Job profile

SENIOR PROJECT OFFICER
Practical Action

ABOUT US

We are an international development organisation putting ingenious ideas to work so people in poverty can change their world.

We help people find solutions to some of the world’s toughest problems. Challenges made worse by catastrophic climate change and persistent gender inequality. We work with communities to develop ingenious, lasting and locally owned solutions for agriculture, water and waste management, climate resilience and clean energy. And we share what works with others, so answers that start small can grow big.

We’re a global change-making group. The group consists of a UK registered charity with community projects in Africa, Asia and Latin America, an independent development publishing company and a technical consulting service. We combine these specialisms to multiply our impact and help shape a world that works better for everyone.

OUR AIMS

We help people find solutions to some of the world’s toughest problems, made worse by catastrophic climate change and persistent gender inequality. Our aims are to:

• Make agriculture work better for smallholder farmers, many of them women, so they can adapt to climate change and achieve a good standard of living
• Help more people harness the transformational effects of clean affordable energy and reduce avoidable deaths caused by smoke from indoor stoves and fires.
• Make cities in poorer countries cleaner, healthier places to live and work.
• Build disaster resilience into the lives of people threatened by hazards – reducing the risk of hazards and minimising their impact on lives and livelihoods.

HOW WE WORK

We work on holistic solutions that change systems and have a framework to help us achieve our aims:

• Analyse the root causes of a poverty and vulnerability
• Define the change at scale we need to make
• Develop activities along three complementary paths: Demstrate, Learn and Inspire.
  - Demonstrate that our solutions are sustainable in the real world
  - Learn by capturing evidence and adapting our approach
  - Inspire wider support to multiply our impact.

OUR ORGANISATION

Practical Action is an unconventional, multi-disciplinary change making organisation

practicalaction.org
• A highly innovative community development charity operating in Africa, Asia and Latin America. **Practical Action** community projects use ingenious ideas to design, test, refine and prove new ways to overcome poverty and disadvantage and then ‘open-source’ knowledge of what works so that it can be implemented at a greater scale by others.

• A world-class consulting operation that helps socially responsible business, government policy makers and other development organisations. This draws on learnings from our own development work as well as the combined brainpower of a roster of over 2,000 expert consultants. **Practical Action Consulting** helps to extend the reach of our influence by providing the best advice to others, whose work can make a bigger difference.

• A well respected specialist development publisher. **Practical Action Publishing** brings together development practitioners, researchers and thought leaders to create publications that stimulate discussion, strengthen peoples’ capabilities and inspire sustainable change.

In achieving the pathways of climate resilience, we have designed an Index-based flood insurance, as risk transfer instruments for the flood prone communities of lower Karnali, Nepal

Index Based Flood Insurance (IBFI) contributes to the development of the local insurance market by building consumer awareness and education of the importance of risk transfer mechanisms, ultimately increasing willingness to buy diverse insurance products as a means of risk transfer.

The overall project objective(s) of the new project is to develop risk transfer mechanism for climate vulnerable smallholder farmers and marginalised people through the pilot of an Index Based Flood Insurance (IBFI) in Western Nepal in partnership with private sector actors.

The expected outputs are: (1) Establish institutional setup for the pilot programme and capacity building for insurance administration; (2) Establish the enabling external environment for the insurance product to scale; and (3) Develop and pilot IBFI in communities.

**Zurich Flood Resilience Alliance:**

The Zurich Flood Resilience Alliance (ZFRA) is a multi-sectoral partnership focusing on finding practical ways to help communities in developed and developing countries strengthen their resilience to flood risk. (ZFRA) is a global consortium of nine organizations including international NGOs, private sector and academic organizations, who have come together with the support of the Zurich Foundation to drive better policy and practice to reduce the negative impact of floods on peoples’ and communities’ ability to thrive.

**Our definition of resilience:** The ability of a system, community, or society to pursue its social, ecological, and economic development and growth objectives, while managing its disaster risk over time in a mutually reinforcing way.

**Vision:** Floods have no negative impact on people’s and businesses’ ability to thrive.

**Goal:** To increase social, political, and financial investment in community-based flood resilience-building through public, private, and third sector partnerships.

**Flood Resilience Measurement for Communities FRMC**

The Flood Resilience Measurement for Communities (FRMC) framework measures 44 “sources of resilience” before a flood happens and looks at the “post-flood” impacts afterwards. The FRMC tool is built around the notion of five types of capital (the 5Cs: human, social, physical, natural, and financial capital) and the 4Rs of a resilient system (robustness, redundancy, resourcefulness, and rapidity). The “sources of resilience” are grouped into the five capitals of the “Sustainable Livelihoods framework” and other classifications that assist in interpreting the results for making decisions. These “sources of
resilience” are graded from A (best practice) to D (significantly below standard) based on the data collected from communities. Results are displayed according to the 5Cs and 4Rs, plus several additional groupings, to give the approach further flexibility and accessibility. The FRMC framework has been developed into an integrated, web-based, mobile device platform that allows the collection of data needed to measure community flood resilience. The tool enables users—usually stakeholders working with flood-prone communities—to create questionnaires, collect data, and assess community flood capacities. The tool generates and visualizes results, thereby providing evidence for informed decision making on intervention design and ex-ante investment in flood resilience. Along with working in DRR, and community resilience, the project has introduced an innovative idea of index based flood insurance (IBFI) as a means of risk transfer in partnership with private sector—Shikhar Insurance Company, Stonestep AG and Global Parametric.

Index-based flood insurance, as risk transfer instrument for the flood prone communities of lower Karnali, Nepal is a step towards contributing to one of the objectives of ZFRA on increment of funding for flood resilience, aligned with the pathway to create or pilot innovative private sector or public-private finance opportunity.

IBFI component will develop and roll out IBFI product that uses a proxy measurement to pay for economic losses, particularly, damage on property and agriculture production. IBFI model is reliant on the accurate modelling (both hydrodynamic and socio-economic model) of river flooding. It will develop a method for setting flood premiums and post flood payments. This will be based on evaluating risk of flooding, categorising the project communities as per the designated flood risk zones, establishing local thresholds and exposure levels.

Further, expectation is to help in achieving NDC targets since the overarching objective of the NDC is to build resilience of vulnerable communities by mainstreaming climate change risk management in development, including private sector participation. Similarly, Nepal’s National Climate Change Policy-2019 has a specific target to increase the provision of climate-related disaster risk insurance in the agriculture sector.
**Project title:** Senior Project Officer

**Responsible to:** Project Manager

**Matrix manager:** Thematic Lead: Climate and Resilience

**Grade:** 6

**Line Manages:** none

**Unit:** Climate and Resilience

**Location:** Rajapur, Bardiya

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**Purpose, Scope and Relationships**

**The purpose**

To deliver specific project strategies and activities to achieve the objectives stated in the project document in consistent with strategic direction of Practical Action South Asia thereby making a major contribution to the development and articulation of Practical Action’s Programme: Climate and resilience achieving the objectives of the project.

**The scope is to be responsible**

- Liaison with collaborating partners Global Parametric, Stonestep, Shikhar Insurance together with local level cooperatives, and microfinance institutions.
- Work closely with the ZFRA project local partner team, seek support and ensure in creating synergy (Practical Action team and local partner team).
- Ensure the target communities are reached and they receive project benefits and monitor income situation (e.g. households, farmers, SME, etc.)
- Project management and local distribution: lead on behalf of Practical Action and be responsible for assisting in overall project management in coordination with ongoing flood resilience programme and facilitate distribution of the insurance product.
- Distribution channel: Facilitate Identified Microfinance Institute (MFI)/saving Cooperatives working in each of the selected communities as the group policyholder and principle distribution channel, representing the participating households.
- Insurance operations and technical service: Liaison with consortium partners (Global Parametrics, Shikhar Insurance and Stonestep) to develop and deliver insuresilience solutions for the cost-effective and efficient operation of the programme for enrolment, customer service, and claims pay-outs.
- Support Risk modelling and product development to Global Parametric who will develop the parametric insurance parameters.
- Coordinate the overall activities of risk modelling e.g. flood modelling and insurance product development.
• Work together with the Shikhar Insurance being the fronting insurer to underwrite risk locally and will coordinate for the regulatory approval of the product.
• Facilitate the process of developing innovative insurance (IBFI) product and take lead in developing approaches so that no one is left behind.
• Roll out Index based flood insurance product in five municipalities.

**Key Result Areas**
- Established project baseline with key indicators for monitoring and evaluation.
- Developed close linkages with provincial, municipal stakeholders and local implementing partners.
- Field assessment conducted, developed detail implementation plans of the activities and initiated project implementation in the field.
- Index based Insurance product developed and rolled out.
- Provided inputs, feedbacks and developed overall project framework for the entire project period.
- Built capacity of partners and stakeholders in the areas designated by the project.
- Knowledge generated from the project captured and shared widely.
- Periodic project reports prepared and submitted to project manager.
- Good coordination established with stakeholders, partners (consortium and implementing) and communities of the project.

**Job Functions and Responsibilities**
- Take lead of the IBFI component proactively, keeping in mind the RACI matrix.
- Conduct field assessment including vulnerability assessment, risk assessment of the communities and identification of gaps for planning.
- Design the field activities and estimate the cost, prepare detail implementation plans through community participation and coordination with partners and stakeholders in the project districts.
- Implement the project activities smoothly as per the activity plan, maintaining the quality and timely outputs. Ensure that the benefits reach to the target communities timely and meet the results and objectives of the project.
- Monitor the field activities to ensure the achievement in terms of physical targets on time and quality of the achievements.
- Report periodically of the progress of the project activities to the immediate supervisor and respective departments of Practical Action where necessary.
- Develop education, awareness and extension materials such as lessons learned papers, case studies etc. for sharing the experiences and information on the project with partners, visitors, stakeholders, beneficiaries and policy makers.
- Ensure quality of the materials and services purchased for the project.
- Ensure the quality of products envisioned by IBFI component.
- Coordinate and communicate with partners, stakeholders, communities in the districts for smooth execution of the project activities.
- Mobilise staff (including that of partners in coordination with), communities, non-government partners/ stakeholders, project consultants and local resources in fulfilling the project objectives.
• Assist developing and strengthening networks of peers and professional contacts, within and outside the organisation on relevant matters.
• Ensure that institutional and donor compliance requirements are fulfilled while delivering the project activities.
• Represent the project to local and national meetings, workshops and seminars as and when necessary.
• Coordinate with other Programmes within Practical Action South Asia Office and with other projects when deemed necessary for the assigned project through Project Manager.
• Facilitate the capacity building process to partners and stakeholders in the areas designated by the project.
• Support the Admin and Account Staff for record keeping and financial reporting when needed.
• Assist the Project Manager to prepare, implement and report annual, quarterly and monthly plans and reports for the project.
• Any other responsibilities as directed by Project Manager and thematic lead.

**Organizational Policies, Safeguarding and Code of Conduct**

• Ensure that all involved acting on the organisation’s behalf is well aware on Safeguarding Policy, Diversity and Dignity in the Workplace Policy, Code of Conduct, Fraud policy and Whistleblowing policy.
• Ensure beneficiaries whom we work with are aware of the safeguarding policy including the reporting lines when appropriate.
• Be responsible that anyone acting on our behalf has signed up to the Safeguarding and Code of Conduct policies.
• Ensure our ethics and values, as set out in our Code of Conduct and related policies, including safeguarding, are embedded in team culture and well modelled by others. Ensure that reporting structure are well promoted and respond to all concerns appropriately.
• Responsible for gender responsive behaviour in all actions and decisions. Ensure non-discriminative behaviour based on gender, age, sex, race, ethnic background, culture, disability, nationality, religion and marital status. Is sensitive and adaptable to gender and social inclusion.

**PERSON PROFILE**

To be successful in the role, the ideal candidate will be able to demonstrate:

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<th>QUALIFICATION, EXPERIENCE &amp; KNOWLEDGE</th>
<th>MINIMUM QUALIFICATIONS</th>
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<tr>
<td>▪ Bachelor’s Degree in Environmental Science, Social Science, Business Development &amp; marketing, Water and Flood Risk Management, or related development subject</td>
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<tr>
<td>▪ Five years of work experience with private sector mainly related to insurance product design, DRR &amp; climate change, and sufficient experience in disaster risk transfer mechanism, Business development and marketing, private sector or public-private finance mechanisms,</td>
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<td>▪ Problem solving- able to look into manuals and guidelines of ZFRA and IBFI and risk transfer mechanism related problems.</td>
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**REQUIRED KNOWLEDGE, SKILLS AND ABILITIES**
▪ Good knowledge and experience of participatory approaches in programme/project development, planning and implementation, climate change and DRR interface
▪ Knowledge and experience of working in Index based Insurance would be added advantaged
▪ Experience in coordination with government, donors, partners and multilateral agencies
▪ A good team player and coordination at individual and institutional level
▪ Experienced in team works and managing relationships
▪ Excellent networking and communication skills, presentation and reporting skills
▪ High levels of demonstrated skills in prioritizing task and meeting deadlines
▪ Good analysis, writing in both English and Nepali
▪ Good influencing capacity and skills
▪ Numerate with some understanding of budgets
▪ Able to work remotely and independently with an understanding of working in a multi-sited environment
▪ Willingness and enthusiasm to work in challenging and difficult situations
▪ Willingness and enthusiasm for working in remote areas with vulnerable communities living in project areas

**BEHAVIOURS & MOTIVATIONS**

The most important practical behaviors, for role success are:

▪ Completing
▪ Collaborative
▪ Creative
▪ Dynamic

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Line Manager

Date:

Employee

Date: