

United Nations Capital Development Fund



REVISED ON 20 NOVEMBER 2020 TO EXTEND
THE DEADLINE TO 4 DECEMBER 2020

REQUEST FOR PROPOSAL

RFP No.: 72041

Project: **Needs Assessment and Ecosystem Mapping in the Context of Digital Disaster Risk Reduction and Risk Transfer Solutions for Women Smallholders in Haiti, Liberia, Malawi, Mali and Senegal**

Country: Supra-national entity

Issued on: 20 November 2020

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Section 1. Letter of Invitation

The United Nations Capital Development Fund (UNCDF) hereby invites you to submit a Proposal to this Request for Proposal (RFP) for the above-referenced subject.

This RFP includes the following documents and the General Terms and Conditions of Contract which is inserted in the Bid Data Sheet (BDS):

Section 1: This Letter of Invitation

Section 2: Instruction to Bidders

Section 3: Bid Data Sheet (BDS)

Section 4: Evaluation Criteria

Section 5: Terms of Reference

Section 6: Returnable Bidding Forms

- Form A: Technical Proposal Submission Form
- Form B: Bidder Information Form
- Form C: Joint Venture/Consortium/Association Information Form
- Form D: Qualification Form
- Form E: Format of Technical Proposal
- Form F: Financial Proposal Submission Form
- Form G: Financial Proposal Form

Annex 1: UN Women approach to women's resilience to disasters

Annex 2: The context of rural disaster risk reduction and disaster and agricultural microinsurance in the project countries

If you are interested in submitting a Proposal in response to this RFP, please prepare your Proposal in accordance with the requirements and procedure as set out in this RFP and submit it by the Deadline for Submission of Proposals set out in Bid Data Sheet.

Please acknowledge receipt of this RFP by sending an email to procurement.digital@uncdf.org and cc: uncdf.procurement@org, indicating whether you intend to submit a Proposal or otherwise. You may also utilize the "Accept Invitation" function in e-Tendering system, where applicable. This will enable you to receive amendments or updates to the RFP. Should you require further clarifications, kindly communicate with the contact person/s identified in the attached Bid Data Sheet as the focal point for queries on this RFP.

UNCDF looks forward to receiving your Proposal and thank you in advance for your interest in UNCDF procurement opportunities.

Issued by:

Approved by:





Name: Gulnara Anapiiaeva

Title: Programme Assistant

Date: **November 20, 2020**

Name: Sabine Mensah

Title: Regional Digital Hub Manager, FIPA

Date: **November 20, 2020**

Section 2. Instruction to Bidders

| a) GENERAL PROVISIONS | |
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| 1. Introduction | <p>1.1 Bidders shall adhere to all the requirements of this RFP, including any amendments in writing by UNCDF. This RFP is conducted in accordance with the UNCDF Programme and Operations Policies and Procedures (POPP) on Contracts and Procurement which can be accessed at https://popp.undp.org/SitePages/POPPBSUnit.aspx?TermID=254a9f96-b883-476a-8ef8-e81f93a2b38d</p> <p>1.2 Any Proposal submitted will be regarded as an offer by the Bidder and does not constitute or imply the acceptance of the Proposal by UNCDF. UNCDF is under no obligation to award a contract to any Bidder as a result of this RFP.</p> <p>1.3 As part of the bid, it is desired that the Bidder registers at the United Nations Global Marketplace (UNGM) website (www.ungm.org). The Bidder may still submit a bid even if not registered with the UNGM. However, if the Bidder is selected for contract award, the Bidder must register on the UNGM prior to contract signature.</p> |
| 2. Fraud & Corruption, Gifts and Hospitality | <p>2.1 UNCDF strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices, and obstruction of UNCDF vendors and requires all bidders/vendors observe the highest standard of ethics during the procurement process and contract implementation. UNCDF's Anti-Fraud Policy can be found at http://www.undp.org/content/undp/en/home/operations/accountability/audit/office_of_audit_andinvestigation.html#anti</p> <p>2.2 Bidders/vendors shall not offer gifts or hospitality of any kind to UNCDF staff members including recreational trips to sporting or cultural events, theme parks or offers of holidays, transportation, or invitations to extravagant lunches or dinners.</p> <p>2.3 In pursuance of this policy, UNCDF</p> <p>(a) Shall reject a proposal if it determines that the selected bidder has engaged in any corrupt or fraudulent practices in competing for the contract in question;</p> <p>(b) Shall declare a vendor ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the vendor has engaged in any corrupt or fraudulent practices in competing for, or in executing a UNCDF contract.</p> <p>2.4 All Bidders must adhere to the UN Supplier Code of Conduct, which may be found at https://www.un.org/Depts/ptd/sites/www.un.org.Depts.ptd/files/files/attachment/page/pdf/unscoc/conduct_english.pdf</p> |
| 3. Eligibility | <p>3.1 A vendor should not be suspended, debarred, or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization. Vendors are therefore required to disclose to UNCDF whether they are subject to any sanction or temporary suspension imposed by these organizations.</p> <p>3.2 It is the Bidder's responsibility to ensure that its employees, joint venture members, sub-contractors, service providers, suppliers and/or their employees meet the eligibility requirements as established by UNCDF.</p> |

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| 4. Conflict of Interests | <p>4.1 Bidders must strictly avoid conflicts with other assignments or their own interests, and act without consideration for future work. Bidders found to have a conflict of interest shall be disqualified. Without limitation on the generality of the above, Bidders, and any of their affiliates, shall be considered to have a conflict of interest with one or more parties in this solicitation process, if they:</p> <ul style="list-style-type: none"> a) Are or have been associated in the past, with a firm or any of its affiliates which have been engaged by UNCDF to provide services for the preparation of the design, specifications, Terms of Reference, cost analysis/estimation, and other documents to be used for the procurement of the goods and services in this selection process; b) Were involved in the preparation and/or design of the programme/project related to the services requested under this RFP; or c) Are found to be in conflict for any other reason, as may be established by, or at the discretion of UNCDF. <p>4.2 In the event of any uncertainty in the interpretation of a potential conflict of interest, Bidders must disclose to UNCDF, and seek UNCDF's confirmation on whether or not such a conflict exists.</p> <p>4.3 Similarly, the Bidders must disclose in their proposal their knowledge of the following:</p> <ul style="list-style-type: none"> a) If the owners, part-owners, officers, directors, controlling shareholders, of the bidding entity or key personnel are family members of UNCDF staff involved in the procurement functions and/or the Government of the country or any Implementing Partner receiving services under this RFP; and b) All other circumstances that could potentially lead to actual or perceived conflict of interest, collusion or unfair competition practices. <p>Failure to disclose such an information may result in the rejection of the proposal or proposals affected by the non-disclosure.</p> <p>4.4 The eligibility of Bidders that are wholly or partly owned by the Government shall be subject to UNCDF's further evaluation and review of various factors such as being registered, operated and managed as an independent business entity, the extent of Government ownership/share, receipt of subsidies, mandate and access to information in relation to this RFP, among others. Conditions that may lead to undue advantage against other Bidders may result in the eventual rejection of the Proposal.</p> |
| b) PREPARATION OF PROPOSALS | |
| 5. General Considerations | <p>5.1 In preparing the Proposal, the Bidder is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the Proposal.</p> <p>5.2 The Bidder will not be permitted to take advantage of any errors or omissions in the RFP. Should such errors or omissions be discovered, the Bidder must notify the UNCDF.</p> |
| 6. Cost of Preparation of Proposal | <p>6.1 The Bidder shall bear any and all costs related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not. UNCDF shall not be responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.</p> |
| 7. Language | <p>7.1 The Proposal, as well as any and all related correspondence exchanged by the Bidder and UNCDF, shall be written in the language (s) specified in the BDS.</p> |
| 8. Documents Comprising the | <p>8.1 The Proposal shall comprise of the following documents:</p> <ul style="list-style-type: none"> c) Documents Establishing the Eligibility and Qualifications of the Bidder; |

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| Proposal | <ul style="list-style-type: none"> d) Technical Proposal; e) Financial Proposal; f) Proposal Security, if required by BDS; g) Any attachments and/or appendices to the Proposal. |
| 9. Documents Establishing the Eligibility and Qualifications of the Bidder | <p>9.1 The Bidder shall furnish documentary evidence of its status as an eligible and qualified vendor, using the Forms provided under Section 6 and providing documents required in those forms. In order to award a contract to a Bidder, its qualifications must be documented to UNCDF's satisfaction.</p> |
| 10. Technical Proposal Format and Content | <p>10.1 The Bidder is required to submit a Technical Proposal using the Standard Forms and templates provided in Section 6 of the RFP.</p> <p>10.2 The Technical Proposal shall not include any price or financial information. A Technical Proposal containing material financial information may be declared non-responsive.</p> <p>10.3 Samples of items, when required as per Section 5, shall be provided within the time specified and unless otherwise specified by UNCDF, and at no expense to UNCDF</p> <p>10.4 When applicable and required as per Section 5, the Bidder shall describe the necessary training programme available for the maintenance and operation of the services and/or equipment offered as well as the cost to the UNCDF. Unless otherwise specified, such training as well as training materials shall be provided in the language of the Bid as specified in the BDS.</p> |
| 11. Financial Proposals | <p>11.1 The Financial Proposal shall be prepared using the Standard Form provided in Section 6 of the RFP. It shall list all major cost components associated with the services, and the detailed breakdown of such costs.</p> <p>11.2 Any output and activities described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, as well as in the final total price.</p> <p>11.3 Prices and other financial information must not be disclosed in any other place except in the financial proposal.</p> |
| 12. Proposal Security | <p>12.1 A Proposal Security, if required by BDS, shall be provided in the amount and form indicated in the BDS. The Proposal Security shall be valid up to thirty (30) days after the final date of validity of the Proposal.</p> <p>12.2 The Proposal Security shall be included along with the Technical Proposal. If Proposal Security is required by the RFP but is not found along with the Technical Proposal, the Proposal shall be rejected.</p> <p>12.3 If the Proposal Security amount or its validity period is found to be less than what is required by UNCDF, UNCDF shall reject the Proposal.</p> <p>12.4 In the event an electronic submission is allowed in the BDS, Bidders shall include a copy of the Bid Security in their proposal and the original of the Proposal Security must be sent via courier or hand delivery as per the instructions in BDS.</p> <p>12.5 The Proposal Security may be forfeited by UNCDF, and the Proposal rejected, in the event of any one or combination, of the following conditions:</p> <ul style="list-style-type: none"> a) If the Bidder withdraws its offer during the period of the Proposal Validity specified in the BDS, or; b) In the event that the successful Bidder fails: <ul style="list-style-type: none"> i. to sign the Contract after UNCDF has issued an award; or <p>12.6 to furnish the Performance Security, insurances, or other documents that UNCDF</p> |

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| | may require as a condition precedent to the effectivity of the contract that may be awarded to the Bidder. |
| 13. Currencies | <p>13.1 All prices shall be quoted in the currency or currencies indicated in the BDS. Where Proposals are quoted in different currencies, for the purposes of comparison of all Proposals:</p> <ul style="list-style-type: none"> a) UNCDF will convert the currency quoted in the Proposal into the UNCDF preferred currency, in accordance with the prevailing UN operational rate of exchange on the last day of submission of Proposals; and b) In the event that UNCDF selects a proposal for award that is quoted in a currency different from the preferred currency in the BDS, UNCDF shall reserve the right to award the contract in the currency of UNCDF's preference, using the conversion method specified above. |
| 14. Joint Venture, Consortium or Association | <p>14.1 If the Bidder is a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for the Proposal, they shall confirm in their Proposal that : (i) they have designated one party to act as a lead entity, duly vested with authority to legally bind the members of the JV, Consortium or Association jointly and severally, which shall be evidenced by a duly notarized Agreement among the legal entities, and submitted with the Proposal; and (ii) if they are awarded the contract, the contract shall be entered into, by and between UNCDF and the designated lead entity, who shall be acting for and on behalf of all the member entities comprising the joint venture.</p> <p>14.2 After the Deadline for Submission of Proposal, the lead entity identified to represent the JV, Consortium or Association shall not be altered without the prior written consent of UNCDF.</p> <p>14.3 The lead entity and the member entities of the JV, Consortium or Association shall abide by the provisions of Clause 9 herein in respect of submitting only one proposal.</p> <p>14.4 The description of the organization of the JV, Consortium or Association must clearly define the expected role of each of the entity in the joint venture in delivering the requirements of the RFP, both in the Proposal and the JV, Consortium or Association Agreement. All entities that comprise the JV, Consortium or Association shall be subject to the eligibility and qualification assessment by UNCDF.</p> <p>14.5 A JV, Consortium or Association in presenting its track record and experience should clearly differentiate between:</p> <ul style="list-style-type: none"> c) Those that were undertaken together by the JV, Consortium or Association; and d) Those that were undertaken by the individual entities of the JV, Consortium or Association. <p>14.6 Previous contracts completed by individual experts working privately but who are permanently or were temporarily associated with any of the member firms cannot be claimed as the experience of the JV, Consortium or Association or those of its members, but should only be claimed by the individual experts themselves in their presentation of their individual credentials.</p> <p>14.7 JV, Consortium or Associations are encouraged for high value, multi-sectoral requirements when the spectrum of expertise and resources required may not be available within one firm.</p> |
| 15. Only One Proposal | <p>15.1 The Bidder (including the individual members of any Joint Venture) shall submit only one Proposal, either in its own name or as part of a Joint Venture.</p> |

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| | <p>15.2 Proposals submitted by two (2) or more Bidders shall all be rejected if they are found to have any of the following:</p> <ul style="list-style-type: none"> a) they have at least one controlling partner, director or shareholder in common; or b) any one of them receive or have received any direct or indirect subsidy from the other/s; or c) they have the same legal representative for purposes of this RFP; or d) they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about, or influence on the Proposal of, another Bidder regarding this RFP process; e) they are subcontractors to each other's Proposal, or a subcontractor to one Proposal also submits another Proposal under its name as lead Bidder; or f) some key personnel proposed to be in the team of one Bidder participates in more than one Proposal received for this RFP process. This condition relating to the personnel, does not apply to subcontractors being included in more than one Proposal. |
| 16. Proposal Validity Period | <p>16.1 Proposals shall remain valid for the period specified in the BDS, commencing on the Deadline for Submission of Proposals. A Proposal valid for a shorter period may be rejected by UNCDF and rendered non-responsive.</p> <p>16.2 During the Proposal validity period, the Bidder shall maintain its original Proposal without any change, including the availability of the Key Personnel, the proposed rates and the total price.</p> |
| 17. Extension of Proposal Validity Period | <p>17.1 In exceptional circumstances, prior to the expiration of the proposal validity period, UNCDF may request Bidders to extend the period of validity of their Proposals. The request and the responses shall be made in writing, and shall be considered integral to the Proposal.</p> <p>17.2 If the Bidder agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal.</p> <p>17.3 The Bidder has the right to refuse to extend the validity of its Proposal, and in which case, such Proposal will not be further evaluated.</p> |
| 18. Clarification of Proposal | <p>18.1 Bidders may request clarifications on any of the RFP documents no later than the date indicated in the BDS. Any request for clarification must be sent in writing in the manner indicated in the BDS. If inquiries are sent other than specified channel, even if they are sent to a UNCDF staff member, UNCDF shall have no obligation to respond or confirm that the query was officially received.</p> <p>18.2 UNCDF will provide the responses to clarifications through the method specified in the BDS.</p> <p>18.3 UNCDF shall endeavor to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of UNCDF to extend the submission date of the Proposals, unless UNCDF deems that such an extension is justified and necessary.</p> |
| 19. Amendment of Proposals | <p>19.1 At any time prior to the deadline of Proposal submission, UNCDF may for any reason, such as in response to a clarification requested by a Bidder, modify the RFP in the form of an amendment to the RFP. Amendments will be made available to all prospective bidders.</p> <p>19.2 If the amendment is substantial, UNCDF may extend the Deadline for submission of proposal to give the Bidders reasonable time to incorporate the amendment into their Proposals.</p> |

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| 20. Alternative Proposals | <p>20.1 Unless otherwise specified in the BDS, alternative proposals shall not be considered. If submission of alternative proposal is allowed by BDS, a Bidder may submit an alternative proposal, but only if it also submits a proposal conforming to the RFP requirements. UNCDF shall only consider the alternative proposal offered by the Bidder whose conforming proposal ranked the highest as per the specified evaluation method. Where the conditions for its acceptance are met, or justifications are clearly established, UNCDF reserves the right to award a contract based on an alternative proposal.</p> <p>20.2 If multiple/alternative proposals are being submitted, they must be clearly marked as "Main Proposal" and "Alternative Proposal"</p> |
| 21. Pre-Bid Conference | <p>21.1 When appropriate, a Bidder's conference will be conducted at the date, time and location specified in the BDS. All Bidders are encouraged to attend. Non-attendance, however, shall not result in disqualification of an interested Bidder. Minutes of the Bidder's conference will be disseminated on the procurement website and shared by email or on the e-Tendering platform as specified in the BDS. No verbal statement made during the conference shall modify the terms and conditions of the RFP, unless specifically incorporated in the Minutes of the Bidder's Conference or issued/posted as an amendment to RFP.</p> |
| e) SUBMISSION AND OPENING OF PROPOSALS | |
| 22. Submission | <p>22.1 The Bidder shall submit a duly signed and complete Proposal comprising the documents and forms in accordance with the requirements in the BDS. The submission shall be in the manner specified in the BDS.</p> <p>22.2 The Proposal shall be signed by the Bidder or person(s) duly authorized to commit the Bidder. The authorization shall be communicated through a document evidencing such authorization issued by the legal representative of the bidding entity, or a Power of Attorney, accompanying the Proposal.</p> <p>22.3 Bidders must be aware that the mere act of submission of a Proposal, in and of itself, implies that the Bidder fully accepts the UNCDF General Contract Terms and Conditions.</p> |
| Hard copy (manual) submission | <p>22.4 Hard copy (manual) submission by courier or hand delivery allowed or specified in the BDS shall be governed as follows:</p> <p>g) The signed Proposal shall be marked "Original", and its copies marked "Copy" as appropriate. The number of copies is indicated in the BDS. All copies shall be made from the signed original only. If there are discrepancies between the original and the copies, the original shall prevail.</p> <p>h) The Technical Proposal and the Financial Proposal envelopes MUST BE COMPLETELY SEPARATE and each of them must be submitted sealed individually and clearly marked on the outside as either "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as appropriate. Each envelope SHALL clearly indicate the name of the Bidder. The outer envelopes shall:</p> <p>i. Bear the name and address of the bidder;</p> <p>ii. Be addressed to UNCDF as specified in the BDS</p> <p>iii. Bear a warning that states <i>"Not to be opened before the time and date for proposal opening"</i> as specified in the BDS.</p> |

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| | <p>Editing, and re-submitting the proposal directly in the system. It is the responsibility of the Bidder to properly follow the system instructions, duly edit and submit a substitution or modification of the Proposal as needed. Detailed instructions on how to cancel or modify a Proposal directly in the system are provided in Bidder User Guide and Instructional videos.</p> <p>24.4 Proposals requested to be withdrawn shall be returned unopened to the Bidders (only for manual submissions), except if the bid is withdrawn after the bid has been opened</p> |
| 25. Proposal Opening | 25.1 There is no public bid opening for RFPs. UNCDF shall open the Proposals in the presence of an ad-hoc committee formed by UNCDF, consisting of at least two (2) members. In the case of e-Tendering submission, bidders will receive an automatic notification once their proposal is opened. |
| f) EVALUATION OF PROPOSALS | |
| 26. Confidentiality | <p>26.1 Information relating to the examination, evaluation, and comparison of Proposals, and the recommendation of contract award, shall not be disclosed to Bidders or any other persons not officially concerned with such process, even after publication of the contract award.</p> <p>26.2 Any effort by a Bidder or anyone on behalf of the Bidder to influence UNCDF in the examination, evaluation and comparison of the Proposals or contract award decisions may, at UNCDF's decision, result in the rejection of its Proposal and may be subject to the application of prevailing UNCDF's vendor sanctions procedures.</p> |
| 27. Evaluation of Proposals | <p>27.1 The Bidder is not permitted to alter or modify its Proposal in any way after the proposal submission deadline except as permitted under Clause 24 of this RFP. UNCDF will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.</p> <p>27.2 Evaluation of proposals is made of the following steps:</p> <ul style="list-style-type: none"> i) Preliminary Examination j) Minimum Eligibility and Qualification (if pre-qualification is not done) k) Evaluation of Technical Proposals l) Evaluation of Financial Proposals |
| 28. Preliminary Examination | 28.1 UNCDF shall examine the Proposals to determine whether they are complete with respect to minimum documentary requirements, whether the documents have been properly signed, and whether the Proposals are generally in order, among other indicators that may be used at this stage. UNCDF reserves the right to reject any Proposal at this stage. |
| 29. Evaluation of Eligibility and Qualification | <p>29.1 Eligibility and Qualification of the Bidder will be evaluated against the Minimum Eligibility/Qualification requirements specified in the Section 4 (Evaluation Criteria).</p> <p>29.2 In general terms, vendors that meet the following criteria may be considered qualified:</p> <ul style="list-style-type: none"> a) They are not included in the UN Security Council 1267/1989 Committee's list of terrorists and terrorist financiers, and in UNCDF's ineligible vendors' list; b) They have a good financial standing and have access to adequate financial resources to perform the contract and all existing commercial commitments, c) They have the necessary similar experience, technical expertise, production capacity where applicable, quality certifications, quality assurance procedures and other resources applicable to the provision of the services required; d) They are able to comply fully with UNCDF General Terms and Conditions of Contract; e) They do not have a consistent history of court/arbitral award decisions against |

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| | <p>the Bidder; and</p> <p>f) They have a record of timely and satisfactory performance with their clients.</p> |
| <p>30. Evaluation of Technical and Financial Proposals</p> | <p>30.1 The evaluation team shall review and evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and other RFP documents, applying the evaluation criteria, sub-criteria, and point system specified in the Section 4 (Evaluation Criteria). A Proposal shall be rendered non-responsive at the technical evaluation stage if it fails to achieve the minimum technical score indicated in the BDS. When necessary and if stated in the BDS, UNCDF may invite technically responsive bidders for a presentation related to their technical proposals. The conditions for the presentation shall be provided in the bid document where required.</p> <p>30.2 In the second stage, only the Financial Proposals of those Bidders who achieve the minimum technical score will be opened for evaluation. The Financial Proposals corresponding to Technical Proposals that were rendered non-responsive shall remain unopened, and, in the case of manual submission, be returned to the Bidder unopened. For emailed Proposals and e-tendering submissions, UNCDF will not request for the password of the Financial Proposals of bidders whose Technical Proposal were found not responsive.</p> <p>30.3 The evaluation method that applies for this RFP shall be as indicated in the BDS, which may be either of two (2) possible methods, as follows: (a) the lowest priced method which selects the lowest evaluated financial proposal of the technically responsive Bidders; or (b) the combined scoring method which will be based on a combination of the technical and financial score.</p> <p>30.4 When the BDS specifies a combined scoring method, the formula for the rating of the Proposals will be as follows:</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><u>Rating the Technical Proposal (TP):</u></p> <p style="text-align: center;">TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100</p> <p><u>Rating the Financial Proposal (FP):</u></p> <p style="text-align: center;">FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p><u>Total Combined Score:</u></p> <p>Combined Score = (TP Rating) x (Weight of TP, e.g. 70%) + (FP Rating) x (Weight of FP, e.g., 30%)</p> </div> |
| <p>31. Due Diligence</p> | <p>31.1 UNCDF reserves the right to undertake a due diligence exercise, also called post qualification, aimed at determining to its satisfaction, the validity of the information provided by the Bidder. Such exercise shall be fully documented and may include, but need not be limited to, all or any combination of the following:</p> <ul style="list-style-type: none"> a) Verification of accuracy, correctness and authenticity of information provided by the Bidder; b) Validation of extent of compliance to the RFP requirements and evaluation criteria based on what has so far been found by the evaluation team; c) Inquiry and reference checking with Government entities with jurisdiction on the Bidder, or with previous clients, or any other entity that may have done business with the Bidder; d) Inquiry and reference checking with previous clients on the performance on on-going or contracts completed, including physical inspections of previous works, as necessary; |

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| | <ul style="list-style-type: none"> e) Physical inspection of the Bidder's offices, branches or other places where business transpires, with or without notice to the Bidder; f) Other means that UNCDF may deem appropriate, at any stage within the selection process, prior to awarding the contract. |
| 32. Clarification of Proposals | <p>32.1 To assist in the examination, evaluation and comparison of Proposals, UNCDF may, at its discretion, ask any Bidder for a clarification of its Proposal.</p> <p>32.2 UNCDF's request for clarification and the response shall be in writing and no change in the prices or substance of the Proposal shall be sought, offered, or permitted, except to provide clarification, and confirm the correction of any arithmetic errors discovered by UNCDF in the evaluation of the Proposals, in accordance with RFP.</p> <p>32.3 Any unsolicited clarification submitted by a Bidder in respect to its Proposal, which is not a response to a request by UNCDF, shall not be considered during the review and evaluation of the Proposals.</p> |
| 33. Responsiveness of Proposal | <p>33.1 UNCDF's determination of a Proposal's responsiveness will be based on the contents of the Proposal itself. A substantially responsive Proposal is one that conforms to all the terms, conditions, TOR and other requirements of the RFP without material deviation, reservation, or omission.</p> <p>33.2 If a Proposal is not substantially responsive, it shall be rejected by UNCDF and may not subsequently be made responsive by the Bidder by correction of the material deviation, reservation, or omission.</p> |
| 34. Nonconformities, Repairable Errors and Omissions | <p>34.1 Provided that a Proposal is substantially responsive, UNCDF may waive any non-conformities or omissions in the Proposal that, in the opinion of UNCDF, do not constitute a material deviation.</p> <p>34.2 UNCDF may request the Bidder to submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities or omissions in the Proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the Proposal. Failure of the Bidder to comply with the request may result in the rejection of its Proposal.</p> <p>34.3 For Financial Proposal that has been opened, UNCDF shall check and correct arithmetical errors as follows:</p> <ul style="list-style-type: none"> a) if there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of UNCDF there is an obvious misplacement of the decimal point in the unit price; in which case the line item total as quoted shall govern and the unit price shall be corrected; b) if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and c) if there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail. <p>34.4 If the Bidder does not accept the correction of errors made by UNCDF, its Proposal shall be rejected.</p> |
| g) AWARD OF CONTRACT | |
| 35. Right to Accept, Reject, Any or All | <p>35.1 UNCDF reserves the right to accept or reject any Proposal, to render any or all of the Proposals as non-responsive, and to reject all Proposals at any time prior to award of contract, without incurring any liability, or obligation to inform the affected</p> |

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| Proposals | Bidder(s) of the grounds for UNCDF's action. UNCDF shall not be obliged to award the contract to the lowest priced offer. |
| 36.Award Criteria | 36.1 Prior to expiration of the proposal validity, UNCDF shall award the contract to the qualified Bidder based on the award criteria indicated in the BDS. |
| 37.Debriefing | 37.1 In the event that a Bidder is unsuccessful, the Bidder may request a debriefing from UNCDF. The purpose of the debriefing is to discuss the strengths and weaknesses of the Bidder's submission, in order to assist the Bidder in improving its future proposals for UNCDF procurement opportunities. The content of other proposals and how they compare to the Bidder's submission shall not be discussed. |
| 38.Right to Vary Requirements at the Time of Award | 38.1 At the time of award of Contract, UNCDF reserves the right to vary the quantity of services and/or goods, by up to a maximum twenty-five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions. |
| 39.Contract Signature | 39.1 Within fifteen (15) days from the date of receipt of the Contract, the successful Bidder shall sign and date the Contract and return it to UNCDF. Failure to do so may constitute sufficient grounds for the annulment of the award, and forfeiture of the Proposal Security, if any, and on which event, UNCDF may award the Contract to the Second Ranked Bidder or call for new Proposals. |
| 40.Contract Type and General Terms and Conditions | 40.1 The types of Contract to be signed and the applicable UNCDF Contract General Terms and Conditions, as specified in BDS, can be accessed at http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html |
| 41.Performance Security | 41.1 40.1 A performance security, if required in BDS, shall be provided in the amount specified in BDS and form available at https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/PSU_Solicitation_Performance%20Guarantee%20Form.docx&action=default within fifteen (15) days of the contract signature by both parties. Where a performance security is required, the receipt of the performance security by UNCDF shall be a condition for rendering the contract effective. |
| 42.Bank Guarantee for Advanced Payment | 42.1 Except when the interests of UNCDF so require, it is UNCDF's preference to make no advance payment(s) (i.e., payments without having received any outputs). If an advance payment is allowed as per BDS, and exceeds 20% of the total contract price, or USD 30,000, whichever is less, the Bidder shall submit a Bank Guarantee in the full amount of the advance payment in the form available at https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/PSU_Contract%20Management%20Payment%20and%20Taxes_Advanced%20Payment%20Guarantee%20Form.docx&action=default |
| 43.Liquidated Damages | 43.1 If specified in BDS, UNCDF shall apply Liquidated Damages resulting from the Contractor's delays or breach of its obligations as per the Contract. |
| 44.Payment Provisions | 44.1 Payment will be made only upon UNCDF's acceptance of the work performed. The terms of payment shall be within thirty (30) days, after receipt of invoice and certification of acceptance of work issued by the proper authority in UNCDF with direct supervision of the Contractor. Payment will be effected by bank transfer in the currency of contract. |
| 45.Vendor Protest | 45.1 UNCDF's vendor protest procedure provides an opportunity for appeal to those persons or firms not awarded a contract through a competitive procurement process. |

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| | <p>In the event that a Bidder believes that it was not treated fairly, the following link provides further details regarding UNCDF vendor protest procedures: http://www.undp.org/content/undp/en/home/operations/procurement/business/protest-and-sanctions.html</p> |
| 46. Other Provisions | <p>46.1 In the event that the Bidder offers a lower price to the host Government (e.g. General Services Administration (GSA) of the federal government of the United States of America) for similar services, UNCDF shall be entitled to same lower price. The UNCDF General Terms and Conditions shall have precedence.</p> <p>46.2 UNCDF is entitled to receive the same pricing offered by the same Contractor in contracts with the United Nations and/or its Agencies. The UNCDF General Terms and Conditions shall have precedence.</p> <p>46.3 The United Nations has established restrictions on employment of (former) UN staff who have been involved in the procurement process as per bulletin ST/SGB/2006/15 http://www.un.org/en/ga/search/view_doc.asp?symbol=ST/SGB/2006/15&referer</p> |

Section 3. Bid Data Sheet

The following data for the services to be procured shall complement, supplement, or amend the provisions in the Request for Proposals. In the case of a conflict between the Instructions to Bidders, the Data Sheet, and other annexes or references attached to the Data Sheet, the provisions in the Data Sheet shall prevail.

| BDS No. | Ref. to Section.2 | Data | Specific Instructions / Requirements |
|---------|-------------------|---|---|
| 1 | 7 | Language of the Proposal | English |
| 2 | | Submitting Proposals for Parts or sub-parts of the TOR (partial bids) | Not Allowed |
| 3 | 20 | Alternative Proposals | Shall not be considered |
| 4 | 21 | Pre-proposal conference | Will not be conducted |
| 5 | 10 | Proposal Validity Period | 90 days |
| 6 | 14 | Bid Security | Not Required |
| 7 | 41 | Advanced Payment upon signing of contract | Allowed up to a maximum of 15% of contract value upon kick-off meeting and UNCDF's approval of workplan and methodology. |
| 8 | 42 | Liquidated Damages | Will not be imposed Percentage of contract price per day of delay: 1.25% Max. number of days of delay sixty working days, after which UNCDF may terminate the contract. |
| 9 | 40 | Performance Security | Not Required |
| 10 | 18 | Currency of Proposal | United States Dollar |
| 11 | 31 | Deadline for submitting requests for clarifications/ questions | 10 days before the submission deadline |

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| 12 | 31 | Contact Details for submitting clarifications/questions | Focal Person in UNCDF: UNCDF Procurement Team E-mail address: procurement.digital@uncdf.org and copy to uncdf.procurement@uncdf.org |
| 13 | 18, 19 and 21 | Manner of Disseminating Supplemental Information to the RFP and responses/clarifications to queries | Direct communication to prospective Proposers by email and Posting on the websites: https://procurement-notices.undp.org/ https://ungm.org Note: We will email all prospective Proposers who have sent emails to the following email addresses: procurement.digital@uncdf.org uncdf.procurement@uncdf.org |
| 14 | 23 | Deadline for Submission | 11:59 PM EST/EDT (New York) time zone 4 December 2020 |
| 14 | 22 | Allowable Manner of Submitting Proposals | <input type="checkbox"/> Courier/Hand Delivery <input checked="" type="checkbox"/> Submission by email <input type="checkbox"/> e-Tendering |
| 15 | 22 | Proposal Submission Address | procurement.digital@uncdf.org and copy to uncdf.procurement@uncdf.org |
| 16 | 22 | Electronic submission (email or eTendering) requirements | <ul style="list-style-type: none"> ▪ Format: PDF files only ▪ File names must be maximum 60 characters long and must not contain any letter or special character other than from Latin alphabet/keyboard. ▪ All files must be free of viruses and not corrupted. ▪ Password for technical proposal <u>must</u> not be provided to UNCDF until the date as indicated in No. 14 (<i>for email submission only</i>) ▪ Password for financial proposal <u>must</u> not be provided to UNCDF until requested by UNCDF ▪ Max. File Size per transmission: 35 MB <ul style="list-style-type: none"> ▪ Mandatory subject of email: <i>“Technical proposal RFP72041/UNCDF/UNWomen...”</i> and separate email <i>“Financial proposal RFP72041/UNCDF/UNWomen...”</i> |
| 17 | 27 36 | Evaluation Method for the Award of Contract | Combined Scoring Method, using the 70%-30% distribution for technical and financial proposals respectively The minimum technical score required to pass is 70%. |

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| 18 | | Expected date for commencement of Contract | January 1, 2021 |
| 19 | | Maximum expected duration of contract | Five (5) months |
| 20 | 35 | UNCDF will award the contract to: | One Proposer Only |
| 21 | 39 | Type of Contract | Purchase Order and Contract for Goods and Services for UNDP http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html |
| 22 | 39 | UNCDF Contract Terms and Conditions that will apply | UNDP General Terms and Conditions for Professional Services http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html |
| 23 | | Other Information Related to the RFP | N/A |

Section 4. Evaluation Criteria

Preliminary Examination Criteria

Proposals will be examined to determine whether they are complete and submitted in accordance with RFP requirements as per below criteria on a Yes/No basis:

- Appropriate signatures
- Power of Attorney
- Minimum documents provided (Business Licenses – Registration Papers, Tax Payment Certification, etc.; Latest Audited Financial Statement – income statement and balance sheet to indicate its financial stability, liquidity, credit standing, and market reputation, etc.)
- Technical and Financial Proposals submitted separately
- Bid Validity

Minimum Eligibility and Qualification Criteria

Eligibility and Qualification will be evaluated on Pass/Fail basis.

If the Proposal is submitted as a Joint Venture/Consortium/Association, each member should meet minimum criteria, unless otherwise specified in the criterion.

| Subject | Criteria | Document Submission requirement |
|-----------------------------|--|--|
| ELIGIBILITY | | |
| Legal Status | Vendor is a legally registered entity. | Form B: Bidder Information Form |
| Eligibility | Vendor is not suspended, nor debarred, nor otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization in accordance with ITB clause 3. | Form A: Technical Proposal Submission Form |
| Conflict of Interest | No conflicts of interest in accordance with ITB clause 4. | Form A: Technical Proposal Submission Form |
| Bankruptcy | Not declared bankruptcy, not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against the vendor that could impair its operations in the foreseeable future. | Form A: Technical Proposal Submission Form |
| Liability | Vendor must not have been found guilty of any crime or liable for any civil acts of gross negligence or willful misconduct related to the exercise of its profession. | Affidavit issued by the vendor signed by an authorized signatory, the managing director, chairperson of the board or the auditor of the company. |
| QUALIFICATION | | |

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| History of Non-Performing Contracts¹ | Non-performance of a contract did not occur as a result of contractor default for the last 3 years. | Form D: Qualification Form |
| Litigation History | No consistent history of court/arbitral award decisions against the Bidder for the last 3 years. | Form D: Qualification Form |
| Previous Experience | Minimum 3 years standing and have | Form D: Qualification Form |
| | Minimum completed minimum 3 similar or related projects covering digital mass market financial services with focus on women. (For JV/Consortium/Association, all Parties cumulatively should meet requirement). | Form D: Qualification Form |
| Financial Standing | Minimum annual turnover of US\$500,000. Net income over the past 2 years should be equal or higher than the price proposal submitted and the current ratio should be at least 1.0 or higher. (For JV/Consortium/Association, all Parties cumulatively should meet requirement). | Form D: Qualification Form |
| | Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability. (For JV/Consortium/Association, all Parties cumulatively should meet requirement). | Form D: Qualification Form |
| | Any additional criteria if required | |

Technical Evaluation Criteria

| Summary of Technical Proposal Evaluation Forms | | Points Obtainable |
|--|--|-------------------|
| 1. | Bidder's qualification, capacity and experience | 300 |
| 2. | Proposed Methodology, Approach and Implementation Plan | 400 |
| 3. | Management Structure and Key Personnel | 300 |
| | Total | 1000 |

| Section 1. Bidder's qualification, capacity and experience | Points obtainable |
|--|-------------------|
|--|-------------------|

¹ Non-performance, as decided by UNCDF, shall include all contracts where (a) non-performance was not challenged by the contractor, including through referral to the dispute resolution mechanism under the respective contract, and (b) contracts that were so challenged but fully settled against the contractor. Non-performance shall not include contracts where Employers decision was overruled by the dispute resolution mechanism. Non-performance must be based on all information on fully settled disputes or litigation, i.e. dispute or litigation that has been resolved in accordance with the dispute resolution mechanism under the respective contract and where all appeal instances available to the Bidder have been exhausted.

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| 1.1 | Reputation of Organization and Staff / Credibility / Reliability / Industry Standing Does Bidder have relevant experience of minimum 3 years standing and have completed minimum 3 similar or related projects covering digital mass market financial services with focus on women? | 50 |
| 1.2 | General Organizational Capability which is likely to affect implementation: management structure, financial stability and project management controls, extent to which any work would be subcontracted. Minimum annual turnover of US\$500,000. | 90 |
| 1.3 | Relevance of specialized knowledge and experience on similar engagements done in the region/country? Please provide details in dealing with Haiti, Liberia, Malawi, Mali and Senegal (or equivalent). Please describe the experience in detail. | 80 |
| 1.4 | Quality assurance procedures and risk mitigation measures. | 50 |
| 1.5 | Please show documented resources, competence and experience in relevant previous engagements in needs assessment and ecosystem mapping (or similar), communities and stakeholder engagements, and for the respective lot that the Service Provider is submitting a proposal for. | 30 |
| Total Section 1 | | 300 |

| Section 2. Proposed Methodology, Approach and Implementation Plan | | Points obtainable |
|--|--|--------------------------|
| 2.1 | Understanding of the requirement: Have the important aspects of the task been addressed in sufficient detail? Are the different components of the project adequately weighted relative to one another? | 90 |
| 2.2 | Description of the Offeror's approach and methodology for meeting or exceeding the requirements of the Terms of Reference. Please describe the experience in detail as it related to this RFP. | 120 |
| 2.3 | Demonstrated clear understanding of the objectives and outputs described in Sections 3.1, 3.2 and 3.3 in the TOR. | 70 |
| 2.4 | Assessment of the implementation plan proposed including whether the activities are properly sequenced and if these are logical and realistic. | 50 |
| 2.5 | Describe the Quality Assurance mechanisms that are in place for the services to be provided. | 30 |
| 2.6 | Are the implementation plan and the Gantt Chart clear and resources dedicated are sufficient? | 25 |
| 2.7 | Demonstration and articulation of how the partner will interact UNCDF. | 15 |
| Total Section 2 | | 400 |

| Section 3. Management Structure and Key Personnel | | Points obtainable |
|--|--|--------------------------|
| 3.1 | Composition and structure of the team proposed. Are the proposed roles of the management and the team of key personnel and any other proposed additional personnel suitable for the provision of the necessary services? | |

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| 3.2 | Qualifications of key personnel proposed | | |
| 3.2 a | Expert in digital finance (Team Leader) | | 120 |
| | Master's degree in economics, international development, or related field. Additional actuarial/insurance qualifications desired | 25 | |
| | 7 to 10 years of experience in financial inclusion, digital economy or related field | 30 | |
| | 5 years of experience in digital financial inclusion especially in developing products/solutions for rural underserved clients especially women and providing strategic advice to international organizations in particular UN agencies | 25 | |
| | Experience in Least Developed countries, in particular in Africa | 15 | |
| | Fluent in English and French | 15 | |
| 3.2 b | Expert in climate or weather modeling | | 80 |
| | Master's degree in climate studies and meteorology or related field | 20 | |
| | 5 to 7 years of experience in climate and/or weather modeling | 25 | |
| | 5 years of experience in conducting climate and/or weather modeling researches and providing strategic advice to international organizations in particular UN agencies | 15 | |
| | Experience in Least Developed countries, in particular in Africa | 10 | |
| | Fluent in English and French | 10 | |
| 3.2 c | Agriculture (weather data scientist) | | 80 |
| | Master's degree in agriculture and/or meteorology or related field | 20 | |
| | 5 to 7 years of experience in agriculture and/or meteorology or related field | 25 | |
| | 5 years of experience in conducting agriculture and weather data researches and providing strategic advice to international organizations in particular UN agencies | 15 | |
| | Experience in Least Developed countries, in particular in Africa | 10 | |
| | Fluent in English. French an asset | 10 | |
| Total Section 3 | | | 300 |

Section 5. Terms of Reference

RFP no. 72041: Needs Assessment and Ecosystem Mapping in the Context of Digital Disaster Risk Reduction and Risk Transfer Solutions for Women Smallholders in Haiti, Liberia, Malawi, Mali and Senegal

1. Project Background

1.1. Agencies' mandates

UN Women is mandated with gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide. UN Women supports Member States set and implement global standards for achieving gender equality and coordinates gender within the United Nations. UN Women is head-quartered in New York and has a presence in 76 countries, with 6 regional offices and 7 liaison offices. UN Women's Strategic Plan for 2018-2021 focuses on four thematic outcomes: Women's leadership; Women's economic empowerment; Ending violence against women and girls; and Women's engagement in peace, security and humanitarian action.

UN Women is co-chair of IASC's Gender Reference Group, leads the IASC's Gender Policy and Gender Accountability Framework, and coordinates gender issues in the Humanitarian Country Teams. UN Women has improved the lives of 120,000 women, girls and their families through creating empowerment hubs for them to access cash-for-work, services, protection and empowerment support. UN Women's engagement in humanitarian action quadrupled from 2014 to 2017 from 8 to 36 countries. UN Women's humanitarian engagement is guided by its triple mandate – normative, coordination, and operations, implemented under the four principles of localization, coordination, evidence and targeted actions and supported by three flagship programmes: GIR (gender inequality of risks), LEAP (leadership, empowerment, accountability and participation), and the WPHF (Women's Peace and Humanitarian Fund). The GIR flagship programmes has recently evolved into a full-fledged strategy and programme on Women's Resilience to Disasters (WRD), aiming at rendering prevention, preparedness and response systems, plans and tools gender-responsive and providing targeted action enabling women and girls to better withstand natural disasters, recover fully from disasters and increase their resilience to future natural disasters.

Current trends towards gender equality, particularly in contexts affected by crisis, will not result in the achievement of the Sustainable Development Goals. Therefore, UN Women has identified innovation as a key approach to accelerate the achievement of gender equality and women's empowerment. This has led to establishing the UN Women Innovation Facility, to support all teams in exploring and piloting new solutions that respond to the problems and barriers faced by women and girls. The pursuit of innovation is grounded in partnerships and the Innovation Facility is actively engaging with partners to identify opportunities for collaboration, including with Member States, international organizations, academic, civil society and the private sector. The Innovation Facility has supported offices at country, region, headquarter levels in establishing innovative projects across thematic areas including humanitarian, data, agriculture, women entrepreneurship, ending violence against women, via tech or non-tech solutions.

The UN Capital Development Fund makes public and private finance work for the poor in the world's 47 least developed countries (LDCs). UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through three channels: (1) inclusive digital economies, which connects

individuals, households, and small businesses with financial eco-systems that catalyze participation in the local economy, and provide tools to climb out of poverty and manage financial lives; (2) local development finance, which capacitates localities through fiscal decentralization, innovative municipal finance, and structured project finance to drive local economic expansion and sustainable development; and (3) investment finance, which provides catalytic financial structuring, de-risking, and capital deployment to drive SDG impact and domestic resource mobilization.

The UNCDF strategy ‘Leaving no one behind in the digital era’ is based on over a decade of experience in digital finance in Africa, Asia and the Pacific. UNCDF recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals (SDGs) aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the SDGs.

1.2. The Buy from Women digital platform

Through the work of the Innovation Facility, UN Women has been leading the design and development of a set of web– and mobile–enabled enterprise platforms and e-commerce for women smallholder farmers and women cooperatives in the agriculture sector, branded “Buy from Women” platform. This is an innovative, women-centered tool that facilitates women smallholder farmers’ access to markets, financial services, as well as knowledge and information. The Buy from Women web and mobile platform has been initially developed and piloted with 3,500 farmers in Rwanda since 2017, in partnership with the World Food Programme. Following this pilot initiative, interest for the Buy from Women platform sparked in a number of other countries and the digital platform has been later developed in Mali and Haiti, while it is currently being developed in a number of other countries, including Malawi, Liberia and Senegal.

In each of these countries, this open-source digital platform has been redesigned and tailored according to the specific needs of the women smallholder farmers and cooperatives and by taking into account to the local level of infrastructure, both in terms of power and connectivity, available in each country and project area. Thanks to this user-centered design process, it was determined to develop the Buy from Women platform by leveraging a range of context–appropriate technologies: as a web portal, that can be accessed through computers, laptops and tablets and that is mainly tailored to the needs of buyers; as a mobile app that can be accessed through Android–powered smartphones and includes a number of offline features; and as a simpler USSD (Unstructured Supplementary Service Data) based platform, which is currently in development in Malawi and Liberia, that can be easily accessed through simple feature phones and in areas without mobile data network coverage.

The Buy from Women digital platform has been originally conceived as a concrete tool to boost the economic empowerment of rural women smallholders through innovation and mobile technology, thus contributing to enhancing the outcomes of UN Women’s Flagship Programme on “Women’s empowerment through climate-smart agriculture”, which primarily aims at empowering rural women by improving their access to: land and tenure security; knowledge, technology and assets; market opportunities; and financial services. Therefore, the digital platform offers a diversified range of functions and services for women smallholder farmers, such as providing and sharing information and knowledge on climate-resilient agriculture, but also providing the possibility for women smallholder farmers to register themselves and their products, to forecast their harvest for a given season, to measure the size of their plot, to obtain information on weather forecast and market prices, to showcase and trade their agricultural products, sign smart contracts and receive payments through mobile money, and to create a digital track record of transactions, including sales, purchases and loans, thus facilitating their access to financial services.

1.3. Women’s resilience to disasters

During the piloting phase of the Buy from Women platform across different countries, a recurring concern expressed by women smallholder farmers was their difficulty in coping with climate change and natural disasters, such as prolonged drought, floods and tropical storms; when such natural disasters occur, their income streams are dramatically cut off, which makes it extremely difficult to buy agricultural inputs, pay for labor, repay their loans or obtain new ones and therefore to readily bounce back following these crisis. Natural disasters severely affect the ability of disaster-prone countries to achieve sustainable development. With the effects of climate change compounding the frequency and intensity of these disasters, this trend is set to worsen. However, as clearly highlighted by the ongoing COVID-19 pandemic, climate change and natural disasters are not the only factors of crisis affecting rural women's lives and livelihoods, calling for a broader approach addressing the gender inequality of risk across all types of shocks and crises that may affect rural women.

Disasters affect women, girls, boys and men differently; research shows that women and girls are disproportionally affected by disasters, are more likely to die in disasters, and have different and uneven levels of resilience and capacity to recover. Gender inequality heightens exposure to risk, increases vulnerability and restrains capacity. It determines women's and girls' uneven capacity to anticipate, adapt, and recover from disasters and to contribute effectively to resilience building. However, large gaps are still existing in disaggregated quantitative data in global disaster impact databases and in global analyses of differential impact, which represent a barrier to understanding properly differential impacts, thus preventing the implementation of appropriate gender-responsive disaster risk reduction actions and mechanisms. In addition, women and girls remain largely ignored and their potential and capacities unleveraged in conventional resilience building processes. For instance, rural women rarely benefit directly from early warning and early response systems. To build the resilience of women and girls, a comprehensive approach is therefore needed that specifically targets their resilience, while also ensuring a gender-responsive systems approach across the prevention, preparedness and response spectrum. Further details on UN Women approach to women's resilience to disasters can be found in Annexure 4.

2. Project Description

In partnership with Innovation Norway's Humanitarian Innovation Programme, UN Women is building upon the user networks of the Buy from Women digital platform that exist across different countries to design, develop and pilot test the integration of women smallholder farmer-centered disaster risk reduction, risk transfer and resilience building digital tools into the existing Buy from Women digital platform. The COVID-19 crisis has clearly shown how the consequences of large-scale epidemics and pandemics can severely affect rural women's lives and livelihoods, for instance by affecting their sale and income and their ability to pay back loans and to access new loans, clearly highlighting the need to strengthen rural women's resilience not just to natural and climate related disasters, but essentially to any types of shocks and crisis, including economic crisis, food crisis, public health crisis and conflicts. The overall objective of the project is thus to leverage market-based solutions, innovation and digital technologies, and in particular the recent advances in the field of mobile technologies, in order to strengthen the resilience of women smallholder farmers' lives and livelihoods to natural disasters, climate shocks and other crisis.

While the opportunities enabled by digitization and mobile technologies have been clear for several years, the need for digitization and innovation is even more obvious in the wake of the COVID-19 pandemic. In the context of the COVID-19 response and in line with the UN Agenda 2030 principles of "Leaving no one behind" and "Building Back Better", it is now even more critical to include the most vulnerable populations, including rural women, in the ongoing digital adaptation and revolution process, in order to avoid a deepening of the digital gender divide and a fallback on a number of hard-earned advances in women empowerment and gender equality. In particular, to support rural women's resilience and economic empowerment during and

after the crisis, it is imperative to ensure that women smallholder farmers are enabled to directly benefit from the ongoing digitization processes in a number of different fields, such as access to knowledge, information alerts, ecommerce, electronic transactions, and financial services.

2.1. Rural women centered and mobile-enabled microinsurance products

Natural disasters such as floods, prolonged drought and tropical storms can lead to enormous losses in terms of livelihoods. In order to mitigate the consequences of these natural disasters, various risk transfers mechanisms have been put forward in the past. Microinsurance, in particular index-based agricultural and disaster microinsurance, is among the most promising risk transfer mechanisms to protect smallholder farmers against losses due to adverse weather events, climate change and natural disasters. However, recent evaluations have shown that these mechanisms have often failed to address the needs of the most vulnerable, including women smallholders. Among the reasons for this situation are poor demand and understanding of the microinsurance products on the smallholders' side, products that are inadequate with respect to the needs, constraints and literacy level of the smallholders and high operational costs.

A user centered design of these micro-insurance products, based on a thorough assessment and understanding of the needs of the most vulnerable smallholder farmers, including of women farmers, is necessary in order to develop microinsurance products that are more tailored to the specific needs and the local barriers – and thus to increase uptake and demand among this segment. In addition, recent advances in the field of mobile financial services have shown that mobile technology can significantly facilitate the access to financial services including microinsurance, by reducing both transaction cost and claim processing time, thus leading to more affordable premiums and increased adoption of microinsurance. All key actions related to a microinsurance product can be easily triggered from a mobile phone, either through a smartphone app or a simple Unstructured Supplementary Service Data (USSD) application: request of a microinsurance product, activation of the product, payment of the premium through mobile money, payout request and notification, and payment of the compensation, again through mobile money.

A key outcome of the project will be the human-centered design, development and deployment of digital solutions, and in particular solutions based on mobile technologies, that will facilitate the access to microinsurance, in particular to agricultural and disaster microinsurance for women smallholder farmers in project countries. UN Women and UNCDF, together with partners from the private and public sector, will explore how digital technologies can help overcoming the barriers that prevent insurance providers from serving women smallholder farmers and make sure that new solutions and products being developed take into account rural women's specific needs and experience to better predict risk and determine payout needs.

2.2. Rural women centered and mobile enabled disaster risk reduction tools

As digital technologies, and particularly mobile technologies, show increasing potential to enhance the outcomes of DRR programs, this project will aim at reducing the knowledge and gender data gaps that exist in the DRR and humanitarian sector and at promoting the role of rural women in the prevention, preparedness and response phases, through gender-sensitive early warning, response and recovery tools. There is currently a whole range of channels and technologies that may potentially allow for collecting, sharing and conveying critical information and that may be relevant for DRR purposes in rural settings, including Short Message Service (SMS), Unstructured Supplementary Service Data (USSD), Interactive Voice Response (IVR) and chatbots. Based on the outcome of the assessment of rural women's specific needs and of the local ecosystem, UN Women and UNCDF will review the existing mobile-based channels, technologies and tools for disaster preparedness, response, and resilience and either integrate or customize specific tools.

In particular, it is proposed to enhance the scope of the existing Buy from Women mobile platform in pilot countries through the development and the integration of mobile-based tools and services that will facilitate the collection of data on rural women's specific needs and vulnerabilities. This will allow UN Women and its partners in the DRR and humanitarian sector to better assess the vulnerability of rural women's lives and livelihoods to climate change, natural disasters, and other crisis with a high level of granularity, at individual level and household level, combined with Global Positioning System (GPS) data collection. The proposed innovations and digital tools for the collection of this gender-disaggregated data will also provide a better understanding of women's contribution, role, and achievements in disaster risk reduction. In the aftermath of natural disasters, they will also facilitate the collection of data to assess the impact on women's lives and livelihoods, through crowdsourcing of real-time information, geo-mapping of damages, thus facilitating gender-responsive needs assessments.

In addition, it is proposed to develop mobile-based solutions that will allow women smallholder farmers in project countries to be amongst the first to be notified in case of severe weather events and other upcoming shocks thus to be empowered to act as focal points and relays for early warning and recovery; through this mechanism, local communities will benefit from life-saving information shared and relayed through the Buy from Women network.

2.3. Project outcomes, scope and innovation in the project

The project outcomes will be achieved through a process involving strong partnerships with the public and the private sector, as well as with the women smallholder farmers who ultimately will use and benefit from these newly developed products. As part of this, an innovative procurement process is being undertaken for the development of the microinsurance products which is based on an analysis of the needs of the women smallholders, a mapping of the existing market-based solutions and an analysis of their current gaps, including a dialogue with the market which will be followed by an open competitive process. Building on the best practices developed by UN Women, UNCDF and partners across different countries as part of the implementation of the Buy from Women pilot projects, the innovative principles of human-centered design are being adopted in this project, involving in-depth stakeholders consultations to map farmers' needs, challenges, and identify high priority focus areas for intervention and dictate the methodology across all project phases.

In the scoping phase of the project, UN Women, UNCDF and their partners will carry out extensive stakeholders' consultations, surveys and interviews in order to analyze the women smallholders' needs and challenges, as well as desk reviews to identify and analyze the existing traditional and digital solutions potentially available to them, with a focus on mobile-enabled solutions, including early warning and early response systems, prevention and preparedness mechanisms, social protection systems, and disaster microinsurance schemes. This will allow UN Women, UNCDF and partners to gain a clear understanding of the challenges faced by women smallholder farmers in disaster-prone areas, their needs in relation to disaster risk reduction and risk transfer, and to assess the market gaps associated with the existing solutions – whether traditional or digital. In line with a human-centered design approach, the needs identification and solution mapping phase will then lead to the identification of high priority opportunity and focus areas for intervention.

Leveraging the lessons learnt from the development and deployment of the Buy from Women platform and the best practices collected through the market assessment, UN Women, UNCDF and their partners will translate the needs identified into business requirements and then into functional and technical specifications, leading to the ideation of possible solutions and the development of prototypes of the digital DRR tools as well as their integration into the existing Buy from Women platform. This will involve integrating any relevant tools that are already existing, but also working with the current Buy from Women

system developers to leverage existing knowledge and build new add-on DRR features, which will allow keeping the developed features open-sourced for broader use. For the mobile enabled microinsurance products, the preferred approach is to engage in a dialogue with the market to convey the needs identified and seek market-based solutions and products that have already proved successful in a similar context and to then properly customize and integrate these into the Buy from Women portal through a gateway.

Along with the development and integration of these digital tools, the project will also address the specific barriers faced by rural women to access and use digital tools. This will include the design and development of digital literacy and financial literacy trainings to enhance the capacity of women smallholders to use and fully benefit from the new products developed. In addition, learning and knowledge products will be produced and shared, gender-disaggregated data will be collected and analyzed and a set of performance indicators will be defined to measure the impact of the solutions developed, with a focus on economic and social outcomes. For the mobile-enabled microinsurance component, a sustainability and scalability plan will be produced, including an analysis to assess the return on investment.

The project has a regional scope and will initially focus on five pilot countries in Africa and the Caribbean: Haiti, Malawi, Liberia, Mali and Senegal. These are countries where rural populations, and in particular women smallholders and their livelihoods, have been identified to be extremely vulnerable to natural hazards. The context of disaster risk reduction and disaster and agricultural microinsurance in each country is presented in Annexure 5.

3. Objectives and Scope of Services, Expected Outputs and Target Completion

3.1. Objectives of the services

This request for proposals and these terms of reference specifically address the tasks and responsibilities for a consultant firm that will be in charge of assisting UN Women and UNCDF in the implementation of the initial baseline studies in Haiti, Liberia, Malawi, Mali and Senegal. These studies will represent the cornerstone for the implementation of the project, by providing the identification, mapping and assessment of market based digital DRR and microinsurance solutions that can respond to the specific needs of women smallholder farmers in the pilot countries.

The results from these studies will therefore serve a twofold purpose: (1) they will provide a baseline and an analysis of the needs of women smallholder farmers and of the ecosystem and the existing solutions, which will contribute to advancing understanding in the field and will be useful to a number of stakeholders; and (2) they will also provide actionable information and specific recommendations to UN Women and its partners that will guide decision-making during the project implementation phase, ultimately allowing for the successful design and deployment of digital disaster risk reduction and risk transfer solutions that will contribute to enhancing the resilience to natural disasters and respond to the specific needs of women smallholder farmers in the project countries. Accordingly, the results will need to be presented in a way that will allow to easily separate the sections containing the information that is intended to be widely disseminated from the sections containing the information and recommendations that will be for internal use and will guide the project implementation phase.

In close collaboration with UNCDF and UN Women and project partners at national and local level in the project countries, the selected entity will therefore be in charge of delivering on the following outputs:

- i. Identification of the needs and barriers:
To carry out the identification of the needs of the women smallholder farmers and of the existing barriers limiting their access to and adoption of digital DRR tools and microinsurance product.

- ii. Mapping of ecosystem and existing solutions:
To carry out the assessment of existing DRR and microinsurance solutions and products available to women smallholder farmers, with a focus on digital solutions and mobile-enabled products, including through market dialogue sessions to achieve a better understanding of the market.
- iii. Analysis and recommendations:
To provide specific recommendations that will guide decision-making during the implementation of the project, in particular for the design, development, deployment and testing of the digital DRR tools and microinsurance products, including the options available for their integration or bundling within the Buy from Women platform.

3.2 Scope of work, responsibilities and tasks

To ensure that the objectives of the consultancy are attained across the five project countries (Haiti, Liberia, Malawi, Mali and Senegal), the selected Service Provider will be responsible to carry a number of activities, including both desk-based research and in-country field data collection. The team will prepare and submit a separate report at the end of the needs' assessment process and of the solutions and ecosystem mapping process, which will cover the key elements listed below. The two reports will serve as the basis for the market dialogue sessions, which in turn will allow the consultants, UN Women and UNCDF to gather additional information and to complete the solutions and ecosystem mapping process.

- i. *Identification of the needs and barriers:*
The identification of the needs of the women smallholder farmers in relation to of digital DRR and microinsurance solutions and the identification of the existing barriers limiting their access to and adoption of digital DRR and microinsurance solutions. For the microinsurance component, the focus will be on agricultural and disaster microinsurance, but the analysis of the needs will allow UN Women, UNCDF and their partners to identify opportunities around microinsurance products covering other types of risks. This will be carried out through a methodology combining desk-based research and in-country field data collection, including methods such as expert interviews, questionnaires and focus group discussions with selected women farmers and cooperatives. In order to obtain information that is as representative as possible of the needs of rural women in the project area, a sample of at least 300 rural women will be covered in each country. Note that the specific methodology employed for field data collection will need to be adapted in each country according to the local context of COVID-19 pandemic.
1. Identify the specific needs of the rural women with whom UN Women is currently working in the project country , in terms of increased social and economic empowerment, resilience and decreased vulnerability to crisis, including the needs in terms of disaster risk transfer with a focus on agricultural and disaster microinsurance, and disaster risk reduction. This will include any specific needs that have arisen following the COVID-19 crisis, and that could be addressed through the innovations proposed by the project, in particular through digital solutions and mobile enabled DRR tools, microinsurance and other mobile financial services. The needs' assessment will include any potential gaps of the existing Buy from Women digital platform that have been identified by the rural women who are currently using it, as well as any needs to redesign or enhance the platform in the wake of the COVID-19 pandemic.
 2. Based on the needs' assessment, propose a range of realistic products and services that could be delivered through digital solutions, with a focus on mobile technologies, as well as additional modules or functions that could be integrated in the existing Buy from Women platform.
 3. Analyze the basic requirements that are necessary to deploy the innovations proposed by this pilot project in the country and project areas, in terms of level of digital literacy, access to mobile or digital technology and equipment, existing infrastructure (power and telecom), as well as legal

framework. Further analyze how the actual level of literacy, access to technology/equipment and last mile infrastructure found in the country and project areas can facilitate or hinder the project outcomes. Identify and analyze any gender-specific constraints that will need to be addressed by the project, as well as potential risks associated with the proposed innovations in terms of cyber-crime and digital fraud and exposure of the users to tech-facilitated violence and abuse. For all the barriers and risk identified, propose a range of mitigation strategies.

4. Identify the rural women groups and segments, among those with whom UN Women is currently working in the country and project areas, that could benefit most from the innovations proposed by this pilot project and that are thus recommended to be included in this pilot. According to the specific needs, barriers and context, identify options to maximize the value proposition of these innovations for these target women groups and segments. This assessment will be based on a number of criteria defined in consultation with UN Women, including an analysis of their specific needs and of the barriers preventing their access to and adoption of the proposed technology (digital literacy level, access to mobile technology, last mile infrastructure, legal barriers etc.) and of the proposed mitigation strategies or solutions to overcome these barriers.
 5. In relation to the disaster risk reduction component, provide recommendations on what channels and technologies would be more suited to: i) collect relevant data from the women smallholder farmers; and ii) disseminate information and alerts to the women smallholder farmers. Also provide recommendations on what type of sex-disaggregated data on the smallholder farmers is currently needed and could be more easily collected through the proposed mobile technologies and products.
 6. Based on the capacity assessment of the women smallholder farmers, identify any need for capacity building for the women who have been identified as the pilot users that will benefit from the proposed digital solutions. This will include capacity and skills related to digital technologies, finance, DRR and other subjects, as necessary. For each of these subjects, propose a general outline for a training curriculum to be delivered to the women smallholder farmers. Identify suitable digital channels to deliver the trainings in the context of the COVID-19 crisis.
- ii. *Mapping of the ecosystem and the existing solutions and market dialogue:* The assessment of existing digital DRR and microinsurance solutions available to women smallholder farmers and of the broader ecosystem and the facilitation of market dialogue sessions. For the microinsurance component, the focus will be on agricultural and disaster microinsurance, but the analysis of the broader ecosystem will allow UN Women, UNCDF and their partners to identify opportunities around microinsurance products covering other types of risks.
1. Provide an overview of the major existing similar or complementary solutions, projects or initiatives – also aiming at facilitating access to digital solutions to enhance resilience – that have been developed in other countries and regions. Analyze any best practices and lessons learned, as well as potential to replicate or adapt them, by taking into account the local and country context: last mile infrastructure, access to mobile or digital technology, digital literacy level, etc., as well as the possibility of integrating into current UN Women Buy from Women digital platform. Identify and assess any trends or new opportunities for mobile financial services that are emerging across the world in the context of the COVID-19 crisis.
 2. Identify any similar or complementary solution, project or initiative – also aiming at facilitating access to digital solutions to enhance resilience – existing in the country, with a focus on market-based solutions. For all these solutions, projects or initiatives, identify potential gap and

opportunities for complementarity, including in relation to the target group and segment (i.e. a specific focus on women, rural populations, smallholder farmers, low-income populations, etc.).

3. Identify the main stakeholders in the country interested in the resilience, DRR and microinsurance sector, with a focus on the rural context and women, including stakeholders from the public sector, multilateral organizations, NGOs, CSOs and the private sector. Identify their specific needs that could be addressed through the innovations proposed by this pilot project, in particular through digital solutions or mobile technology, such as the need to collect relevant, gender-disaggregated data, to quickly convey critical information to rural populations, etc.
4. Support UN Women and UNCDF in the organization and moderation of a market dialogue with private sector stakeholders, particularly those involved with the risk transfer and microinsurance sector. These will allow UN Women, UNCDF and partners to thoroughly assess the existing market-based digital risk transfer and microinsurance solutions, including their current gaps and the opportunities to jointly develop products or solutions that better address the needs of women smallholder farmers. Due to the context of COVID-19 pandemic, the market dialogue will essentially take place remotely.

iii. Analysis and recommendations:

1. Provide a set of general and specific recommendations that will guide the implementation of the project in each project country, in particular the design, development, deployment and testing of the digital DRR and microinsurance solutions. This will include recommendations on: target groups or segments; partnerships to be developed to enhance project outcomes; digital DRR and microinsurance solutions and products to be developed; options available for their integration or bundling within the Buy from Women platform; most suited technologies, channels and infrastructure to be leveraged (e.g. SMS, IVR, USSD, chatbots, etc.); operational costs associated to the proposed solutions, their sustainability and scale-up; capacity building needs of the users of the digital solutions; any other activities required to eliminate the barriers identified, mitigate the risks associated to the implementation of the project, and enhance the project outcomes for the women smallholder farmers and the other project stakeholders, in particular in the post COVID-19 context.

The team will be in charge of managing all the operational activities related to the assessment studies, in close consultation with UN Women, UNCDF and project partners, including organizing focus groups and field visits, meetings, interviews, workshops, manage invitations, travel, venues and accommodation of the participants. It must be aware that all the activities related to the present study will be carried out in the context of COVID-19 pandemic and will thus need to comply with local laws and regulations, as well as with best practices and due diligence principles to prevent the spread of the disease and to protect the lives of the beneficiaries and partners, in line with the overarching principle of “do no harm”. As such, the team will design all activities required by the project by taking into account risk reduction strategies. All tasks will be conducted with the technical support of and in close consultation with UN Women and UNCDF Country Offices, West and Central Africa Regional Offices in Dakar and UN Women Innovation and Technology Facility based at Headquarters in New York.

3.3. Deliverables per country

The intermediate and final reports will be structured in a way to clearly and fully address all the elements listed in Section 3.2 of these terms of reference. Two separate reports will be produced by the consultants: one report will cover the identification and analysis of the needs and barriers faced by the women smallholders, while the second report will cover the mapping of the existing solutions and the ecosystem. According to the twofold objective of the consultancy, detailed in Section 3.1 of these terms of reference, the reports will be composed of two separate sections, one containing the information and findings to be

disseminated, presenting the needs identified and the ecosystem in a descriptive way, and one for internal use, providing specific recommendations in an analytical way and aimed at guiding UN Women and UNCDF in the project implementation phase, that is, in the design, development, integration, deployment and testing of digital DRR and microinsurance solutions that will strengthen the women smallholders' resilience to disasters.

A preliminary chronogram of activities and methodology will be provided by the candidates along with the proposal; the selected Service Provider will then prepare a revised chronogram of activities and methodology as part of an inception report, that will be submitted to UNCDF within 5 working days of the contract start date. Regular progress meetings and presentation will be held with UNCDF and UN Women based on deliverables.

Country no. 1: *Haiti*

Outcome C1.1: Inception report submitted and accepted by UNCDF

Outcome C1.2: The intermediate report (should have identification and needs and barriers assessment) submitted and accepted by UNCDF

Outcome C1.3: Market Dialogue report (should have mapping of existing solutions and ecosystem) submitted and accepted by UNCDF

Outcome C1.4: Final report (should have recommendation for project implementation) submitted and accepted by UNCDF

Country no. 2: *Liberia*

Outcome C2.1: Inception report submitted and accepted by UNCDF

Outcome C2.2: The intermediate report (should have identification and needs and barriers assessment) submitted and accepted by UNCDF

Outcome C2.3: Market Dialogue report (should have mapping of existing solutions and ecosystem) submitted and accepted by UNCDF

Outcome C2.4: Final report (should have recommendation for project implementation) submitted and accepted by UNCDF

Country no. 3: *Malawi*

Outcome C3.1: Inception report submitted and accepted by UNCDF

Outcome C3.2: The intermediate report (should have identification and needs and barriers assessment) submitted and accepted by UNCDF

Outcome C3.3: Market Dialogue report (should have mapping of existing solutions and ecosystem) submitted and accepted by UNCDF

Outcome C3.4: Final report (should have recommendations for project implementation) submitted and accepted by UNCDF

Country no. 4: *Mali*

Outcome C4.1: Inception report submitted and accepted by UNCDF

Outcome C4.2: The intermediate report (should have identification and needs and barriers assessment) submitted and accepted by UNCDF

Outcome C4.3: Market Dialogue report (should have mapping of existing solutions and ecosystem) submitted and accepted by UNCDF

Outcome C4.4: Final report (should have recommendations for project implementation) submitted and accepted by UNCDF

Country no. 5: *Senegal*

Outcome C5.1: Inception report submitted and accepted by UNCDF

Outcome C5.2: The intermediate report (should have identification and needs and barriers assessment) submitted and accepted by UNCDF

Outcome C5.3: Market Dialogue report (should have mapping of existing solutions and ecosystem) submitted and accepted by UNCDF

Outcome C5.4: Final report (should have recommendations for project implementation) submitted and accepted by UNCDF

Outcome C5.5: Regional report cross country summary of findings and recommendations (in MS Word and PPT presentation).

4. Institutional Arrangement

The Service Provider will report activities on to the Regional Digital Hub Manager of the FIPA Programme, UNCDF. The Service Provider will be directly responsible to, reporting to, seeking approval from, and obtaining certificate of acceptance of output from Regional Digital Hub Manager of the FIPA Programme, UNCDF based in Dakar (Senegal). The Service Provider will also collaborate with the UN Women country teams of above five countries in the implementation of the field work.

5. Duration of the Work

The contract will tentatively start on December 1st, 2020 and will end on the March 31st, 2021, which is the date by which the final revised reports will be submitted. Intermediate reports will be submitted by February 15th, 2021 ahead of the market dialogue sessions and will form the basis for this dialogue.

6. Location of Work

The Service Provider will be responsible to carry a number of activities, including both desk-based research and in-country field data collection. In-country field data collection will be conducted in Haiti, Liberia, Malawi, Mali and Senegal. The Service Provider is expected to carry out field activities with local staff with knowledge of local languages (Haitian Creole, Wolof, Pulaar, Bambara as required per country). The Service Provider's expected travel costs to all locations (airfare, lodging, daily allowances, etc.) for data collection and other field activities shall be included in the financial proposal based on proposed methodology and approach. All other tasks may be undertaken at the Service Provider's location.

7. Qualifications of the Successful Service Provider at Various Levels

Firms with relevant experience of minimum 3 years standing and should have completed minimum 3 similar or related projects covering digital mass market financial services with focus on women. Minimum annual turnover of US\$500,000. Work executed in developing markets especially LDCs and Africa is a must.

Consulting firms with mixed team composed by at least three key personnel including an expert in an expert in digital finance, an expert in climate or weather modeling and agriculture (weather data scientist). The Service Provider can propose additional staff depending on the methodology. Below is the requirement for the key personnel:

Expert in digital finance (Team Leader)

Master's degree in economics, international development, or related field. Additional actuarial/insurance qualifications desired

7 to 10 years of experience in financial inclusion, digital economy or related field

5 years of experience in digital financial inclusion especially in developing products/solutions for rural underserved clients especially women and providing strategic advice to international organizations in particular UN agencies

Experience in Least Developed countries, in particular in Africa

Fluent in English and French desired

Expert in climate or weather modeling

Master's degree in climate studies and meteorology or related field

5 to 7 years of experience in climate and/or weather modeling

5 years of experience in conducting climate and/or weather modeling researches and providing strategic advice to international organizations in particular UN agencies

Experience in Least Developed countries, in particular in Africa

Fluent in English and French desired

Agriculture (weather data scientist) (s)

Master's degree in agriculture and/or meteorology or related field

5 to 7 years of experience in agriculture and/or meteorology or related field

5 years of experience in conducting agriculture and weather data researches and providing strategic advice to international organizations in particular UN agencies

Experience in Least Developed countries, in particular in Africa

Fluent in English. French an asset

8. Schedule of Payments

| Output No. | Timeline | Payment percentage |
|--|---------------|--------------------|
| Output 1 (Haiti, Liberia, Malawi, Mali and Senegal) <ul style="list-style-type: none"> Kick-off meeting Workplan, methodology for all above five countries is accepted by UNCDF | December 2020 | 15% |
| Output 2 (Haiti, Liberia, Malawi, Mali and Senegal) <ul style="list-style-type: none"> Inception report of outcomes C1.1, C2.1, C3.1, C4.1 and C5.1: submitted and accepted by UNCDF The intermediate report (should have identification and needs/ barrier assessment) of outcomes C1.2, C2.2, C3.2, C4.2 and C5.2 submitted and accepted by UNCDF | February 2021 | 30% |

| | | |
|---|-----------------------------|-----|
| | | |
| Output 3 (Haiti, Liberia, Malawi, Mali and Senegal) <ul style="list-style-type: none"> Policy Dialogue report (mapping of existing solutions and ecosystem) of outcomes C1.3, C2.3, C3.3, C4.3 and C5.3 submitted and accepted by UNCDF | February 2021 | 30% |
| Output 4 (Haiti, Liberia, Malawi, Mali and Senegal) <ul style="list-style-type: none"> Final report of outcomes C1.4, C2.4, C3.4, C4.4, C5.4 and C5.5 submitted and accepted by UNCDF | March 31 st 2021 | 25% |

9. Recommended Presentation of Proposal

Bidders interested in collaborating with UNCDF and UN Women on this project can submit detailed technical and financial. The proposal must be submitted in English.

The Bidder may choose to submit their proposals by e-mail to procurement.digital@uncdf.org and cc: uncdf.procurement@uncdf.org. In this case the Bidder shall send separate proposals for: 1) technical proposal; 2) financial proposal as separate attachments to the message(s).

The Subject line of the E-mail(s) should state: **“Technical proposal RFP72041/UNCDF/UNWomen...”** and separate email **“Financial proposal RFP72041/UNCDF/UNWomen...”**

To secure your financial offer please **SET-UP A PASSWORD** for the Financial Proposal which will be requested as follows:

- a) The password for Financial Proposal will be requested from the Proposers if they are successful in the Technical Proposal evaluation. Only those who achieved the minimum score on the technical evaluation will be requested to provide the password to the financial proposals.

10. Criteria for Selection of the Best Offer

Minimum passing score for Technical Proposal – 70%

Combined Scoring Method, using the 70%-30% distribution for technical and financial proposals, respectively.

11. Additional Annexes to this TOR

Annex 1. UN Women approach to women’s resilience to disasters

Annex 2. The context of rural disaster risk reduction and disaster and agricultural microinsurance in the project countries

Section 6: Returnable Bidding Forms / Checklist

This form serves as a checklist for preparation of your Proposal. Please complete the Returnable Bidding Forms in accordance with the instructions in the forms and return them as part of your Proposal submission. No alteration to format of forms shall be permitted and no substitution shall be accepted.

Before submitting your Proposal, please ensure compliance with the Proposal Submission instructions of the BDS 22.

Technical Proposal Envelope:

| | |
|--|--------------------------|
| Have you duly completed all the Returnable Bidding Forms? | |
| ▪ Form A: Technical Proposal Submission Form | <input type="checkbox"/> |
| ▪ Form B: Bidder Information Form | <input type="checkbox"/> |
| ▪ Form C: Joint Venture/Consortium/ Association Information Form | <input type="checkbox"/> |
| ▪ Form D: Qualification Form | <input type="checkbox"/> |
| ▪ Form E: Format of Technical Proposal | <input type="checkbox"/> |
| Have you provided the required documents to establish compliance with the evaluation criteria in Section 4? | <input type="checkbox"/> |

Financial Proposal Envelope

(Must be submitted in a separate sealed envelope/password protected email)

| | |
|--|--------------------------|
| ▪ Form F: Financial Proposal Submission Form | <input type="checkbox"/> |
| ▪ Form G: Financial Proposal Form | <input type="checkbox"/> |

Form A: Technical Proposal Submission Form

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

We hereby declare that our firm, its affiliates or subsidiaries or employees, including any JV/Consortium /Association members or subcontractors or suppliers for any part of the contract:

- a) is not under procurement prohibition by the United Nations, including but not limited to prohibitions derived from the Compendium of United Nations Security Council Sanctions Lists;
- b) have not been suspended, debarred, sanctioned or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization;
- c) have no conflict of interest in accordance with Instruction to Bidders Clause 4;
- d) do not employ, or anticipate employing, any person(s) who is, or has been a UN staff member within the last year, if said UN staff member has or had prior professional dealings with our firm in his/her capacity as UN staff member within the last three years of service with the UN (in accordance with UN post-employment restrictions published in ST/SGB/2006/15);
- e) have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against them that could impair their operations in the foreseeable future;
- f) undertake not to engage in proscribed practices, including but not limited to corruption, fraud, coercion, collusion, obstruction, or any other unethical practice, with the UN or any other party, and to conduct business in a manner that averts any financial, operational, reputational or other undue risk to the UN and we embrace the principles of the United Nations Supplier Code of Conduct and adhere to the principles of the United Nations Global Compact.

We declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification and/or sanctioning by the UNCDF.

We offer to provide services in conformity with the Bidding documents, including the UNCDF General Conditions of Contract and in accordance with the Terms of Reference

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand and recognize that you are not bound to accept any Proposal you receive.

I, the undersigned, certify that I am duly authorized by [Insert Name of Bidder] to sign this Proposal and bind it should UNCDF accept this Proposal.

Name: _____

Title: _____

Date: _____

Signature: _____

[Stamp with official stamp of the Bidder]

Form B: Bidder Information Form

| | |
|--|---|
| Legal name of Bidder | [Complete] |
| Legal address | [Complete] |
| Year of registration | [Complete] |
| Bidder's Authorized Representative Information | Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete] |
| Are you a UNGM registered vendor? | <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UGNM vendor number] |
| Are you a UNCDF vendor? | <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UNCDF vendor number] |
| Countries of operation | [Complete] |
| No. of full-time employees | [Complete] |
| Quality Assurance Certification (e.g. ISO 9000 or Equivalent) (If yes, provide a Copy of the valid Certificate): | [Complete] |
| Does your Company hold any accreditation such as ISO 14001 related to the environment? (If yes, provide a Copy of the valid Certificate): | [Complete] |
| Does your Company have a written Statement of its Environmental Policy? (If yes, provide a Copy) | [Complete] |
| Contact person UNCDF may contact for requests for clarification during Proposal evaluation | Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete] |
| Please attach the following documents: | <ul style="list-style-type: none"> ▪ Company Profile, which should <u>not</u> exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured ▪ Certificate of Incorporation/ Business Registration ▪ Tax Registration/Payment Certificate issued by the Internal Revenue Authority evidencing that the Bidder is updated with its tax payment obligations, or Certificate of Tax exemption, if any such privilege is enjoyed by the Bidder ▪ Trade name registration papers, if applicable ▪ Local Government permit to locate and operate in assignment location, if applicable ▪ Official Letter of Appointment as local representative, if Bidder is submitting a Bid in behalf of an entity located outside the country ▪ Power of Attorney |

Form C: Joint Venture/Consortium/Association Information Form

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

To be completed and returned with your Proposal if the Proposal is submitted as a Joint Venture/Consortium/Association.

| No | Name of Partner and contact information (address, telephone numbers, fax numbers, e-mail address) | Proposed proportion of responsibilities (in %) and type of services to be performed |
|----|--|---|
| 1 | [Complete] | [Complete] |
| 2 | [Complete] | [Complete] |
| 3 | [Complete] | [Complete] |

| | |
|--|------------|
| Name of leading partner (with authority to bind the JV, Consortium, Association during the RFP process and, in the event a Contract is awarded, during contract execution) | [Complete] |
|--|------------|

We have attached a copy of the below document signed by every partner, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture:

☐ Letter of intent to form a joint venture **OR** ☐ JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to UNCDF for the fulfillment of the provisions of the Contract.

| | |
|------------------------|------------------------|
| Name of partner: _____ | Name of partner: _____ |
| Signature: _____ | Signature: _____ |
| Date: _____ | Date: _____ |

| | |
|------------------------|------------------------|
| Name of partner: _____ | Name of partner: _____ |
| Signature: _____ | Signature: _____ |
| Date: _____ | Date: _____ |

Form D: Qualification Form

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

If JV/Consortium/Association, to be completed by each partner.

Historical Contract Non-Performance

☐ Contract non-performance did not occur for the last 3 years

☐ Contract(s) not performed for the last 3 years

| Year | Non- performed portion of contract | Contract Identification | Total Contract Amount (current value in US\$) |
|------|------------------------------------|---|---|
| | | Name of Client: Address of Client: Reason(s) for non-performance: | |

Litigation History (including pending litigation)

☐ No litigation history for the last 3 years

☐ Litigation History as indicated below

| Year of dispute | Amount in dispute (in US\$) | Contract Identification | Total Contract Amount (current value in US\$) |
|-----------------|-----------------------------|---|---|
| | | Name of Client: Address of Client: Matter in dispute: Party who initiated the dispute: Status of dispute: Party awarded if resolved: | |

Previous Relevant Experience

Please list only previous similar assignments successfully completed in the last 3 years.

List only those assignments for which the Bidder was legally contracted or sub-contracted by the Client as a company or was one of the Consortium/JV partners. Assignments completed by the Bidder's individual experts working privately or through other firms cannot be claimed as the relevant experience of the Bidder, or that of the Bidder's partners or sub-consultants, but can be claimed by the Experts themselves in their CVs. The Bidder should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references if so requested by UNCDF.

| Project name & Country of Assignment | Client & Reference Contact Details | Contract Value | Period of activity and status | Types of activities undertaken |
|--------------------------------------|------------------------------------|----------------|-------------------------------|--------------------------------|
| | | | | |
| | | | | |
| | | | | |

Bidders may also attach their own Project Data Sheets with more details for assignments above.

☐ Attached are the Statements of Satisfactory Performance from the Top 3 (three) Clients or more.

Financial Standing

| | | |
|---|------|-----|
| Annual Turnover for the last 3 years | Year | USD |
| | Year | USD |
| | Year | USD |
| Latest Credit Rating (if any), indicate the source | | |

| Financial information (in US\$ equivalent) | Historic information for the last 3 years | | |
|---|---|--------|--------|
| | Year 1 | Year 2 | Year 3 |
| | <i>Information from Balance Sheet</i> | | |
| Total Assets (TA) | | | |
| Total Liabilities (TL) | | | |
| Current Assets (CA) | | | |
| Current Liabilities (CL) | | | |
| | <i>Information from Income Statement</i> | | |
| Total / Gross Revenue (TR) | | | |
| Profits Before Taxes (PBT) | | | |
| Net Profit | | | |

| | | | |
|---------------|--|--|--|
| Current Ratio | | | |
|---------------|--|--|--|

- ☐ Attached are copies of the audited financial statements (balance sheets, including all related notes, and income statements) for the years required above complying with the following condition:
- a) Must reflect the financial situation of the Bidder or party to a JV, and not sister or parent companies;
 - b) Historic financial statements must be audited by a certified public accountant;
 - c) Historic financial statements must correspond to accounting periods already completed and audited. No statements for partial periods shall be accepted.

Form E: Format of Technical Proposal

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

The Bidder's proposal should be organized to follow this format of Technical Proposal. Where the bidder is presented with a requirement or asked to use a specific approach, the bidder must not only state its acceptance, but also describe how it intends to comply with the requirements. Where a descriptive response is requested, failure to provide the same will be viewed as non-responsive.

SECTION 1: Bidder's qualification, capacity and expertise

- 1.1 Brief description of the organization, including the year and country of incorporation, and types of activities undertaken.
- 1.2 General organizational capability which is likely to affect implementation: management structure, financial stability and project financing capacity, project management controls, extent to which any work would be subcontracted (if so, provide details).
- 1.3 Relevance of specialized knowledge and experience on similar engagements done in the region/country.
- 1.4 Quality assurance procedures and risk mitigation measures.
- 1.5 Organization's commitment to sustainability.

SECTION 2: Proposed Methodology, Approach and Implementation Plan

This section should demonstrate the bidder's responsiveness to the TOR by identifying the specific components proposed, addressing the requirements, providing a detailed description of the essential performance characteristics proposed and demonstrating how the proposed approach and methodology meets or exceeds the requirements. All important aspects should be addressed in sufficient detail and different components of the project should be adequately weighted relative to one another.

- 2.1 A detailed description of the approach and methodology for how the Bidder will achieve the Terms of Reference of the project, keeping in mind the appropriateness to local conditions and project environment. Details how the different service elements shall be organized, controlled and delivered.
- 2.2 The methodology shall also include details of the Bidder's internal technical and quality assurance review mechanisms.
- 2.3 Explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors and how everyone will function as a team.
- 2.4 Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement.
- 2.5 Implementation plan including a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing.
- 2.6 Demonstrate how you plan to integrate sustainability measures in the execution of the contract.
- 2.7 Any other comments or information regarding the project approach and methodology that will be adopted.

SECTION 2A: Bidder's Comments and Suggestions on the Terms of Reference

Provide comments and suggestions on the Terms of Reference, or additional services that will be rendered beyond the requirements of the TOR, if any.

SECTION 3: Management Structure and Key Personnel

- 3.1 Describe the overall management approach toward planning and implementing the project. Include an organization chart for the management of the project describing the relationship of key positions and designations. Provide a spreadsheet to show the activities of each personnel and the time allocated for his/her involvement.
- 3.2 Provide CVs for key personnel that will be provided to support the implementation of this project using the format below. CVs should demonstrate qualifications in areas relevant to the Scope of Services.

Format for CV of Proposed Key Personnel

| | |
|-------------------------------------|---|
| Name of Personnel | [Insert] |
| Position for this assignment | [Insert] |
| Nationality | [Insert] |
| Language proficiency | [Insert] |
| Education/Qualifications | <i>[Summarize college/university and other specialized education of personnel member, giving names of schools, dates attended, and degrees/qualifications obtained.]</i> [Insert] |
| Professional certifications | <i>[Provide details of professional certifications relevant to the scope of services]</i> <ul style="list-style-type: none"> ▪ Name of institution: [Insert] ▪ Date of certification: [Insert] |
| Employment Record/Experience | <i>[List all positions held by personnel (starting with present position, list in reverse order), giving dates, names of employing organization, title of position held and location of employment. For experience in last five years, detail the type of activities performed, degree of responsibilities, location of assignments and any other information or professional experience considered pertinent for this assignment.]</i> [Insert] |
| References | <i>[Provide names, addresses, phone and email contact information for two (2) references]</i> Reference 1: [Insert] Reference 2: [Insert] |

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe my qualifications, my experiences, and other relevant information about myself.

Signature of Personnel

Date (Day/Month/Year)

Form F: Financial Proposal Submission Form

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

Our attached Financial Proposal is for the sum of [Insert amount in words and figures].

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand you are not bound to accept any Proposal you receive.

Name: _____

Title: _____

Date: _____

Signature: _____

[Stamp with official stamp of the Bidder]

Form G: Financial Proposal Form

| | | | |
|-----------------|-------------------------------|-------|-------------|
| Name of Bidder: | [Insert Name of Bidder] | Date: | Select date |
| RFP reference: | [Insert RFP Reference Number] | | |

The Bidder is required to prepare the Financial Proposal following the below format and submit it in an envelope separate from the Technical Proposal as indicated in the Instruction to Bidders. Any Financial information provided in the Technical Proposal shall lead to Bidder’s disqualification.

The Financial Proposal should align with the requirements in the Terms of Reference and the Bidder’s Technical Proposal.

Currency of the proposal: USD

Table 1: Summary of Overall Prices

| | Amount(s) in USD |
|--|------------------|
| Financial proposal for needs assessment and ecosystem mapping services | |
| Professional Fees (from Table 2) Honorarium for team leader | |
| Professional Fees (from Table 2) Honorarium for team members | |
| Other Costs (from Table 3) | |
| Total Amount of Financial Proposal VAT 0% | |

Table 2: Breakdown of Professional Fees*

| Name | Position | Fee Rate | No. of Days/months/ hours | Total Amount |
|-----------------------------|----------|----------|---------------------------|--------------|
| | | A | B | C=A+B |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Subtotal Professional Fees: | | | | |

*Service Provider can propose any other additional personnel in line with requirements of the TOR depending on methodology.

Table 3: Breakdown of Other Costs

| Description | UOM | Quantity | Unit Price | Total Amount |
|-------------------------------|-----|----------|------------|--------------|
| Other Costs: (please specify) | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Subtotal Other Costs: | | | | |

Table 4: Breakdown of Price per Deliverable/Activity

| Deliverable/ Activity description | Time (person days) | Professional Fees | Other Costs | Total |
|--------------------------------------|--------------------------|-------------------|-------------|-------|
| Output 1 | | | | |
| Output 2 | | | | |
| Output 3 | | | | |
| Output 4 | | | | |

Annex 1**UN Women approach to women's resilience to disasters**

During the piloting phase of the Buy from Women platform across different countries, a recurring concern expressed by women smallholder farmers was their difficulty in coping with climate change and natural disasters, such as prolonged drought, floods and tropical storms; when such natural disasters occur, their income streams would be dramatically cut off, which makes it extremely difficult to buy necessities such as food, pay tuition fees or buy agricultural inputs. Natural disasters severely affect the ability of disaster-prone countries to achieve sustainable development. With the effects of climate change compounding the frequency and intensity of these disasters, this trend is set to worsen. Disasters affect women, girls, boys and men differently; research shows that women and girls are disproportionately affected by disasters, are more likely to die in disasters, and have different and uneven levels of resilience and capacity to recover.

The Sendai Framework for Disaster Risk Reduction 2015-2030 supports an inclusive approach to disaster risk reduction and recognizes the indispensable role of women in risk reduction efforts. The Framework emphasizes both women's distinct gender-specific capacities to prevent, prepare, confront, and recover from disasters and their vulnerabilities. Promoting and mobilizing women's leadership and gender equality in building resilience is therefore critical to the sustainability and achievement of risk-reduction priorities and sustainable development goals at all levels. Gender equality in the context of disaster risk reduction is thus not only an issue of rights, but also an issue of effectiveness.

Gender inequality heightens exposure to risk, increases vulnerability and restrains capacity. It determines women's and girls' uneven capacity to anticipate, adapt, and recover from disasters and to contribute effectively to resilience building. However, large gaps are still existing in disaggregated quantitative data in global disaster impact databases and in global analyses of differential impact, which represent a barrier to understanding properly differential impacts, thus preventing the implementation of appropriate gender-responsive disaster risk reduction actions and mechanisms. This lack of gender-disaggregated data also hinders the understanding of women's experience, knowledge, contribution, role, and achievements in relation to disaster risk reduction (DRR). In addition, limited gender-disaggregated data on climate impacts has also been identified by the Generation Equality Action Coalitions as one of the critical constraints inhibiting the transformative potential of feminist action for climate justice. According to FAO, gender-disaggregated data is critical for creating, monitoring, and evaluating climate policies and programs (FAO, "Sex-disaggregated data in agriculture and sustainable resource management: new approaches for data collection and analysis," 2019).

Gender-specific barriers in prevention, preparedness and response prevent women and girls from acquiring and accessing the means and capacities needed for resilience, which causes women's higher loss of lives and livelihoods in disasters and often results in a gendered downward spiral of vulnerability and poverty following disasters, which in turn leaves women and girls disproportionately vulnerable to future natural hazards. For instance, rural women rarely benefit directly from early warning and early response systems. In addition, women and girls remain largely ignored and their potential and capacities unleveraged in conventional resilience building processes.

Deeply entrenched gender roles and women's reduced access to financial resources have been identified by the Generation Equality Action Coalitions as a critical constraint inhibiting the transformative potential of feminist action for climate justice. Women's limited access to finance in turn restricts investment in climate solutions and recovery from shocks (OECD, Making climate finance work for women: Overview of bilateral ODA to gender and climate change, 2016). To build the resilience of women and girls, a comprehensive approach is therefore needed that specifically targets their resilience, while also ensuring a gender-responsive systems approach across the prevention, preparedness and response spectrum.

Annex 2

The context of rural disaster risk reduction and disaster and agricultural microinsurance in the project countries

Haiti:

Ranked the 4th country most affected by extreme weather events by the Germanwatch Long-Term Climate Risk Index for the period 1998–2017, as well the 3rd most vulnerable country in the world according to the Verisk-Maplecroft 2017 Climate Change Vulnerability Index, Haiti is extremely exposed to meteorological, hydrological and seismic shocks, with severe humanitarian consequences. Droughts, tropical storms, floods and landslides are the phenomena that mostly impact the agricultural sector, which jeopardize the major source of income for rural Haitian households. In Haiti, 41% of the households are led by women and 42.4% of Haitian women are seasonal workers, with 62% in rural sector. Lessons learned from previous post-disaster interventions in Haiti pointed out the importance in building local women networks for information and knowledge sharing in combating disasters.

UN Women has recently tested a pilot Buy from Women platform for women cocoa producers from the Grand Sud area of Haiti, which is currently undergoing a review and consolidation phase, following the lessons learned during the pilot phase. UN Women has since launched a full-fledged programme aiming at reinforcing the economic empowerment and the resilience of rural women from the Grand Sud area of Haiti (with a focus on the South and Grand-Anse departments), and in particular at increasing their access to climate smart agriculture assets and techniques, to better market opportunities and to financial services.

In Haiti, disaster and agricultural microinsurance for rural and vulnerable segments such as smallholder women farmers is currently not available, despite two past pilot projects that have both been discontinued. MiCRO (Microinsurance Catastrophe Risk Organization) was created following the 2010 Haiti earthquake by microfinance institution Fonkoze Financial Services, reinsurer Swiss Re and Mercy Corps as a natural catastrophe and weather index insurance to ensure microentrepreneurs that were customers of Fonkoze against floods, hurricanes and earthquakes. It was designed as a hybrid insurance with a parametric component and a second component based on the actual losses incurred. By the end of 2015, the project managed to insure 60,516 microentrepreneurs, the vast majority low-income rural women entrepreneurs. However, the index insurance portfolio product met a number of challenges and was soon redesigned to reduce basis risk and excessive payouts and the product was ultimately discontinued, although MiCRO is still operating as a reinsurer in other Latin American countries with a product covering drought, floods, wind and earthquake. On the other hand, SYFAAH (Financing and Agricultural Insurance System in Haiti) was a project carried out between 2011 and 2019, providing an area yield index insurance to 3,600 farmers growing irrigated rice in the Artibonite valley. In spite of some important achievements of the project, challenges remain related to the necessity for a more inclusive system with vulnerable smallholders based on their socio-economic conditions and needs and ultimately neither the government nor the private sector decided to take over from this pilot. It was observed by the promoters that “more effort is necessary in terms of awareness raising in order to increase the understanding of and the adhesion to this new crop insurance service” (DID, IICA, SOCODEVI 2019).

Liberia:

Ranked as the 4th most vulnerable country in the world according to the Verisk Maplecroft 2017 Climate Change Vulnerability Index, Liberia is extremely prone to extreme weather events. Agriculture, fisheries, and forestry are instrumental to Liberia's inclusive economic growth and poverty reduction goal. High reliance on climate-sensitive activities renders Liberia vulnerable to climate variability and change, expected to manifest in increased heavy rainfall events, weeping winds, rising sea levels and changes in atmospheric carbon dioxide ground-level zones concentrations. These impacts are challenging the country with torrential rains and high frequency of floods, thereby affecting crop production and productivity. Agricultural productivity already suffers from land degradation and is even more vulnerable to a changing climate given its reliance on climate-sensitive staple crops such as rice and the rising incidence of pests and disease. Saltwater and freshwater fisheries, a key economic and nutritional resource, are likely to suffer as sea temperatures increase and coastal ecosystems (mangroves and wetlands) are damaged. Coastal zones, home to most of the population, infrastructure, and economic activity, are at risk from flooding and erosion associated with sea level rise, which will lead to salinization of coastal agricultural fields (USAID Factsheet: Climate Change Risk Profile Liberia - February 2017). The DRR Strategy for Liberia is yet to be finalized and launched for operationalization. This is particularly challenging as natural catastrophe or crop insurances presently do not exist in Liberia.

UN Women Liberia is currently implementing the Global United Nations Joint Programme on Rural Women Economic Empowerment (JP RWEE) with the World Food Programme (WFP), the Food and Agriculture Organization of the United Nations (FAO), and the International Fund for Agricultural Development (IFAD). Under this JP RWEE, the Buy from Women project is currently being implemented in the Lofa, Bong and Nimba counties, reaching the most vulnerable and neglected farmers affected by severe flooding.

Malawi

Over 80% of the Malawi population rely on agriculture and most of them are smallholder farmers on the single rain-fed season, particularly vulnerable to adverse weather incidents and in particular to drought, which has severely affected the country in the past years. Malawi's 2015 harvest was severely affected by both flooding and drought. In 2017, over all 28 districts, an estimated 6.5 million people were affected by one of the strongest droughts on record, which resulted in over 3.5 million children suffering from food insecurity and malnutrition. UN Women is implementing the Buy from Women platform initiative in the Mzimba and Karonga districts, which are prone to severe flooding followed by lengthy droughts, to improve women smallholders' access to market opportunities.

Unlike other countries, Malawi was among the first ones to develop a weather index insurance scheme in 2005, with the support of the World Bank, to cover smallholders growing peanuts, maize and tobacco. However, this scheme was discontinued within less than a decade. Consumer-related, institution-related and infrastructure-related hurdles were identified by a recent study to explain why this and other schemes did not go beyond pilot phase in Malawi; interestingly, among consumer-related hurdles are low demand, basis risk, unaffordable premiums, as well as communication hardships and cultural hurdles (Makaudze 2018). Malawi also took out an insurance policy with the ARC (African Risk Capacity Insurance Company) Ltd, which offers macro-level parametric insurance products for drought and floods, although a number of shortcomings led to a delayed payout following severe droughts in 2016. Since 2015, as part of the R4 Rural Resilience Initiative, the World Food Program (WFP) has also been providing weather index microinsurance products to smallholders in Malawi across the districts of Balaka, Zomba, and Blantyre, to

protect them against drought and dry spells. In addition, service providers Pula Advisors and ACRE Africa also have recently launched novel agricultural microinsurance products in Malawi.

Mali

In Mali half of the population engaged in agriculture is female; agriculture is therefore a key sector to lift women out of poverty, but the increasing degradation of land and natural resources caused by climate change is making rural women more vulnerable. To combat the negative impact of climate change on women's livelihoods and help local producers adapt to these new challenges, UN Women has started a flagship programme in 2017, known as Agriculture Femmes et Développement Durable (AgriFed). The programme works with farmers growing shallots and onions in the Segou region to modernize their techniques, enables their access to information on latest advances in agriculture and increases the value of their products by improving their conservation methods. In particular, the digital platform Buy from Women contributes to boosting the productivity and sales of women smallholder farmers, by providing them with real-time and reliable information on markets, prices, vendors and weather through their mobile phone.

Up until a few years back, agricultural and natural disasters microinsurance products and services were not available in Mali; however, the Malian microinsurance market is rapidly evolving, in particular due to some private service providers. OKO Finance Ltd is a provider that designs index-based crop insurance products for smallholder farmers using satellite technologies and weather forecasting to simplify and automatize claim management to create more affordable insurance for smallholder farms growing maize and cotton. OKO bundles services together to improve the value proposition, by working with MNOs, MFIs, agriculture inputs suppliers, governments and NGOs. In addition to insurance, farmers can benefit from weather alerts, farming tips and access to affordable micro-credit. Inclusive Guarantee (formerly PlaNet Guarantee) is an adviser and broker specializing in microinsurance, that assists various agricultural projects and partners by providing insurance services to farmers in Mali and other West African countries. In Mali, it works with an international company to set up an insurance scheme to cover flood risks. In addition to these providers, Pula Advisors and ACRE Africa also currently working on agricultural microinsurance products in Mali. In addition to this private-sector led efforts, the ongoing Inclusive Finance in Agricultural Value Chain Project (INCLUSIF) project, led by the International Fund for Agricultural Development (IFAD), is also supporting the development of new microinsurance and other rural financial products for smallholders in the Koulikoro, Sikasso, Kayes, Ségou and Mopti regions.

Senegal

Senegal is vulnerable to a multitude of natural hazards including flooding, drought, land degradation, insect infestations, and coastal rising sea levels (GFDRR, 2015). Floods are the most frequent hazards to affect the country followed by epidemics and droughts (GFDRR, 2015). The high exposure to natural hazards along with the country's lacking coping capacities, and high vulnerability makes Senegal the 44th most at risk country to natural hazards in the world (Day et al., 2019). The main hazards affecting Senegal are floods and droughts. These events have had severe social and economic impacts on the country, and particularly on climate sensitive sectors, such as agriculture, which is highly dependent on rain (GFDRR, 2015).

To strengthen the resilience of Senegalese rural women against natural disasters and climate shocks, UN Women has launched in 2019 a flagship programme on women's economic empowerment through climate resilient agriculture, locally known as "Support for Women in Agriculture and Sustainable Development Project" (PAF/AgriFed). The project goal is to increase rural women's access to land, productive resources, finance, and high value-added markets. As part of this project, the digital Buy from Women platform is currently being designed, developed and tested with women trading across the rice value chain in the pilot regions of Saint-Louis, Matam and Tambacounda (Bakel). In addition, exploratory activities are underway to provide the women smallholders with financial services, including agricultural insurance products.

In the past few years, a number of agricultural and natural disasters microinsurance initiatives and products have been developed in Senegal, mostly protecting farmers against drought. In particular, the Compagnie Nationale d'Assurances Agricole du Sénégal (CNAAS), a public-private partnership set up in 2008 between the state and private insurance companies, has been piloting drought index insurance for groundnut farmers, with support from the World Bank and working with reinsurers including Swiss Re, CICA-RE, Africa Re and AVENI-RE (FARM, 2013). The government owns 36 % of the capital, the private companies own 56% and small farmers organizations own 8% of the capital (FARM, 2013). It is the only insurance company in the country that covers agricultural risk. CNAAS currently offers index-based crop insurance against drought for peanut and corn, which is based on rainfall data provided by the national meteorological service. CNAAS is also a key stakeholder in the R4 Rural Resilience Initiative of the World Food Program (WFP), which has been implemented in Senegal since 2012, and of the project Support to Agricultural Development and Rural Entrepreneurship Programme (PADAER), financed by the International Fund for Agricultural Development (IFAD). Inclusive Guarantee (formerly PlaNet Guarantee), a provider of climate microinsurance products, is also a key stakeholder in both projects. In addition to these initiatives, Pula Advisors and ACRE Africa also currently working on introducing agricultural microinsurance products in Senegal.