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**TERMS OF REFERENCE**

 **DEVELOPING AN ONLINE COMMUNICATION PLATFORM FOR THE COMMUNITY OF PRACTICE ON RISK TRANSFER AND MICRO-INSURANCE**

**REQUEST FOR PROPOSAL – RFP/ICPAC/IFRAH/05/2022**

**1. Background**

The Intergovernmental Authority on Development (IGAD) is a regional economic community (REC) that forms one of the building blocks of the African Union, and is comprised of eight Member States namely Djibouti, Eritrea, Ethiopia, Kenya, Somalia, South Sudan, Sudan and Uganda, which face interlinked risks and share the common objective of solving their development challenges and achieving regional integration.

Following a devastating drought that affected more than 13 million people in the Horn of Africa region, the Heads of State and Government of IGAD and the East African Community held the Joint Nairobi Summit of 2011, and resolved to embark on an IGAD Drought Disaster Resilience and Sustainability Initiative (IDDRSI). The overall goal of the initiative, which is being implemented in three five-year phases, is to ensure drought disaster resilient communities, institutions and ecosystems in ASALs of the IGAD region are achieved by 2027. The IGAD Secretariat leads and coordinates the implementation of the Initiative, which provides a framework through which the key factors that contribute to the instabilities and vulnerabilities in the region can be analyzed, understood and addressed collectively and in a coordinated manner by multiple stakeholders.

The IGAD Food Security, Nutrition and Resilience Analysis Hub (IFRAH) aims to contribute to the efforts by IGAD and Member states to achieve strengthened analytical capacities and institutional mechanisms needed to support decision-making processes on food security, nutrition and resilience in the region. Currently hosted at the IGAD Climate Prediction and Application Centre (ICPAC) in Nairobi, IFRAH integrates food security and resilience analysis mechanisms within IGAD - the Food Security and Nutrition Working Group (FSNWG), Resilience Analysis Unit (RAU) and Integrated Phase Classification (IPC) and brings together information on food security, nutrition, conflict, climate shocks including climate change, displacement, market access and prices, human, animal and plant health from a range of relevant sources to inform decision making and support the building of resilience to shocks in the region. IFRAH works closely with IDDRSI to ensure effective generation and uptake of evidence to inform policy decisions on drought resilience in the IDDRSI implementation process.

The HoA region is one of the poorest in the world and IGAD Member States (MS) are classified among the low human development countries, with Kenya having the highest Human Development (HDI) at 143 and South Sudan having the lowest at 185[[1]](#footnote-1). Natural disasters and, in particular, droughts have been regular in the region and communities, which strongly depend on rain-fed agriculture and pastoralism, have historically demonstrated capacity to mitigate and cope with the negative impacts of such extreme events - a family was able to rebuild its natural resource capital after a disaster to such a level that it could sustain their livelihood in the next disaster. However, the impact of climate change, has rapidly increased the frequency of disasters in the last decades, which has eroded the adaptation and recovery capacity of communities.

Responding to extreme climate variability and its impact on instability requires systematic action across all levels of development planning and implementation. This action must reduce the impacts of climate change by protecting resources such as lives, livelihoods, homes, assets, services and infrastructure. To do so, the IGAD region needs capacities to: 1) advance development processes, social networks and institutional partnerships; and to 2) strengthen the ability to anticipate, cope, resist and recover from shocks and stresses brought about by climate change, natural hazards, and conflict. These capacities together are termed as “resilience”. In pre-disaster contexts, resilience includes proactive measures that reduce exposure, vulnerabilities and risks. In post-disaster contexts, resilience includes the ability to organize effective relief and recovery processes taking advantage of the latter to build back better.

**2. Risk transfer and Micro-insurance – An opportunity to boost resilience**

Climate change impacts are predicted to be more pronounced in the drought-prone arid and semi-arid lands (ASALs) of the Horn of Africa region, where land degradation and desertification are already threatening the well-being of pastoralists and agro-pastoralists communities, whose livelihoods are closely linked to the climate sensitive natural resources. Responding to climate change requires a long-term approach to provide the investments necessary for appropriate and sustainable development, allowing the vulnerable pastoralists and subsistence farmers either to adapt to their changing environment including leveraging on the complementary livelihoods or transition into alternative livelihoods.

The increasing number of disasters over the past decades has seen a growing interest among the public and private sectors and development practitioners in developing sustainable risk transfer mechanisms and insurance products, especially for the vulnerable communities in developing countries. Risk transfer mechanisms can be a viable tool to reduce losses of public and private sectors from the impacts of disasters and climate change impacts. Although insurance does not reduce the immediate impacts of disaster, by pooling risks in exchange for a premium payment it does provide indemnification against losses. People affected by a disaster benefit from the contributions of the many others who are not affected and thus receive compensation that is greater than their premium payments.

Several key players such as UN agencies, international financial institutions, national governments, local governments, business groups and insurance sectors are pushing hard to create an environment that can provide financial tools and products to protect every sector from losses and financial burden. Risk transfer as a financial protection and risk management strategy is slowly gaining ground in Kenya, Ethiopia and Uganda. The viability of disaster risk transfers and insurance for poor households and businesses, however, remains tenuous, given that disaster losses can simultaneously affect whole communities and risk pools.

In line with the Sendai Framework for Disaster Risk Reduction and the IGAD Disaster Drought Resilience and Sustainable Initiative (IDDRSI), UNDP supported IGAD in initiating a reflection on Risk Transfer and Micro-Insurance in the region with the objective (i) to understand better the enabling environment and practices in this sector and its contribution to the broader resilience building, and; (ii) to provide a platform for private sector companies, the civil society and the public sector to interact, learn, network and establish partnership with each other. Two regional conferences on risk transfer and micro-insurance were organized in Kampala (September 2016) and Khartoum (May 2017) during which partners acknowledged the role of risk transfer and micro-insurance in disaster recovery and resilience building and the need to regard it as a component of DRR. Partners also emphasized IGAD’s mandate to lead the effort on the development of risk transfer and micro-insurance services in the region.

At the regional (Khartoum) conference of May 2017, the IGAD Secretariat, MS and partners, agreed to stimulate the development of risk transfer and micro-insurance services through the implementation of the recommendations formulated in the Khartoum Action Plan. The Khartoum Action Plan defines the road map to foster the dissemination of risk transfer and micro-insurance services in the region. Specifically, action 2 of the action plan recommends, ***“To create an online platform that will serve as a communication tool for partners involved in the Khartoum Action Plan. This platform will allow (i) to share knowledge on risk transfer and microinsurance and (ii) to ensure continuous exchange of information and knowledge through discussion forums”.***

**3. About the assignment**

IDDRSI is currently implementing a USAID-funded project whose overall strategic objective is to ***build resilient communities through strengthening market systems in the IGAD region***. Some of the key roles of IFRAH within the project is to: undertake a study to review the existing risk transfer and micro-insurance schemes in the IGAD Region and to establish and operationalize a Community of Practice (CoP) on Risk Transfer and Micro-insurance in the IGAD Region.

The study will assess the strengths and weaknesses of the existing risk transfer and micro-insurance schemes within four IGAD Member States and map out all actors from the private sector, the public sector as well as representatives of beneficiaries such as farmers’ associations and cooperatives; analyse their activities, the existing policies, regulations and other institutional arrangements applied to risk transfer and micro-insurance at the regional level to determine how best consumer asset protection and wealth accumulation can be guaranteed.

The CoP for Risk Transfer and Micro-insurance will then be formed and it will be composed of key stakeholders identified in the assessment report. The CoP will provide opportunities for knowledge exchange, networking, access to new guidelines and good practices and increase awareness on risk vital issues of risk transfer and micro-insurance in the IGAD region.

Against this background therefore, ICPAC/IFRAH seeks to recruit a consultant to develop an online platform that will serve as a communication tool for CoP members as well as partners and stakeholders of the Risk Transfer and Micro-insurance initiatives in the IGAD region.

**3.1 Overall objective of the consultancy**

To develop an online platform that will serve as a communication tool between members of the CoP on Risk Transfer and Micro-insurance and other partners working on similar initiatives within the IGAD region both in the private and public sectors.

The platform will be tailored to the purposes of the CoP, and will be launched during an IDDRSI event, in which some members of the CoP will be supported to attend.

* 1. **Specific Objectives**
1. Review and present findings of existing communication tools used by various CoPs within IGAD to gauge their relevance to the proposed CoP on risk transfer and micro-insurance.
2. Design an online platform or interface that is appealing and effective in achieving its objectives.
3. Support validation and launch of the platform among CoP members and other partners.
4. Provide training to IGAD staff on the functioning and management of the platform.

**4. Scope of work (list of tasks)**

**Reviewing and present findings of existing communication tools used by various CoPs within IGAD to gauge their relevance to the proposed CoP on risk transfer and micro-insurance.**

The consultant shall review existing communication tools used by various CoPs within IGAD, with a focus on their strengths, weaknesses, usability and accessibility. The consultant shall then create a matrix of existing communication tools to rank which are most/less effective and the existing gaps. The results of the review will inform whether to leverage on the already existing online platforms within IGAD or to develop an entirely new tool for the proposed CoP on risk transfer and micro-insurance.

**Designing an online platform or interface that is appealing and effective in achieving its objectives.**

The consultant will work closely with the IGAD team (IDDRSI, IFRAH etc) to conceptualize the design and functioning of the online platform.The Platform design should have simple and user-friendly functions, but still have high-performing functionality and innovative features that make it unique. The platform should have a networking feature that enables communication between members.

In addition, the platform should make linkages to other country specific resilience initiatives such as the one managed by the National Drought Management Authority (NDMA) which documents existing resilience initiatives in Kenya.

The design process should include holding virtual meetings with key stakeholders such as member states, IGAD staff and other relevant stakeholders to understand their needs and how they will use the platform.

**Validating and launching of the platform among CoP members and other partners.**

The platform will be tested among select CoP members and stakeholders, IGAD staff (IT staff included) and other relevant partners prior to its validation among users. Participants to the testing process shall review the platform and share insights on its flow and user friendliness. Testing will be followed by validation of the platform, which will be done during one of IGAD’s meetings.

Launch of the platform to the CoP members and other partners will be conducted during an IDDRSI event. The consultant’s role will include, among others, making a presentation on the applicability and functioning of the platform.

**Providing training to IGAD and Member states on the functioning and management of the platform.**

The consultant will train IGAD and member states on how to use the platform as well as its functioning and management. In consultation with IFRAH, the consultant will develop detailed but clear standard operating procedures (SOPs)/ guidelines other useful support materials such as briefs that will be followed to effectively operationalize the platform.

Although the platform will be managed by IGAD, prior or during the training, IGAD shall discuss with the consultant regular and long-term management costs, to inform planning.

**Deliverables**

1. Scope of work (or inception report) detailing the consultant’s proposed approach to conducting the assignment. The report will be submitted within seven (7) calendar days, starting the date the contract is signed.
2. Report and presentation detailing the existing communication tools used by various CoPs within IGAD,their strengths, weaknesses and existing gaps and overall effectiveness.
3. Draft platform presented and validated among IGAD and USAID staff as well as select CoP members.
4. Final platform satisfactorily incorporating feedback provided by IFRAH, IDDRSI, USAID, CoP members and other relevant partners.
5. Agreed upon Standard Operating Procedures (SOPs) or guidelines for the management of the platform

**Location and duration**

The duration of consultancy service is 30-days. The consultant will perform their duties from a home office but should maintain constant dialogue with IFRAH. They should also be willing to travel when required, particularly during the launch and/or validation of the platform.

**Supervision**

The consultant will be supervised by IFRAH, IDDRSI and the ICPAC Communications team will work closely with the team throughout the exercise to ensure that the processes applied to accomplish the activity conform to the objectives of the assignment as well as IGAD’s policies and standards.

**Qualification and experience**

A consultant with training and experience in the design of web-based communication and information

* Advanced degree in Information Technology (IT)
* At least five years’ professional work experience in website development with strong skills in HTML, HTML5, CSS, CSS3, Java Script, jQuery, PHP and etc. (web programming)
* Experience using content management system (CMS), such as Joomla, Drupal, WordPress, bootstrap and etc.
* Ability to communicate effectively orally and in written English in order to communicate complex and technical information to both technical and general audiences.
* Experience using real-time communication capabilities, such as voice, video and messaging
* Proven ability to build and refine graphic designs for web platforms.
* Must have strong skills in Photoshop, illustrator, Fireworks, or equivalent application(s).
* Proven history of previously developed communication platforms
* Proven ability to manage platform development projects effectively and accurately on meeting project deliverables.
* Knowledge of the work of IGAD and functions of its stakeholders.

**How to apply**

Qualified candidates are advised to send, via email, a cover letter, detailed curriculum vitae, scanned copies of education certificates as well as a technical and financial proposal/quotation to procurement@igad.int and procurement@icpac.net by **11 October 2022**

The email should bear the subject “**Online Communication Platform for the CoP on Risk Transfer and Micro-Insurance.**” In the cover letter, please indicate your relevant experience, availability and daily rate. Applications submitted without a daily rate will not be considered. Only shortlisted candidates will be contacted.

The Director, Administration and Finance

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[www.igad.int](http://www.igad.int)

**IGAD is an equal opportunity employer. Qualified female candidates are therefore encouraged to apply.**

**Fill the below tender submission form.**

**TENDER SUBMISSION FORM**

**1 SUBMITTED by (i.e. the identity of the tenderer)**

|  |  |  |
| --- | --- | --- |
|  | **Name(s) of legal entity or entities making this application** | **Nationality[[2]](#endnote-1)** |
| **Leader[[3]](#endnote-2)** |  |  |

**2 CONTACT PERSON (for this tender)**

|  |  |
| --- | --- |
| **Name** |  |
| **Address** |  |
| **Telephone** |  |
| **e-mail** |  |

1. <http://hdr.undp.org/sites/default/files/hdr2020.pdf> [↑](#footnote-ref-1)
2. [↑](#endnote-ref-1)
3. [↑](#endnote-ref-2)