



Caribbean Policy Development Centre

Terms of Reference

Consultant to Formulate and Develop Research Paper to Investigate the Use of Climate and Disaster Risk Finance and Insurance and Small-Scale Farmers

I. BACKGROUND

The Caribbean Policy Development Centre (CPDC) is a legally registered non-profit headquartered in Barbados and established in 1991. CPDC serves as a regional umbrella NGO for organisations comprising of small farmers, women, youth, indigenous people, rural populations and faith-based organisations located across CARICOM. CPDC also has strong networking partnerships with organisations of persons with disabilities, artisans, micro-entrepreneurs, human rights, and workers. Altogether it serves some thirty-three (33) regional, sub-regional and national NGOs working at the grassroots level in economic, social, and cultural areas in the Caribbean. The Centre also has working relationships with many other NGOs and development partners across the region.

The organisation was mandated to work with NGOs and civil society to understand how policies affecting Caribbean people are made; to share information about policies and decision-making processes; to work to influence and bring change to the developmental process, and to support and to lobby for policies which improve the lives of Caribbean people. In fulfilling its mandate, the CPDC seeks to build the confidence and the ability of the Caribbean peoples to influence public policy. Our main work modalities are research, training, advocacy, publications, public education, and institutional strengthening. CPDC is officially recognised, both regionally and internationally, as the principle representative of Caribbean NGOs working with such organisations CARICOM/CARIFORUM, Commonwealth Foundation, UN System Agencies, among others.

CPDC has successfully implemented a number of region-wide projects during the past 29 years working with member organisations and networking partners within the civil society sector and government departments. This consultancy is being implemented as one component of such a regional project undertaken in partnership with a global network of organisations.

Funded by the German Ministry for Economic Cooperation and Development (BMZ), and coordinated by CARE International, CPDC is implementing the Caribbean component of a project titled “Multi-actor-partnership on Climate and Disaster Risk Finance in the context of the InsuResilience Global Partnership (IGP)”. Other key partners are Germanwatch and the Munich Climate Insurance Initiative (MCII). In addition to the global level networking goal of the project that contributes to the IGP, the project's core will be national-level engagement, capacity development and the establishment of multi-actor partnerships on climate and disaster risk finance



and insurance. Project countries are Laos, Sri Lanka, Malawi, Madagascar, Senegal, Philippines, and the Caribbean (Antigua and Barbuda, Barbados, Grenada).

The project's overall impact is to reduce the negative consequences of disasters and climate change on the development opportunities and living conditions of particularly vulnerable population groups in selected developing countries. It is believed that this can be achieved by the effective, poverty-oriented and human rights-based implementation of measures to finance resilience-building to climate and disaster risks.

The most important institutional direct target groups include:

- (a) civil society actors in the priority countries and at international level (regional, global);
- (b) relevant actors as potential partners in multi-actor partnerships involved in designing and implementing climate and disaster risk financing measures under the IGP, at national, regional and global levels (including governments, implementing agencies, private sector, universities).

The indirect target group is the local population, which should benefit from local mechanisms for climate and disaster risk financing, especially in the vulnerable developing countries on which the project focuses.

II. Purpose and Objective

The Consultant is expected to provide thematic technical assistance to the CPDC to strengthen the knowledge base for Climate Disaster Risk Finance and Insurance (CDRFI) in the Caribbean. This research paper will take the form of a briefing paper highlighting the findings and recommendations on the issue in Antigua and Barbuda. In this context, the paper will examine CDRFI and Small Scale Farmers being defined as farmers operating on two hectares and under of farmland and growing crops predominantly; and to a lesser extent, small scale farmers who rear livestock or practice artisanal fisheries and small scale aquaculture.

The Consultant will serve as an external contractor to ensure a coordinated approach to the implementation of research and development of the research and briefing papers. The candidate should have appropriate, relevant experience working with NGOs and small scale farmers in the region with knowledge of climate disaster risk finance and insurance.

General Objective

1. To prepare a briefing paper on small scale farmers and Climate Disaster Risk Finance and Insurance to increase the local knowledge base of indigenous sources of information to inform national and regional level strategies for the inclusion of marginalised groups.

Specific Objectives

1. To undertake a research paper exploring CDRFI, in particular, the gaps in protection such as the use of savings, contingency credit lines and insurance, as it relates to vulnerable groups, using the following framework:
 - a. Identify the need and requirement for small scale farmers and assess how CDRFI instruments translate for farmers;
 - b. Explore the access to CDRFI to small-scale farmers; specifically, the availability of saving, climate risk insurance, or contingency credit and their feasibility for small farmer needs, identifying the barriers presently faced or may face when seeking to implement; incl. e.g.
 - i. Small scale farmers' climate risk awareness and prioritisation of climate risks
 - ii. Small scale farmers' financial literacy
 - iii. Small scale farmers' access to finance, incl credit
 - iv. Existence of aggregators to build small scale farmers' capacities (e.g. training) for access CDRFI instruments and product distribution
 - c. Other relevant issues related to CDRFI and small scale farmers.
 - i. Existing (indigenous) practices of risk management, their effectiveness, benefits and gaps
 - ii. The degree of integration of (indigenous) knowledge and practices of climate risk management into national and regional level strategies
2. To develop a briefing paper (no more than ten pages) based on the above research paper, using the following framework:
 - a. A high-level overview of the issue, small scale farmers and CDRFI systems and instruments;
 - b. A brief description of the research conducted and findings;
 - c. A proposed solution on how to improve CDRFI systems and instruments within small scale farmers.

III. PROFILE/ CONSULTANCY REQUIREMENTS

The Consultant/s is expected to have the following qualifications/specialised knowledge/experience required to complete the task:

Qualification and Experience

- A relevant Bachelor Degree in Gender and Development, Economics, Social Development, Environmental Science, Climate Resilience, Development Studies or a related field with more than ten years of research experience on similar assignments or;
- A relevant Post-graduate university degree in Economics, Social Development, Environmental Science, Climate Resilience, Development Studies or a related field with at least five years of experience.

Other Experience and Knowledge Requirements

- Minimum of five years progressively responsible professional work experience within the Climate Resilience sector or donor institutions, and in project administration
- Proven experience undertaking participatory research processes
- Proven knowledge of Climate Disaster Risk Finance and Insurance
- Track record of working in the agriculture sector, preferably in the Caribbean or experience in Small Island States
- Strong interpersonal skills and ability to perform tasks timely with a high level of accuracy
- Excellent written and spoken English
Excellent knowledge in the use of computers and office software packages (MS Word, Excel, etc.).

IV. DELIVERABLES

The Consultant is expected to produce a research paper with a supporting briefing paper based on the below timelines:

- An inception report including the breakdown of the approach to the assignment within five days of contract signing
- A draft of the research paper by May 3rd, 2021
- A final draft of the research paper by May 24th, 2021
- A draft of the briefing paper by June 7th, 2021
- A final draft of the briefing paper by June 21st, 2021

V. ADMINISTRATION

The Consultant shall report to the CPDC Officer in Charge or his designate.

VI. INTELLECTUAL PROPERTY

All information pertaining to this consultancy shall remain the property of the CPDC who shall have exclusive rights over their use. The information shall not be disclosed to the public nor used in whatever form without written permission from the CPDC.

VII. GUIDELINES FOR APPLICATIONS

Interested persons are requested to submit the following:

- A cover letter to the attention of the Officer in Charge, Caribbean Policy Development Centre;
- A Curriculum Vitae showing evidence of the applicant's history and delivery of similar programmes; and
- A Detailed Financial proposal outlining the costs broken down by days/tasks against proposed outputs should be submitted



Submissions are to be sent to the Caribbean Policy Development Centre via electronic mail - cpdcsubmissions@gmail.com with the subject line: **Consultant to Formulate and Develop One Research Paper to Investigate the Use of Climate and Disaster Risk Finance and Insurance and Vulnerable Groups**

All applications must be submitted by **March 29th, 2021 by 5:00 p.m. (UTC/GMT -4)**.

CPDC will only respond to the successful applicant(s). Only persons meeting the criteria as outlined in the Terms of Reference should apply.