

**Issued on: 01-04-2026**

To

Ms./Mr. ....

Individual Consultant/Consultancy firm

Subject: **Letter of Invitation for Assessment of Climate Change Impacts on Women.**

Dear Madam/Sir,

Bangladesh is one of the most vulnerable countries in the world to climate change. The country faces catastrophic losses from tropical cyclones, flooding, and sea-level rise, which threaten progress in water security, food production, and health. To address these threats, the Government of Bangladesh has prioritized climate change in its national policies, including the 8th Five-Year Plan, the Perspective Plan 2041, and the Bangladesh Delta Plan 2100. Key strategic documents, such as the Climate Change and Gender Action Plan and the National Adaptation Plan (NAP), emphasize the need for targeted interventions in high-risk zones.

Since 1972, BRAC has worked to empower communities facing poverty and social injustice. With over 50 years of experience, its mission is to create a world free from exploitation and discrimination. In 2008, the Disaster Management and Climate Change (DMCC) programme was established to address escalating disaster and environmental risks. By 2018, this evolved into the dedicated Climate Change Programme (CCP), which focuses on developing adaptation models and integrating climate resilience into development activities. Aligned with BRAC's Strategy, the CCP mainstreams climate action by generating evidence and building partnerships to protect marginalized populations.

Climate change disproportionately affects women in Bangladesh because existing social, economic, and cultural inequalities limit their ability to adapt to environmental shocks. Increasing floods, cyclones, salinity intrusion, and drought, linked to global climate change, reduce agricultural productivity, contaminate drinking water, and damage livelihoods in rural areas. Women often bear the added burden of securing food, water, and fuel for households while having less access to land ownership, financial resources, climate information, and decision-making power. As disasters intensify, women also face higher risks of health problems, unpaid care work, displacement, and gender-based violence, making them one of the most vulnerable groups to climate impacts in Bangladesh.

For this reason, we are looking for a suitable consultant/ consultancy firm to serve the purpose.

Here we are enclosing the ToR for the consultancy service. We are looking forward to receive (i) CV/ Profile of the Individual mentioning the required experiences as per the attached ToR (ii) a technical proposal describing the methodology (iii) a budget for the assignment

**RFP No: BPD/2026/RFP-689**

**Closing Date & Time: 15-04-2026 02:30 PM (Dhaka Local Time)**

Please submit the Proposal **on 15-04-2026 02:30 PM (Dhaka Local Time)** in **tender.brac.net**. **Any offer via email or hard copy is treated as non-responsiveness.**

BRAC recognizes the empowerment of women and girls as fundamental to the organization's vision and mission. Women and gender-diverse individuals are encouraged to participate in the procurement. Without compromising organizational compliance in procurement, the selection

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of the supplier/vendor would be finalized.

During the participation in any tendering/enlistment process, if any Consultant/Consulting firm provides fake document, they will be banned from business with BRAC for certain years as per BRAC Procurement Guideline

**Payment Condition:**

Mode of payment will follow the below conditions :

Payments will be made in the following installments:

- 30% upon approval of the inception report
- 30% upon submission of the draft report
- 40% upon submission of the final report, database and presentation

Payment would be made to the Consultant after acceptance/recommendation by the programme through an automatic Bank transfer directly into any scheduled Bank in Bangladesh in favour of consultant. For payment, consultant has to submit an invoice duly describing the agreed accomplishment. It is noted that the Firm must fill up their accounts information as per instruction i) **Account name ii) A/C number iii) Bank name iv) Branch name v) E-mail address vi) Routing Number.**

**Payments will be subject to deduction of VAT & Tax at source as per Govt. Rule. (If applicable).**

**Payment will be disbursed within 45 days after vetting by Programme.**

**Consultant must submit 13 digits new BIN, Trade license (Applicable for firm) & TIN (applicable for both firm & Individual) with proposal and Mushok 6.3 (Applicable for firm) with invoice.**

**Please note: Invoice date and Mushak 6.3 date must be the same. (Invoice submission time).**

As per the Income Tax Act-2023, the rate of tax shall be fifty percent (50%) higher if the payee (Vendors) fails to submit the latest PSR at the time of making the payment Please note: Invoice date and Mushak 6.3 date must be the same. (Invoice submission time). No stamp needed: if paid electronically (bank transfer, Mobile wallets) BDT 10 stamp: For Bills >500 taka paid by cash, check or pay order, No stamp needed: for bills 500 taka paid by cash, check or pay order Please provide team composition details with consultant's name and role for this project. CV's are required for the consultants who will work for consultancy Firm

**For approval of your account during the supplier registration process, and for any other clarification, please contact with Tazkia Razekin, BRAC Procurement Department (BPD), Phone: +8801325070202, Email: tazkia.razekin@brac.net.**

## STANDARD REQUEST FOR PROPOSALS (RFP) DOCUMENTS

### Section 4: Financial Submission Form (BPD 5-15)

To:

BRAC Procurement Department

BRAC Head Office

BRAC Centre, 6th Floor

75, Mohakhali, Dhaka 1212

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Date:

Ladies/Gentlemen:

We agree to be bound by the **Letter of Invitation** and we hereby submit our attached Financial Proposal for the sum of:

<<em>insert currency and amount in both, words and figures>

The amount is including of local taxes & vat.

We confirm that our Proposal shall remain valid, from the closing date, for the period stated in the RFP.

Our Financial Proposal is binding upon us and shall be subject to any modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal.

Commissions and gratuities paid or to be paid by us to agents relating to this Proposal and Contract execution, if we are awarded the Contract, are listed below:

| Name and Address of Agents/Recipient | Amount and Currency | Purpose of Commission or Gratuity |
|--------------------------------------|---------------------|-----------------------------------|
|                                      |                     |                                   |
|                                      |                     |                                   |
|                                      |                     |                                   |

We understand you are not bound to accept any or all Proposals you receive..

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

Firm's Seal or Stamp:

**Terms of Reference (ToR)**  
**for**  
**Assessment of Climate Change Impacts on Women**

## 1. Background and Context

Bangladesh is one of the most vulnerable countries in the world to climate change. The country faces catastrophic losses from tropical cyclones, flooding, and sea-level rise, which threaten progress in water security, food production, and health. To address these threats, the Government of Bangladesh has prioritized climate change in its national policies, including the 8th Five-Year Plan, the Perspective Plan 2041, and the Bangladesh Delta Plan 2100. Key strategic documents, such as the Climate Change and Gender Action Plan and the National Adaptation Plan (NAP), emphasize the need for targeted interventions in high-risk zones.

Since 1972, BRAC has worked to empower communities facing poverty and social injustice. With over 50 years of experience, its mission is to create a world free from exploitation and discrimination. In 2008, the Disaster Management and Climate Change (DMCC) programme was established to address escalating disaster and environmental risks. By 2018, this evolved into the dedicated Climate Change Programme (CCP), which focuses on developing adaptation models and integrating climate resilience into development activities. Aligned with BRAC's Strategy, the CCP mainstreams climate action by generating evidence and building partnerships to protect marginalized populations.

Climate change disproportionately affects women in Bangladesh because existing social, economic, and cultural inequalities limit their ability to adapt to environmental shocks. Increasing floods, cyclones, salinity intrusion, and drought, linked to global climate change, reduce agricultural productivity, contaminate drinking water, and damage livelihoods in rural areas. Women often bear the added burden of securing food, water, and fuel for households while having less access to land ownership, financial resources, climate information, and decision-making power. As disasters intensify, women also face higher risks of health problems, unpaid care work, displacement, and gender-based violence, making them one of the most vulnerable groups to climate impacts in Bangladesh.

### 1.1 Objective of the Study

The overall objective of this study is to assess the impacts of climate change on women living in different climate change hotspots of Bangladesh and to evaluate their capacities, challenges, and opportunities for resilience-building.

#### Specific Objectives:

- To examine the socio-economic impacts of climate change on women.
- To assess the effects of climate change on women's livelihoods, food security, and income opportunities.
- To analyze the impact of climate change on water access, sanitation, and health conditions of women.
- To identify gender-specific vulnerabilities and coping mechanisms adopted by women.
- To explore the role of women in climate adaptation and community resilience building.

### 1.2 Target Population

|  |  |
|--|--|
| The primary target population for this study includes: | Priority will be given to households that are: |
|--|--|

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- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Women living in climate change hotspots of Bangladesh,</li><li>• Women-headed households,</li><li>• Women farmers and fishers,</li><li>• Women engaged in informal labor or small businesses,</li><li>• Adolescent girls and elderly women affected by climate change.</li></ul> | <ul style="list-style-type: none"><li>• Highly exposed to climate hazards such as cyclones, flooding, flash flooding, salinity and heat stress,</li><li>• Living below the poverty line,</li><li>• Experiencing limited access to safe water, healthcare, and livelihood opportunities, etc.</li></ul> |
|--|--|

## 2. Rationale of the Study

Climate change has evolved from an environmental threat into a profound humanitarian and gender crisis. While climate-induced hazards affect all residents, women bear a disproportionate burden due to biological vulnerabilities and socially prescribed roles as primary caregivers and water managers. This study is essential to document the intensifying gendered impacts of climate change, justified by the following critical factors:

- **Systemic Reproductive Health Crisis:** Rising salinity levels have created a silent medical emergency. Women in high-salinity zones face a higher prevalence of high blood pressure compared to the national average, directly increasing the risk of pre-eclampsia and miscarriages. Furthermore, prolonged contact with saline water for bathing and household chores has led a significant portion of women to report chronic reproductive infections.
- **The Burden of "Time Poverty" and Water Scarcity:** Environmental degradation has forced a shift in daily labor, where women now walk 2 to 5 km daily, spending up to 6 hours per day, simply to fetch potable water. With 72% of coastal households still reliant on saline-contaminated sources, women and adolescent girls are frequently forced to use unsafe water for menstrual hygiene, leading to a very high rate of severe fungal infections and long-term health complications.
- **Economic Marginalization and Occupational Hazards:** As climate change affects traditional livelihoods, women are forced into high-risk labor. In areas like Shyamnagar, women stand in saline water for 9 to 10 hours daily for shrimp fry collection, resulting in 92% of these women suffering from chronic skin diseases. Despite these hardships, women remain economically invisible as men are three times more likely to secure paid employment elsewhere, leaving women to manage households under extreme environmental stress.
- **Social Vulnerability and Protection Risks:** Climate-induced displacement has directly correlated with a rise in social instability. In the Khulna region, child marriage rates have surged to 55.5%, as families use early marriage as a desperate coping mechanism. Additionally, 78% of coastal women report an increased risk of gender-based violence during and after climate disasters, such as Cyclone Remal, which left 1.3 million people in need of urgent aid and highlighted the severe barriers women face in accessing safe, dignified shelter.
- **Need for Gender-Transformative Evidence:** Current climate data often overlooks the specific intersection of salinity, female physiology, and social safety. This assessment is vital to provide the evidence-based data required to shift national policy from general community resilience toward gender-transformative adaptation that prioritizes the health, safety, and economic rights of women.

### 3. Scope of the Study

The scope of this assessment includes:

| The scope:  | Focus area:  | Including dimensions:   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• Reviewing existing literature on climate change and gender in Bangladesh,</li> <li>• Identifying major climate risks affecting communities,</li> <li>• Analyzing gender-specific vulnerabilities in regions,</li> <li>• Examining the socio-economic impacts of climate change on women,</li> <li>• Exploring coping strategies and adaptive practices adopted by women,</li> <li>• Identifying opportunities for strengthening women's resilience.</li> </ul> | Climate-vulnerable hotspots of Bangladesh <ul style="list-style-type: none"> <li>• Coastal zone</li> <li>• Barind &amp; Drought-Prone Areas</li> <li>• Haor &amp; Flash Flood Areas</li> <li>• Chittagong Hill Tracts (CHT)</li> <li>• River Systems &amp; Estuaries</li> <li>• Urban Areas</li> </ul> | <ul style="list-style-type: none"> <li>• Livelihood and income</li> <li>• Food security</li> <li>• Drinking water access</li> <li>• Health and sanitation</li> <li>• Safety and Protection</li> <li>• Disaster preparedness</li> <li>• Gender inequality</li> </ul> |

### 4. Research Questions

The study will address the following key research questions:

1. How does climate change affect the daily lives of women in Bangladesh?
2. What are the major challenges women face due to climate change impacts?
3. How does climate change affect women's livelihoods and income opportunities?
4. What coping strategies are adopted by women to adapt to climate change?
5. How do climate-related disasters affect women's health, safety, and well-being?
6. What role do women play in community-level climate adaptation efforts?
7. What policy measures can strengthen women's resilience to climate change?

### 5. Methodology

The study will adopt a mixed-method research approach, combining both quantitative and qualitative methods.

#### 5.1 Desk Review

The study will begin with a review of relevant documents, such as:

- Climate change policies and strategies

- Gender and development reports
- Academic research papers
- Program reports and previous assessments

### 5.2 Quantitative Methods

A household survey will be conducted among women living in climate-vulnerable hotspots.

Key steps include:

- Sampling design
- Questionnaire development
- Enumerator training
- Pilot testing
- Data collection and Data analysis

### 5.3 Qualitative Methods

To gain deeper insights into women's experiences, qualitative data collection will include:

- Focus Group Discussions (FGD)
- Key Informant Interviews (KII)
- In-depth Interviews (IDI)

Participants may include:

- Women community members
- Local government officials
- NGO representatives
- Climate experts

### 6. Point of Contact

Once the contract is signed, the contact persons at BRAC is:

Primary Contact Person: Abu Sadat Moniruzzaman Khan, Programme Head, Climate Change Programme (CCP), BRAC.

### 7. Deliverables

The consultant must submit the following outputs, ensuring all data is disaggregated by gender, age, and socio-economic status:

- **Inception Report:** A detailed document outlining the final research design, sampling frame, gender-sensitive survey tools (questionnaires and FGD/KII guides), and a comprehensive field mobilization plan.
- **Validated Data Collection Tools:** Final versions of all quantitative and qualitative instruments in both English and Bengali, pre-tested and approved by the project team.
- **Raw and Cleaned Datasets:** A complete, cleaned electronic database (in SPSS, STATA, or Excel) containing all household survey data, along with a clear data dictionary.
- **Qualitative Transcripts and Summaries:** Systematic records and thematic summaries of all Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs), capturing the lived experiences of women.
- **Draft Assessment Report:** A preliminary analysis of the key findings, focusing on health impacts (salinity/reproductive health), time poverty (water collection), and economic vulnerabilities.
- **Final Comprehensive Report:** A high-quality, professional report including:

- **Executive Summary** for rapid decision-making.
- **Thematic Analysis** on the intersection of climate change with women's health, safety, and livelihoods.
- **Evidence-Based Recommendations** for gender-transformative climate adaptation and policy advocacy.
- **Case Studies/Photo Narratives** (at least 3-5) documenting the specific challenges and resilience of women.
- **Technical Presentation:** A professional slide deck for stakeholder dissemination.

## 8. Timeframe

The total duration of the consultancy is **90 days** from the date of contract signing. The consultant is expected to strictly adhere to the timeline.

## 9. Proposal Requirements

Interested parties must submit their application to BRAC. The proposal should be divided into two distinct parts: **(I) Technical Proposal** and **(II) Financial Proposal**.

### I. Technical Proposal

The technical part of the proposal must contain the following:

- a) Details of Study Methodology:** A gender-responsive research design specifically addressing climate impacts on women (health, water, and safety).
- b) Data Collection and Quality Control:** Procedures for ensuring data integrity, including the use of female enumerators for sensitive topics.
- c) Analysis Plan:** A strategy for gender-disaggregated data analysis and thematic qualitative coding.
- d) Detailed Work Plan:** A Gantt chart mapped against the **90-day timeline**, including the estimated number of days for field data collection.
- e) Past Experiences and References:** Evidence of similar climate or gender-focused assessments.
- f) CVs for Key Personnel:** Highlighting expertise in gender studies, public health, or environmental science.
- g) Legal Documents:** Copy of valid TIN and BIN certificates.
- h) Trade License:** Copy of a valid Trade License (for firms).

### II. Financial Proposal

The financial proposal should provide an itemized summary of costs with a detailed breakdown.

- **Tax/VAT:** The budget should **not** list income tax as a separate head; it must be blended with other costs as it will be deducted at the source. VAT may be mentioned separately as per Government of Bangladesh (GoB) regulations.
- **Compliance:** BRAC will deduct VAT and Tax at the source according to GoB rules.
- **Consistency:** The budget must be justified and consistent with the proposed technical activities.

## 10. Selection Criteria

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Proposals will be evaluated using the **Weighted Method**, with a weightage of **80% for non-price (technical) criteria** and **20% for price (financial) criteria**.

**A. Non-Price (Technical) Scoring System:**

- **Very Good (100%):** Adds significant value and shows high quality throughout.
- **Good (80%):** Adequate and well-suited to the purpose.
- **Satisfactory (50%):** Sufficient but lacks substantial advantages.
- **Poor (0%):** Not addressed, insufficient, or high risk.

*Note: The pass mark for the technical proposal is 50.*

**B. Technical Evaluation Weightage:**

| Criteria  | Score      |
|---|------------|
| Relevant experience and profile of the designated team members      | 30         |
| Technical capacity (submission of at least 5 similar projects)      | 30         |
| Methodology of the evaluation, Execution plan, and Reporting layout | 40         |
| <b>Total Technical Score</b>  | <b>100</b> |

**C. Financial Score (Sf) Calculation:**

The formula is:  $Sf = 100 \times Fm / F$

*(Fm = Price of the lowest proposal; F = Price of the proposal under evaluation)*

**11. Consultant Requirements (Minimum)**

- Extensive experience working in the **climate change, gender, and disaster management** sectors.
- Proven track record of conducting evaluations or baselines for **donor-funded projects**.
- Expertise in **designing gender-sensitive surveys** and developing complex sampling plans.
- Strong **English language skills** (mandatory).
- Submission of at least **three professional references**.

**12. Payment Terms**

Payments will be made in the following installments:

- 30% upon approval of the inception report
- 30% upon submission of the draft report
- 40% upon submission of the final report, database and presentation

**13. Intellectual Property**

BRAC shall exclusively own all rights to any work created in connection with this study on Climate Change Impact on Women. This includes all raw data, survey results, qualitative transcripts, photographs, and final reports. The Consultant cannot withhold any information related to this agreement, as all findings including gender-disaggregated health and socio-economic data will become the property of BRAC for public information and advocacy

purposes.

#### 14. Risk Management

Potential risks include:

- Extreme weather conditions
- Political unrest
- Transportation challenges in remote areas

Mitigation measures will include flexible scheduling and contingency planning.

#### 15. Safeguarding Clauses

BRAC is committed to safeguarding its people (staff, volunteers, and program participants, including children, adolescents, and adults with special needs) from all forms of abuse, such as sexual harassment, intimidation, violence, bullying, humiliation, discrimination, neglect, and exploitation.

BRAC's Safeguarding Policy and other subset policies and procedures (Sexual Harassment Elimination policy, Child and Adolescent Protection policy, Whistleblowing policy, Prevention of Workplace Bullying and Violence policy, Adults with Special Needs policy, and Code of Conduct) are an essential part of any contract and mandatory for anyone associated with BRAC. While working with BRAC as a Consultant, it is necessary to adhere to all the above policies and BRAC's Code of Conduct (CoC). BRAC takes a zero-tolerance approach towards safeguarding violations and misconduct and reserves the right to terminate the contract in case of any safeguarding breaches. Also, the Consult will adhere to the following:

BRAC's vision is: for a world free from all forms of exploitation and discrimination, where everyone can realize their potential.

The mission of BRAC is: to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. Our interventions aim to achieve large-scale, positive changes through economic and social programs that enable women and men to realize their potential.

BRAC's values are: Integrity, Innovation, Inclusiveness, and Effectiveness.



BPD/2026/RFP-689

Thanking You  
For BRAC

*Tashnuba*

-----  
**Tashnuba Binte Anwar**  
**Senior Manager, Procurement**

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