



TERMS OF REFERENCE

Developing a Training Module on Climate Risk Insurance

Background

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.

The project will have developed a training module to orient the Staff members, Project Beneficiaries, and Local Government Authorities on Climate Risk Insurance and the Product that was developed by the project. Since the target ordnance is very diversified the module will be simple and easy to read and understand. The consultant will work closely with the insurance company working as the insurer of the project, the Green Delta Insurance Company Limited.

Objective

Build the capacity of the stakeholders on **Climate Risk Insurance**.

The consultant will:

1. Do a capacity needs assessment on Climate Risk Insurance based on Key Informant Interviews and literature review
2. Develop a training module in **Bangla** on 'Climate Risk Insurance' along with an **English** Translated version. This should cover all key aspects related to Climate and Disaster Risks and how insurance products help transfer the risk as well as the role of different stakeholders.

- Facilitate a Training of the Trainers (ToT) based on the module, with around 20 participants along with a capacity assessment report based on pre and post-training surveys.

Timeline: Maximum 30 working days potentially starting in November 2020

Intellectual property right:

The knowledge products 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 such knowledge products.

Qualifications:

- Individuals/Firms/Organizations with experience of training community, civil society, private sector, and government representatives can apply.
- A good understanding of climate risk insurance is a must.
- Equipped with the necessary equipment for training and research.
- Enough human resources to deliver the assignment
- Good track record of timely completion of work.

Application and Evaluation of the Proposal:

Technical and financial proposals must be submitted separately within the advertised deadline. The maximum page limit for the technical proposal is 10 pages, which must cover sections on interpretation of the ToR by the applicant along with a detailed methodology, profile of team members along with their role in the assignment and a summary of similar past work with contacts of clients must be submitted.

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	100
20	30	20	30	

The submissions must reach Oxfam via email at hrbd@oxfam.org.uk Subject line as “Consultancy on Training Module on Climate Risk Insurance” by **October 22, 2020**.