Following the bellow ToR National development Programme (NDP) is calling for Expression of Interest (EoI) from journalists actively working with leading national level dailies on "Develop an article on climate and disaster risk finance product and publish it in newspaper"

Terms of Reference (ToR) for "Develop and publish of an article on climate and disaster risk finance product" under "Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REECALL-2021)" Project.

1.0 **Background ;** Over the last decade, Bangladesh has made significant progress in poverty reduction, yet 24.3 percent of the population live in poverty, and 13 percent live in extreme poverty. Bangladesh has a climate-dependent economy, where 70 percent of the rural poor depend on agriculture for their livelihoods - this means that the vast majority of people have fragile livelihoods which are affected by climate change impacts and natural disasters. Poor people are excluded from the policy and decision-making processes so they are unable to exercise their rights as citizens and hold duty-bearers accountable for providing essential services.

The REE-CALL 2021 project aims to strengthen community resilience in disaster-prone rural locations to prepare and respond to the risks associated with disasters and climate change by fostering economic empowerment and active citizenship. The project was designed with input from a wide range of stakeholders; evidence and learning from previous phases; and changes in local, regional, and global contexts. The program adopts an integrated approach to building resilience through Oxfam's Resilient Development Framework, including a rights-based approach to risk, a long-term process-orientated approach, a gender justice approach, a systems approach (changing the social systems that create risk, fragility, and vulnerability), and an approach that recognizes social foundations and environmental limits.

Bangladesh is vulnerable to climate change. Due to climate change, the intensity and frequency of extreme weather have increased. The farmers losing their crop production. The project developed a sustainable model of insurance that can cover the risks of vulnerable communities. The project focus on continuing to strengthen and build the capacity of formal and informal institutions to work together to sustainably improve livelihood opportunities, disaster, and climate change resilience, women's empowerment, and grassroots leadership of vulnerable communities.

1.1 Project background: Considering the aforementioned context to promote the insurance as a risk transfer mechanism for the vulnerable community; ensure the income security of the farmers by introducing sustainable forms of crop insurance; and cover the risk of the regionalized community by insurance breaking the stereotypic practice of insurance NDP undertook a project- "Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning REECALL-

2021" under Support to Development Project of Oxfam in Bangladesh. The project developed a sustainable model of insurance that can cover the climate risks of vulnerable communities in Sirajganj.

2.0 Objective of the Assignment : The objective of the assignment is to develop and publish an article on climate and disaster risk finance product.

3.0 Contents specification of the article :

- Describe climate context of Sirajganj district;
- Describe climate changing patterns of Sirajganj district like seasonal patterns of rainfall, temperature trend, flood & river erosion trend; and cold wave & draught trend;
- Describe Cropping patterns of Sirajganj district;
- Describe Climate change and crop production-climate change risk and risk coverage finance product;
- Describe REECALL project initiatives;
- Describe way forward and recommendation;
- **5.0** Eligibility of the journalist : To be eligible, the service provider must have active engagement with the renowned daily newspaper and having writing experience of climate and agriculture in the context of Sirajganj district. The interested journalist should have minimum 3 similar articles published in newspaper.
- **6.0 Deliverables:** The writer is expected to deliver the listed deliverables, but not limited to the ones mentioned in the given below.
- Approximately 2000 words article.

The writer must provide a copy of the above mentioned, in the highest available quality. National Development Programme has the right to request for the progress of work at any given time within the contract period.

8.0 Costs: The consultant will formally propose the cost for the consulting work along with a separate detailed financial proposal (including Tax, VAT and others as per rule) and payment terms. The cost will be expressed in Bangladeshi currency (BDT) and all payments will be made locally in the same currency. Tax, VAT and others (if any) will be deducted at source as per rule.

9.0 Mode of Payment

Payments will be made based on the following percentages and milestones:

- **Final Payment** (100% of total contract value) will be made upon acceptance of the final article by National Development Programme.
- **10.0 Professional Liabilities :** The writer is expected to carry out the assignment with due diligence and in accordance with prevailing professional standard. A proper consultation with National Development Programme needs to be maintained in terms of planning, designing, documentation, development and reporting.

- **11.0 Time frame :** The article shall be completed expectedly in 7 days from start of the study, and is scheduled to preferably start in the 15th June 2022, The writer will submit the final report latest by 20th June-2022 & will publish the article within 25th June-2022. Thetime frame will be finalized as agreed by the writer and National Development Programme (NDP). A time plan for the assignment has to be submitted by the journalist and to be agreed by National Development Programme (NDP).
- **12.0 Confidentiality :** All documents, reports and information from this assignment will be regarded as National Development Programme property, so the mentioned outputs or part of it cannot be sold or used in any other case without the prior permission of National Development Programme or the government.
- **12.1 Rights :** National Development Programme will reserve the Intellectual Property Rights (IPR) for all deliverables of the assignment. National Development Programme authority also reserves the right to cancel, change, and modify any part or the whole assignment any time before the contract or during the contract period.

Proposal Submission: Interested candidates are requested to submit a proposal, updated Curriculum Vitae and financial proposal by 10^{th} June 2022 in the following address through e-mail. The technical and financial proposal should be made in consideration of the attached ToR.

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