

Terms of Reference

Position Title: AGRICULTURE INSURANCE SPECIALIST
[NATIONAL]

No of Position(s): One (01)

Duration: 90 Person Days spread over period ended on 30th November, 2022

Location: Islamabad (occasional visits to fields)

Reports to: Head DRF Unit

Background:

The National Disaster Risk Management Fund (NDRMF) is a not-for-profit company incorporated with the Securities and Exchange Commission of Pakistan, under Section 42 of the Companies Ordinance 1984. It is a government-owned non-banking financial intermediary with a corporate structure. The NDRMF is working for reducing the socio-economic and fiscal vulnerability of the country and its population to natural hazards by prioritizing and financing investments in disaster risk reduction and preparedness that have high economic benefits, taking into account climate change, as well as disaster risks and their impacts. Under the Disaster Risk Financing portfolio, NDRMF aims at improving fiscal management of natural hazards and disasters in Pakistan and achieving fiscal resilience. In this connection, the Fund, in addition to carrying out other projects, is also in the process of developing Pakistan's first Disaster Risk Financing Strategy.

Scope of Work:

The services of an Agriculture Insurance Specialist are being hired specifically for the development of Pakistan First Disaster Risk Financing Strategy and thus will be a key member of DRF Unit. The consultant will work in close coordination with the national and international insurance specialists. The consultant will be responsible for developing a working paper on the Scope of Agriculture and Livestock Insurance in Pakistan. The consultant will also be expected to contribute to the working paper on the overview of Pakistan Insurance Industry. The consultant's main task, however, is incorporating the feedback received on DRF Strategy drafts until its finalization and the State Bank-administered Crop Loan Insurance Scheme (CLIS) and Livestock Loan Insurance Scheme (LLIS). The consultant will also engage with key government departments (Ministry of Finance and Commerce, SECP, SBP, BISP etc.), non-government partners and insurance industry (public and private) to enhance and ensure the ownership of DRF Strategy. The consultant will also be required to document the strategy approval process in close consultation with the key stakeholders along with helping the DRF Unit in presenting the strategy in DRF Synergy group and at various tiers of government across the country in a sequential manner.

Detailed Tasks:

Working under the supervision of team leader, the consultant will be responsible to:

- Incorporate feedback on sequential drafts of DRF strategy until its finalization. The strategy will be presented sequentially at various tiers of the government across the country and the consultant will be required to address comments at each stage and improve the draft before next presentation.
- Workout the scope of agriculture and livestock insurance in Pakistan and develop a technical working paper, exploring potential products.
- Review the regulatory environment for insurance, particularly with reference to mandatory insurances, agriculture, livestock, fisheries, micro, life, health, government owned assets, infrastructure and disaster risk insurances.
- Review and analyze insurance industry and its preparedness for disaster risk insurance products along with legal and institutional assessment of the insurance industry in Pakistan.
- Review and analyze the insurance penetration and insurance market and report on the country's life and non-life insurance penetration rate and trends over time.
- Review the regulatory environment for insurance, identify risk appetite of NICL, PRCL and other insurance agencies with respect to disaster risks.
- Help DRF Unit in identifying and evaluating insurance and non-insurance risk transfer instruments for DRF Strategy, adhering to the risk-layered approach.
- Plotting the existing risk transfer and finance products/ solutions in the risk-layered approach.
- Review of enabling environment for risk transfer and finance solutions in Pakistan.
- Any other task assigned by team leader, pertaining to National DRF Strategy.

Deliverable:

S.No.	Deliverable	Time Period / Due Date
1.	Working draft of relevant sections/ chapter for National DRF Strategy	August 2022
2.	Report on Scope of Agriculture and Livestock Insurance in Pakistan	August 2022
3.	Working Paper on forward looking approach for risk insurance, plotting existing and potential risk transfer and finance products in risk-layered approach, reviewing potential, identifying challenges and recommending solutions)	August 2022
4.	Final draft of relevant sections/ chapters for National DRF strategy	September 2022
5.	Complete documentation of consultation with stakeholders (Minutes, recordings, interviews, questionnaires etc.)	October 2022

Qualification and Experience:

- Postgraduate degree (min 16 years) in insurance, risk management, finance, agricultural economics, statistics, management or equivalent.
- Must have 10 years' experience of working with 5 years specifically in the agriculture microfinance or insurance sector as specialist.
- Proven experience in microfinance and micro insurance.
- Must have complete knowledge of Pakistan insurance industry, its regulatory framework, market size, segments, issues and challenges.
- Must be aware of International reinsurance initiatives for DRF and products introduced in various development countries.
- Must be fully aware of merits and demerits of various DRF Insurance products.
- Experience on insurance product development will be an advantage.

Terms of Reference

Position Title:	GENDER SPECIALIST
No of Position(s):	One (01)
Duration:	60 Person Days spread over period ended on 30 th November, 2022
Location:	Islamabad (Visits to field, when required)
Reports to:	Head DRF Unit
Closing Date:	30 th November, 2022

Background:

The National Disaster Risk Management Fund (NDRMF) is a not-for-profit company incorporated with the Securities and Exchange Commission of Pakistan, under Section 42 of the Companies Ordinance 1984. It is a government-owned non-banking financial intermediary with a corporate structure. The NDRMF is working for reducing the socio-economic and fiscal vulnerability of the country and its population to natural hazards by prioritizing and financing investments in disaster risk reduction and preparedness that have high economic benefits, taking into account climate change, as well as disaster risks and their impacts. Under the Disaster Risk Financing portfolio, NDRMF aims at improving fiscal management of natural hazards and disasters in Pakistan and achieving fiscal resilience. In this connection, the Fund, in addition to carrying out other projects, is also in the process of developing Pakistan's first Disaster Risk Financing Strategy.

Scope of Work:

The services of a National Gender Specialist are being hired specifically for the development and finalization of Pakistan First Disaster Risk Financing Strategy and thus will be a key member of DRF Unit. The Gender Specialist will work closely with other national and international consultants and where applicable will provide technical assistance and advice from gender perspective. The consultant will be responsible for addressing feedback on the National DRF Strategy drafts received on DRF Strategy drafts until its finalization from the lens of gender. Besides the Consultants will work on DRR Aspects.

Detailed Tasks:

Working under the supervision of team leader, the consultant will be responsible to:

- Provide technical assistance/ advice to the team working on the National DRF Strategy and other DRR Aspects
- Where applicable, assess gender mainstreaming and gender vulnerability & risk assessment.
- Update the content/ sections/ chapters of the National Strategy from the point of view of gender, where applicable, in close consultation with the team working on the DRF strategy.

- Assess and properly document gender vulnerability and the significance of gender mainstreaming in risk transfer and finance interventions.

Other responsibilities:

- Assist the Fund staff in upgrading gender policies/guidelines of the Fund;
- Review gender toolkit/criteria used for screening the proposals submitted to the Fund on a bi-annual basis;
- Assess gender-mainstreaming in the grant proposals and conduct regular workshops for prospective grantees;
- In collaboration with Fund staff and other specialists, regularly upgrade scope, methodology and parameters for social and gender vulnerability risk assessments.
- Any other task assigned by team leader.

Major Deliverable:

S.No.	Deliverable	Time Period / Due Date
1.	Working draft of relevant sections/ chapter for National DRF Strategy	August 2022
2.	Working Paper on Gender Vulnerability and Significance of Gender Mainstreaming in Risk Transfer and Finance Interventions	September 2022
3.	DRR Aspects (as per requirement)	August-October 2022

Qualification and Experience:

- Postgraduate degree (min 16 years) in gender studies, development, anthropology, sociology, or social science or equivalent.
- Must have at least 10 years' experience, which should include five years' experience related to gender vulnerability assessments, mainstreaming gender and other facets of gender related assignments.
- Proven experience of strong report writing and the ability to work in multi-disciplinary teams.
- Have excellent experience/ knowledge in conducting qualitative research.
- Work experience in the field of DRF and DRR program management and project implementation will be preferred.