The consultant should prepare and share a detailed timeframe of the assignment after confirmation for the assignment. The consultant should be flexible and willing to adjust the time frame as necessary to ensure the successful completion of the assignment.]*



**Required business documents:**

The Consulting firm/ consultant should have an updated Trade License, Tax clearance certificate, VAT registration certificate, TIN certificate, and a list of clients who provided relevant services. VAT and Tax will be deducted as per Government rules.

**Mode of Payment:**

30% of the total amount will be paid at the time of signing the contract, 30% of the total amount will be paid at the time of submitting the presentation on key findings. Rest 40% of the total amount will be paid at the time of final documents submission and acceptance. All payments shall be made through an account payee cheque. Deduction of VAT and Tax shall be applicable as per government rules.