

Terms of Reference

Environment and Social Safeguard Specialist SD-07-Re Disaster Risk Financing (DRF) Component #3; Jamuna River Sustainable Management Project-1 (JRSM-1)

BACKGROUND

- 1.1. Bangladesh is among the world's most climate-vulnerable countries, facing recurring floods, rising sea levels, and intensifying monsoon and cyclone patterns due to climate change. With projections suggesting that a 1-meter sea-level rise could submerge 18% of coastal arable land and displace over 13 million people by 2050, the country is already incurring an average of US\$1.1 billion in flood-related losses annually, and risks losing up to 3% of GDP by 2031 under severe climate scenarios. These recurrent shocks threaten both livelihoods and national development, underscoring the urgent need for **innovative disaster risk financing** solutions beyond traditional mechanisms like microcredit and relief.
- 1.2. The Insurance Development and Regulatory Authority (IDRA) under Financial Institutions Division (FID) of Ministry of Finance (MoF) of the Government of Bangladesh (GoB) is implementing **Disaster Risk Financing (DRF) Component #3** of the Jamuna River Sustainable Management Project-1 (JRSM-1) with funding from Global Risk Financing Facility (GRiF).

The **specific objective of DRF Component** is to protect selected communities from the financial impacts of floods through the development of financial protection solutions. The DRF Component is expected to provide financial protection for at least 100,000 beneficiary households. The project explicitly targets benefits to vulnerable people and steps taken to support targeting funds, with a special consideration of gender issues. Alongside the design and development of prearranged financial instruments, the project will support the development of the ecosystem required to ensure the financial instruments have the needed enabling environment to function well (e.g., systems, delivery channels, community flood preparedness efforts). It will operate two complementary financial instruments:

- i. A **macro-level flood risk transfer product**, where the GoB acts as the **policyholder** and vulnerable communities are the beneficiaries; and
 - ii. A **Community Protection Fund (CPF)**, a designated account managed by the IDRA, intended to provide direct support to flood-affected communities.
- 1.3. The project design includes engaging an **Environment and Social Specialist**, an individual consultant with the following objectives and details.

2. OBJECTIVE AND SCOPE OF THE SERVICE

The Environment and Social Specialist will ensure that the project complies with national environmental laws, social safeguard policies, and the World Bank's Environmental and Social Standards (ESS). The consultant will play a pivotal role in identifying, assessing, and mitigating potential environmental and social risks associated with the project while promoting sustainable development and inclusivity. The specialist will ensure that project activities align with best practices in environmental protection and social equity, safeguard the rights and well-being of affected communities, and foster meaningful stakeholder engagement. Additionally, the consultant will support the implementation of grievance redress mechanisms, monitor compliance, and provide capacity-building to project teams, ensuring the project's environmental and social goals are met effectively and responsibly.

- i. **Gender Equity and Inclusion**
 - Integrate gender-sensitive approaches into disaster risk financing activities to ensure inclusivity and equitable benefits.
 - Raise awareness on gender-based violence (GBV) and Sexual Exploitation and Assault/Sexual Harassment (SEA/SH) and support the establishment of mechanisms to prevent and address GBV and SEA/SH risks associated with project activities.

- Conduct training for project staff, contractors, and stakeholders on gender equity, gender-responsive planning, and inclusive project implementation.
 - Identify gender-specific risks, including those related to social exclusion, economic inequality, and GBV, and develop mitigation measures.
 - Collaborate with stakeholders to address barriers faced by women and marginalized groups in accessing project benefits.
- ii. **Compliance and Risk Management**
- Ensure the project complies with World Bank Environmental and Social Framework (ESF) and its 10 Standards (ESS), national environmental laws, and social safeguard policies.
 - Identify gaps and recommend measures to achieve compliance.
 - Oversee Environmental and Social Impact Assessments (ESIAs) and ensure their integration into project activities, along with review and update of Environmental and Social Management Plans (ESMPs) and other related documents.
 - Identify potential environmental and social risks associated with disaster risk financing activities.
 - Develop and implement mitigation strategies to minimize adverse impacts.
 - Support independent ES audits and evaluations as required.
- iii. **Stakeholder Engagement and Grievance Redress**
- Design and implement stakeholder engagement strategies, ensuring meaningful participation of affected communities, including women, marginalized groups, and indigenous peoples and their feedback are integrated in the project implementation. In particular, proactively look for opportunities to engage local women's organizations, women leaders and gender champions in stakeholder engagement activities.
 - Ensure program links are fostered with existing coordination structures for service providers working on gender related service delivery for the disaster risk financing activities.
 - Address grievances through effective grievance redress mechanisms (GRMs).
 - Collaborate with project teams, government agencies, and development partners to ensure alignment on environmental and social goals.
- iv. **Monitoring, Reporting, and Capacity Building**
- Establish monitoring frameworks to track environmental, gender and social performance.
 - Prepare periodic reports for the Government, World Bank, and other stakeholders.
 - Conduct training sessions for project staff and contractors on environmental and social safeguard policies.
 - Build awareness of disaster risk financing's environmental and social dimensions.
3. **MINIMUM REQUIRED QUALIFICATIONS**
- **Education:** Minimum Master's degree in Disaster Management/ Social Science/ Environmental Management/ Gender Studies/ Development Studies or related fields.
 - **Experience:** At least 10 years of relevant working experience.
 - **Report Writing Experience:** Proficiency in written and spoken English and report writing.
 - **Computer Literacy:** Proficiency in use of MS Word/Excel/PPT.
 - **Excellent communication** skills in both English and Bangla.

Desirable

- Prior experience with World Bank/Asian Development Bank/Donor Agency project is preferred.
- Knowledge of disaster risk reduction/ financing and their socio-environmental implications.
- Experience of complain feedback mechanism, grievance management, Protection from Sexual Exploitation and Abuse (PSEA).

- Experience working on development projects in Jamuna river basin, *Char* areas.
- Familiarity with geographic information systems (GIS) and other environmental monitoring tools.
- Knowledge of current good practice approaches to gender mainstreaming, and experience working on gender sensitive programs.

4. DURATION OF THE SERVICE

- The duration of the assignment is 27 person-months/project period from the signing of the contract.
- Any increase or decrease of the assignment period shall be dealt with in accordance with relevant rules and regulations.

5. OUTPUT/DELIVERABLES

The output of the assignment will include, but not limited to the following:


- Regular monitoring reports on environmental and social compliance.
- Updated ESIA, ESMPs, and RAPs integrating gender consideration.
- Prepare capacity-building workshop materials and reports.
- Documentation of stakeholder consultations and grievance resolution outcomes.
- Periodic reports documenting gender-sensitive activities, outcomes, and compliance with gender equity goals.
- Training materials and reports on gender-responsive project implementation.
- Documentation of stakeholder consultations, including a focus on women and marginalized groups

6. COUNTERPART SUPPORT

The DRF-PIU will provide office space, logistics and institutional support to the selected consultant. The Environment and Social Specialist will lead the relevant activities and will work closely with the PIU staff in carrying out the relevant assignment. Incumbent will require to arrange his/her own laptop and any other communication devices.

7. INSTITUTIONAL AND REPORTING ARRANGEMENT

The Environment and Social Specialist will be based in the DRF-PIU located in Dhaka and be responsible for timely reporting to the Project Director or his/her assigned coordinator. He / She is required to support any site offices as well.

 23.02.2026

(Kamrul Hoque Maruf)
Project Director (Joint Secretary),