



CARIBBEAN POLICY DEVELOPMENT CENTRE

TERMS OF REFERENCE

CONSULTANT TO FORMULATE AND DEVELOP RESEARCH AND POSITION PAPER TO ANALYZE THE LANDSCAPE AND THE IMPLEMENTATION OF CLIMATE AND DISASTER RISK FINANCE AND INSURANCE (CDRFI) IN THE CARIBBEAN

I. BACKGROUND

The Caribbean Policy Development Centre 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-five (35) 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 people 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 principal representative of Caribbean NGOs working with such organisations as 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 as well as departments of government. This consultancy is being implemented as one component of such a regional project which is being 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 for pro-poor & gender equitable climate risk financing in context of the InsuResilience Global Partnership’s (IGP) 2025 vision.” Other key partners are Germanwatch and the Munich Climate Insurance Initiative (MCII). In addition to the global level networking goal of the project which contributes to the IGP, the core of the project is implementing and scaling up effective and evidence-based poverty-focused gender-responsive and human rights-based Climate And Disaster Risk Finance And Insurance (CDRFI)



approaches have improved significantly on the basis of strengthened structures, coordination, networking and technical capacities of MAP cooperation partners. This will be facilitated through national-level engagement, capacity development and the establishment of multi-actor partnerships on climate and disaster risk finance and insurance. Project countries are Bangladesh, Sri Lanka, Malawi, Madagascar, Senegal, Philippines, and the Caribbean (Antigua and Barbuda, Barbados, Dominica, Grenada and Jamaica).

The overall objective of the project is to ensure the integration of pro-poor and gender equitable and human rights based CDRFI approaches for the benefit of 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 overall goal of the multi-country project is to ensure the integration of key aspects of pro-poor, gender equitable and human rights-based CDRFI approaches for the benefit of particularly vulnerable population groups. Further to this, the incorporation of these methodologies in the climate and disaster risk finance and insurance (CDRFI) MAPs, and the redesign of CDRFI mechanisms in the project countries/regions and in the context of the InsuResilience Global Partnership, with global, regional and national levels mutually influencing and informing each other.

The 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 the design and implementation of 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 wider local population, which should benefit from local mechanisms for climate and disaster risk financing, especially in the vulnerable developing countries in 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 on the importance of CDRFI in combatting climate vulnerabilities and external shocks. In this context, the paper will examine the regulatory environment for the development and implementation of CDRFI mechanisms to improve climate resilience. This research will also examine the existing CDRFI mechanisms available to vulnerable groups, such as national strategy on disaster risk financing, Caribbean Oceans and Aquaculture Sustainability Facility (COAST), Livelihood Protection Policy (LPP), Flexible Hurricane Protection etc. Finally, the paper will also examine the methods to boost the uptake and utilization of CDRFI to curb the vulnerability of marginalised populations.



The Consultant will serve as an external contractor functioning in a research capacity to ensure a coordinated approach to the implementation of research and the development of the research and position paper. The candidate should have appropriate, relevant experience working on Climate Finance in the region with knowledge of climate change and the negative impact on the region.

General Objective

1. To provide a situational analysis of the importance and uses of Climate and Disaster Risk Finance and Insurance instruments as a mechanism to reduce financial burden on vulnerable groups in Antigua and Barbuda, Barbados, Dominica, Grenada, and Jamaica by referencing National Policies to reduce/mitigate against the impacts of climate change.

Specific Objectives

1. To explore the availability of CDRFI instruments (Contingent Credit Lines, Insurance products such as COAST, LPP, FHP etc.) over the last decade regionally to identify what currently exists, instruments under development and to identify the applicability of the instruments for vulnerable groups in the five countries.
2. To examine the regional regulatory environment for the implementation and the development of CDRFI instruments to foster greater climate resilience in marginalised social sectors.
3. To conduct 15 indepth interviews per country at minimum with key stakeholders (farmers, MSMEs, agroprocessors etc.) to map the needs, challenges and potential drawbacks of having climate finance instrument and identify an effective CDRFI instrument to boost climate resilience in Antigua and Barbuda, Barbados, Dominica, Grenada and Jamaica.
4. To identify innovative methodologies for the delivery of CDRFI mechanisms through utilisation of social protection programmes in collaboration with governments and development agencies to curb vulnerability and boost climate resiliency.
5. To develop an advocacy framework and workplan for the MAPs to equip them with the information to advocate for greater access to climate finance as a form of adaptation and recovery for vulnerable groups in the region.
6. To identify innovative methodologies for the delivery of CDRFI mechanisms through utilisation of social protection programmes in collaboration with



governments and development agencies to curb vulnerability and boost climate resiliency.

7. To develop a position paper (no more than fifteen pages) based on the above research paper, using the following framework:
 - a. A general overview of the issue, including data on existing and imminent CDRFI systems and instruments.
 - b. A brief description of the research conducted and findings.
 - c. A proposed solution to increase the uptake CDRFI to reduce the vulnerability of marginalised populations in the region.
 - d. A proposed advocacy workplan for the Multi-Actor Partnerships (MAPs) to engage on climate financing for vulnerable populations.

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 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 professional work experience within the Social Development Field, Economic Sector, 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 vulnerable populations, preferably in the Caribbean
- Strong interpersonal skills and ability to perform tasks timely with a high level of accuracy.
- Excellent written and spoken English.
- Excellent knowledge of 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 position 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 November 27th, 2023.
- A final draft of the research paper by December 11th, 2023
- A draft of the briefing paper by December 11th, 2023
- A final draft of the briefing paper by December 18th, 2023

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 general description of the approach, detailed methodology and work plan for performing the assignment (approximately five pages),
- A one-page outline of each consultant or key experts assigned to this project, outline relevant qualifications and experience.
- Full CVs of all consultants participating in the assignment (as an Appendix)
- A detailed proposed budget for this project
- Any important value-added elements your organisation may wish to add to your service provision to enhance your bid evaluation (optional).

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 Research and Position Paper to Analyze the Landscape and the Implementation of Climate and Disaster Risk Finance and Insurance in the Caribbean.**

All applications must be submitted by **November 17th, 2023 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