

## Terms of Reference (TOR)

### Consultancy for Designing instruments for piloting Climate and Disaster Risk Finance and Insurance (CDRFI) in coastal region of Bangladesh

#### 1. Assignment Summary

Name of the project	Multi Actor Partnerships on Climate and Disaster Risk Finance and Insurance (MAP CDRFI)
Assignment Timeline	Three (03) Months
Thematic areas and Focus	Study to Inform/Formulate CDRFI Pilot Mechanism in south-west region specially in Bagerhat and Satkhira considering climate risk, loss and damage with considering pro-poor, gender responsive and human right based approach

#### 2. Introduction and Project Summary

CARE Bangladesh, in partnership with AOSED-An Organization for Socio-Economic Development is implementing the BMZ funded 3-year **MAP CDRFI** project in the southwest coastal region of Bangladesh. This is a multi-country consortium project which is now in 2<sup>nd</sup> phase and led by CARE Germany in cooperation with Germanwatch where other countries are Caribbean (Antigua and Barbuda, Barbados, Grenada, Dominica, St. Lucia), Malawi, Madagascar, Senegal, Philippines, Sri Lanka, including a regional and global focus. The first phase of this project ended in April 2022 and 2<sup>nd</sup> phase started in July 2023. Bangladesh is being a part of this CARE Germany multi-country consortium project in the 2<sup>nd</sup> phase. The Global Shield against Climate Risks initiative looks for a more comprehensive application through this multi-country project considering poverty focused principles in a way that the CDRFI mechanisms established or under design focus on piloting, advancing and scaling up approaches which are adapted to the needs of poor and vulnerable populations and are poverty-focused, gender-equitable and human rights-based.

As part of the project initiatives, a comprehensive scoping study on pro-poor, gender-responsive, and rights-based Climate and Disaster Risk Finance and Insurance (CDRFI) mechanisms in coastal Bangladesh has already been conducted. The findings and outcomes of that study will provide valuable insights for this consultancy work.

#### 2.1 Project at a glance

Project Duration	1 July 2023 – 31 March 2026
Geographical Coverage	<b>Khulna Division</b> Bagerhat District: Sarankhola Upazila - Rayenda, Southkhali & Dhansagar Union Satkhira District: Tala Upazila - Islamkati, Jalalpur & Khesra Union
Thematic areas	Climate and Disaster Risk Financing and Insurance
Donor	German Federal Ministry for Economic Cooperation and Development – BMZ
Estimated stakeholder participants	Approx. 2750 persons

#### 2.2 Project Outcome and Outputs:

The MAP CDRFI project of Bangladesh has the following outcome and three outputs.

**Outcome:** The structures, coordination and networking of MAP cooperating partners to promote poverty-focused, gender-responsive and human rights-based CDRFIs have been strengthened with a focus on the two sub-national districts of Bagerhat and Satkhira.

- **Output 1:** MAP stakeholders - governments, civil society, the private sector and academia - have consolidated their cooperation structure in the two focal areas, including increased involvement of vulnerable populations and local civil society.
- **Output 2:** The structures of MAP collaborating partners and their networking together increase the evidence and awareness of the needs of local civil societies, especially women and vulnerable groups, and brings their perspectives to bear in modifying existing CDRFI mechanisms or developing new pilot approaches under the MAPs.
- **Output 3:** Local civil society develops positions and proposals on how climate and disaster damages faced by vulnerable populations can be addressed through poverty-focused, gender-responsive and human rights-based pre-agreed CDRFI solutions.

### 3. Objectives of this Study:

The Bangladesh segment of MAP CDRFI project is implemented by AOSED with the technical support of CARE Bangladesh. This study will help to understand the contextual scenario, learnings, and opportunities for piloting CDRFI mechanism in Bangladesh where effective and efficient involvement of MAP actors will play vital roles and stands.

#### The specific objectives of this study are to-

- To design context-specific, pro-poor, gender-responsive, and human rights-based CDRFI pilot instruments tailored to the climate risks and loss & damage realities
- To outline a framework for inclusive stakeholder engagement in the co-creation of CDRFI pilot instruments as well as the roles and responsibilities of MAP actors to advocate for, implement, and sustain these mechanisms.

### 4. Scope of work:

This study will focus on the following key areas:

- A comprehensive analysis will be conducted on the findings, recommendations and progress of the scoping study of CDRFI conducted in the initial stage of the MAP CDRFI project and analysed the ongoing initiatives led by governmental, non-governmental, and private sector entities on CDRFI.
- Prioritize the climatic shocks and stresses considering the context analysis of coastal region as well as need assessment and market assessment for piloting CDRFI mechanism considering the coastal communities of Bangladesh.
- An in-depth assessment of the roles, strategies, and contributions of various international stakeholders, including donor agencies, G7 and G20 countries, the United Nations, governments, and the private sector in contributing to CDRFI for the vulnerable countries.
- Design the risk modelling, trigger and loss and damage information for initiating potential climate risk financing modality for the coastal vulnerable communities
- Explore the specific climate risk insurance opportunities - livestock, agriculture and fisheries considering the context and practice of coastal communities.
- Find out and clarify the roles and responsibilities of the macro, meso and micro levels actors (local, national and international) for piloting CDRFI mechanism in coastal region of Bangladesh.
- Relevant local, national and regional actors in climate financing and insurance, climate change adaptation, climate mitigation, and coastal local communities will be engaged, in order to analyze their roles, interests, and influence, including government agencies, NGOs, local communities, and the private sector and an engagement plan will be developed.
- The different needs, roles, and challenges of various ethnic and gender groups including people with disabilities will be assessed in terms of ensuring easy accessibility of climate risk financing for them. The study will assess the current gender situation and dynamics in the study areas and suggest a set of gender responsive mechanisms based on the findings.
- Specified the possible and effective engagement of MAP actors in CDRFI piloting process.
- Find out and mapping the support structure modality of the government in the frame of public private partnerships or integrated in social protection programs of the CDRFI mechanism.

## 5. Methodology:

The consultant/firm are free to propose the most appropriate designs for responding to the scope, learnings information collecting questions and including the integration of the study in the impact matrix of the project. This section provides some preliminary thinking on the proposed approach and methodology which will need to be further developed in the technical proposal. The study of the project will comprise both quantitative and qualitative methods to bring out the existing findings, learnings, success and integration and implementation prospects of climate risk financing considering the national and international guidelines and policies. Moreover, the study will also provide suggestions and recommendations to pilot a pro-poor, gender responsive and human right based CDRFI mechanisms in the southwest coastal regions in Bangladesh. The methodology of the study may include:

The proposed methodology may include the following key components:

- **Review of Existing Literature:** Conduct a comprehensive review of key findings and syntheses from existing studies and reports related to the impacts of climate change and aspects of CDRFI as well as review the findings of the scoping study of ongoing MAP CDRFI project.
- Review of the existing climate risk financing facilities and analysis for the possible contextual CDRFI mechanism for the coastal vulnerable communities in Bangladesh.
- **Primary Data Collection:** Gather primary data through household surveys, focus group discussions (FGDs), and key informant interviews (KIIs) with MAP members, local communities, civil society organizations, government bodies, private sector stakeholders, and international/national NGOs, spanning from union to divisional levels.
- **Comparative Analysis of Best Practices:** Perform a comparative analysis of successful CDRFI practices from different countries and regions to identify the best practices and relevant lessons for the project.
- **Integration into Project Impact Matrix:** Incorporate the outputs and target values from the project's impact matrix into the study to identify the needs and perspectives of vulnerable populations, with a focus on climate change impacts and associated risks, and evaluating the existing evidence on financial resilience in the coastal districts.
- **Consultation and Validation Workshops:** Organize consultation and validation workshops at the upazila, district, and sub-national/divisional levels. These workshops will engage diverse stakeholders, ensuring their perspectives are integrated into the study's findings and recommendations.

## 6. Key Deliverables and Timeline:

The consultancy is scheduled to commence on **28 April 2025**. The selected consultant/firm will have a maximum of 90 calendar days from the date of the contract signing to deliver the final report to AOSED and CARE, ensuring all deliverables are met satisfactorily within the agreed timeframe.

### Key Deliverables:

- Inception Report (Due within 7 days of the start of the assignment)**
  - The inception report must include a comprehensive methodology and relevant tools for the assignment.
  - This report will be reviewed by AOSED and CARE, and approval must be obtained before data collection and interviews commence.
  - The review process is expected to be completed within 3-5 days.
- Comprehensive Final Study Report (Within 90 calendar days of contract signing)**
  - The study report must address the scopes and objectives outlined in the ToR.
  - It should include actionable strategies for piloting Climate and Disaster Risk Financing and Insurance (CDRFI) mechanisms for coastal areas of Bangladesh through identifying and considering potential challenges.
  - In the proposed CDRFI piloting, emphasize existing barriers to address climate-induced loss and damage for both shocks and stresses and propose mechanisms for assessing and integrating these into national frameworks, where applicable.
- Policy Brief of the CDRFI pilot (Within 90 calendar days of contract signing)**

- Develop a comprehensive and impactful policy brief (both in Bangla and English) for further national and global advocacy. It should be max. 8 pages (English-4 pages and Bengali-4 pages)
- iv. **CDRFI piloting framework**
  - An illustrative presentation outlining the CDRFI piloting framework, including clearly marked the associated stakeholders (maximum 4 pages).
- v. **Consultation and Validation workshop report**
  - Organize and facilitate consultation workshops/meetings to validate the study report.
  - The validation process should incorporate stakeholders' perspectives from the Upazila, district, and sub-national/divisional levels and if possible national level actors.

## 7. Reporting and Communication:

The consultant/firm will provide regular progress updates to the project team. A draft report and associated deliverables shall be submitted to AOSED within 60 days of signing the agreement, allowing sufficient time for review by CARE Bangladesh and AOSED.

- Communicate with AOSED and CARE for regular progress update
- Approval of methodology (data collection tools and approach i.e. questionnaire) from CARE and AOSED before initiating field survey
- Present initial primary and secondary data findings to CARE and AOSED before drafting report

## 8. Final Report Requirements

The consultant/firm is responsible for ensuring that the content, format, and length of the final report meet all specified requirements, maintain high quality standards, and adhere to the approved timelines. The final report should **not exceed 30 pages (excluding annexes)**. This will be a deliverables-based contract, with each payment contingent on the submission of final deliverables that meet the agreed-upon quality standards.

The report must include the following:

- **Title:** A descriptive title that includes the name of the project, its location, and the implementation period.
- **Executive Summary:** A concise summary focusing on both the process and the impact of the project. This section should be no longer than 2 pages and formatted as a standalone document suitable for separate distribution.
- **Key Findings:** This section should highlight the most significant outcomes, supported by solid evidence. It should address grassroots perspectives on the issue, potential changes at the sub-national, national, and global levels, and why these changes are significant.
- **Background/Introduction:** A brief overview of the project's goals, objectives, and the purpose of the study.
- **Methodology:** A clear explanation of the study's methodology, including the research questions and how the chosen approach effectively captures community needs and perspectives. This section should also consider how the study aligns with relevant national and international policies and guidelines.
- **Analysis and Findings:** A detailed analysis that includes statistical tools or methods to illustrate the linkages between project activities, outputs, and outcomes in relation to CDRFI piloting considering the community needs and perspectives as well as MAP member's reflection.
- **Learnings:** Key insights from the study, focusing on actionable and critical lessons from previous experience and relevant studies in the working area, including Bangladesh. This section may include maps, illustrations, tables, infographics, and a bibliography as needed.
- **Recommendations:** Summarized recommendations outlining effective, scalable approaches and tools for initiating proposed interventions.

## 9. Shareable Evidence:

The consultant/firm is required to submit all evidence used in formulating the conclusions and recommendations, alongside the final report. This includes any datasets, qualitative interviews, and underlying data, all of which are the property of CARE Bangladesh and AOSED and must be incorporated into the final deliverables. The sources of all evidence must be clearly identified. Conclusions should be drawn exclusively from the evidence provided within the report, and recommendations must be directly aligned with these conclusions.

## 10. Qualification/ Team composition

The consultant/firm's team must comprise members with the following qualifications:

- The consultant/firm team must comprise of members with:
  - A team leader with at least 10 years of experience of working in the field of climate finance and understanding of politics of climate change including the climate and disaster risk financing and insurance structure at national and international level.
  - A climate risk financing and insurance/ climate policy advocacy/ climate economy expert
  - Climate change adaptation/ DRR/ Resilience Expert
  - A gender and safeguarding expert
  - Team should include a statistician with experience if conducting similar types of evaluation
  - A group of enumerators from different disciplines comprising of Gender Studies/ environmental management/ disaster management/ climate change background, suitable to be part of the assessment
- Clear Understanding, knowledge and skills of the national and international policies, orders, agreements and guidelines on climate change, environment, DRR, gender and development issues.
- A dynamic team proven ability to develop and propose policy recommendations or frameworks aimed at enhancing climate and disaster risk finance and insurance within the Bangladesh context.
- A dynamic team with competence in engaging with various stakeholders, including government bodies, NGOs, local communities, and relevant industry players, to gather diverse perspectives and insights.
- Strong research capabilities and analytical skills to gather, interpret, and analyze data related to CDRFI, enabling the formulation of insightful recommendations.
- Strong professional background of the key persons.
- Professional skill in English writing
- The team lead should have strong interpersonal, leadership skills, able to communicate and work with diverse people.
- Demonstrable experience in conducting similar studies or projects related to climate and disaster risk finance and insurance, ideally within Bangladesh or similar contexts.
- Demonstrated ability to meet deadlines and work under pressure.

## 11. Evaluation Criteria:

The consultant/firm will be evaluated based on the following weight: 100 marks.

- Technical Score: 70%
- Financial Score: 30%

### Technical Evaluation Criteria: (Score is 100 and weightage is 70%)

The consultant/consultancy team will be assessed based on the following criteria:

Technical Evaluation Criteria	Allotted Score Maximum)
Understanding of the assignment and methodology	45
Relevant study experience of proposed team	20
Team composition	25
Assignment workplan and timeline	10
<b>Total</b>	<b>100</b>

### Financial Evaluation Criterion: (Score is 100 and weightage is 30%)

Only the participating bidders will be considered for this evaluation and the lowest bidders will be assigned with full/highest marks that are 100 and the subsequent highest bidders will get proportionate lower scores out of 100. The total score derived from the mentioned proposals (technical and financial) will be the final score and converted to the score out of 100. AOSED also reserves the right to cancel or disqualify any proposal without explaining any reason whatsoever.

### 12. Application Process:

If you are interested and feel competent to carry out this very exciting consultancy work, please submit a technical and financial proposal to the following address in two separate documents by April 23, 2025.

Nurul Imam Khan  
Chairman, Procurement Committee  
An Organization for Socio-Economic Development (AOSED)  
334 Sher-A-Bangla Road (1<sup>st</sup> floor), Khulna-9100  
Email: procurement.aosed@gmail.com

### Technical Proposal:

- I. Resume of team members/Organizational Profile with previous/ongoing client lists
- II. Application cover page
- III. Detailed Technical-narrative proposal with clearly outlined methodology, timeline, assessment approach and techniques, Level of Effort of each member of the consulting firm and tools to be employed (page limit 10-12). (please don't include financial information in the technical proposal).
- IV. Set of documents mentioned in the Technical Evaluation Criteria
- V. A sample of at least 2 recently written studies of similar assignments. (optional)

### Financial Proposal:

- i. Filled up Financial Proposal that outlines the fees and associated costs **including** govt. circulated **VAT & TAX** and provided budget notes.

### 13. Terms of Payment

The Consultant will be paid as per the following schedule:

PAYMENT MATRIX		
Deliverables	Measuring Criterion/ Indicator	% on total Purchase Value
Inception Report	Inception report endorsed by program	40%
Draft Report	Draft report endorsed by program	40%

Final Delivery	Final report endorsed by program	20%
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Payments in local currency will be paid as per standard procedure. The consultant/firm shall provide AOSED with periodic and final invoice statements indicating Services performed, expenses incurred, past payments made, and any other information AOSED shall reasonably be requested. Consultant shall provide a final invoice statement whenever requested by AOSED up to sixty (60) days after the date set for the completion of the Services.

- Payment will be made in three installments through an account payee cheque. The first installment (40%) will be paid as the Inception Report, 2nd installment (40%) will be paid after reviewing the draft report progress and the remaining 20% will be paid upon submission of the final document.
- The payment would be made in account payee cheque in the name of the individual/institution/agency.
- VAT and AIT will be deducted from source as per government rule and policy.
- Consultant/organization will bear the travel cost, accommodation, conducting workshops, the Honorarium and the travel cost (including VAT and AIT) for conducting the workshops as per the Budget.

#### 14. Ethical Considerations

- **Participatory:** All stakeholders and beneficiaries should be consulted during the study process ensuring true participation.
- **Inclusiveness:** Ensure that beneficiaries from different ethnic, social and religious backgrounds have the chance to participate, as well as with disabilities and who may be excluded or discriminated against in their community.
- **Ethical:** The study must be guided by the following ethical considerations:
  - Systematic inquiry: Consultant conduct systematic, data-based inquiries
  - Integrity/honesty: Consultant display honesty and integrity in their own behavior and attempt to ensure the honesty and integrity of the entire study process.
  - **Safeguarding** – demonstrating the highest standards of behavior towards beneficiaries specially marginality
  - **Sensitive** – to child rights, gender, inclusion and cultural contexts
  - **Openness** - of information given, to the highest possible degree to all involved parties
  - **Confidentiality and data protection** - measures will be put in place to protect the identity of all participants and any other information that may put them or others at risk.
  - **Public access** - to the results when there are not special considerations against this
  - **Broad participation** - the relevant parties should be involved where possible
  - **Reliability and independence** - the baseline should be conducted so that findings and conclusions are correct and trustworthy

It is expected that:

- Data collection methods will be age and gender appropriate.
- Baseline activities will provide a safe, creative space where respondents feel that their thoughts and ideas are important.
- A risk assessment will be conducted that includes any risks related to children or young people's participation. Informed consent will be used where possible.

#### Managing Unexpected

The consultant/ firm must keep this in their prime consideration of how to manage any unexpected situation like strikes and political uprisings, or natural disasters that may affect the overall consultancy work. They should keep options for contingency plans and alternatives without compromising the overall quality, purpose and timeline.

#### 15. Intellectual Property Rights

CARE Bangladesh and AOSED's copyrights are reserved for every data set, report, and strategy documents generated by the consultant during the consultation period for the said purpose. The consultant may not share these documents or use the evidence without informing AOSED in writing.