



Financial inclusion training and advisory services towards climate adaptation: Resilient Futures

I. Background

According to the 2025 Global Climate Risk Index, India ranked sixth amongst the most affected countries (1993-2022) to the impacts of climate change. Estimates suggest that if global temperatures rise over 2°C, climate-induced migration¹ from the country can reach 45 million people by 2050.² As per the 2011 Census, around 64 percent of migration in India originates from rural areas. Rural households heavily rely on natural resources and climate-sensitive livelihoods, such as agriculture, for their income and wellbeing and are therefore disproportionately affected by shifts in climate patterns (Hari et al. 2021).

Since September 2023, the Food and Agriculture Organization of the United Nations (FAO) and the International Organization for Migration (IOM) have been implementing a [Joint Programme](#) to enhance the climate resilience of vulnerable rural migrant households in climate change impacted districts, 2 in coastal Odisha and 2 in Telangana. The JP delivers comprehensive migration support to individuals, households and communities, in convergence with local implementing partners, state and the local government. This is done via a migration support and management system addressing critical information, skills, capacities and accessibility needs towards the overarching objective of safe, orderly and regular migration, vital to unlocking sustainable, climate adaptation.

The JP's grassroots' engagement has revealed noticeable shifts in rural households' income generation activities. While household income levels, were thus far, determined primarily by agricultural yields, they now show significant, and growing dependence on migration remittances. This shift is a response to climate volatility caused by floods, cyclones, erratic rainfall and deviation from average seasonal temperatures over longer time periods. But, while households become 100% migration – dependent, the preference for high-cost, informal migration channels with little institutional protection, remains high. Usage of mobile banking services remains low, but the informal credit system, i.e. from moneylenders, dominates borrowing behaviour, especially in

¹ 1Climate migration refers to “the movement of a person or groups of persons who, predominantly for reasons of sudden or progressive change in the environment due to climate change, are obliged to leave their habitual place of residence, or choose to do so, either temporarily or permanently, within a State or across an international border” (IOM, 2019).

² ActionAid International and Climate Action Network South Asia (2020) *Cost of Climate Inaction: Displacement and Distress Migration*. https://actionaid.org/sites/default/files/publications/ActionAid%20CANSAs%20-%20South%20Asia%20Climate%20Migration%20report%20-%20Dec%202020_3.pdf



international migration (<80%), followed by SHGs, and lastly, and least from the banks. To some, migration acts as a solution to pay off debts accrued for meeting agricultural costs.

As environmental stressors transform the livelihoods ecosystem, it limits conventional jobs, employment diversification, and compounds pre – existing vulnerabilities due to gender, age and socio-economic profiles. For instance, exclusive male migration turns women into heads – of – households, albeit without adequate preparation, knowledge or capacity to shoulder additional household responsibilities. Interrupted or delayed remittances place receiving family members under duress. Remittances then, become double-edged when they serve as vital buffers during agrarian distress, but their utility gets diminished by debt servicing and erratic income streams. Thus, the financial implications of migration journeys and dependence on remittances necessitate a strategic understanding, in terms of long- and short-term impacts on households, in regions impacted by climate change.

Despite the challenges, in remittance receiving households, and amongst returnee migrants, many have started or shown keen interest towards self-employment/own businesses, gaining valuable technical skills, adopting climate resilient livelihood options, and working in salary paying sectors. This indicates preference towards planned financial futures. Women demonstrate willingness and capacity to start new businesses or revive old ones, individually or as members of rural collectives (Self Help Groups, Farmer Produce Organizations, etc.). This shows potential for support systems to diversify income (from remittances, savings, agriculture) utilization at the source, towards climate resilient activities. The youth (18-35) and middle aged (36 – 60) demographic holds strong potential for strengthened climate adaptive migration through financial planning with capacitated female counterparts at the other end of the migration spectrum.

Thus, with the objective of enhancing resilience – in – climate mobility, the primary beneficiaries include migrant sending households, women from migrant households engaged in farm and off – farm activities, and returnee migrants.



II. Objectives

To create and deliver targeted, comprehensive training programme on financial inclusion, financial planning/strategy and financial advisory services for channelling remittances and savings; and financial skills into climate-resilient livelihoods and climate adaptation with the participation of returnees, community members, and rural collectives. The Service Provider will:

- i. Utilize the JP's understanding of households' financial decision – making, income levels and areas of migration remittance utilization and incorporate it into the training programme.
- ii. Create a repository of climate resilient sustainable livelihoods, best suitable for migrant and returnee households, located in agriculture dependent rural areas.
- iii. Provide detailed financial literacy, inclusion and strategies, like reducing remittance transaction costs and enhanced access to formal financial channels for migrant and returnee households to improve migration outcomes.
- iv. Provide a clear understanding of opportunities for financial investment into climate resilience adaptation strategies, including, but not limited to rural livelihoods.
- v. Identify migration skills and knowledge acquired during migration which support and expand sustainable climate adaptive/resilient rural livelihoods.
- vi. Ensure that all activities are gender and youth responsive, linking it to their social inclusion, economic empowerment and community leadership.
- vii. Collate all relevant financial inclusion resources, and combine the contribution of relevant government schemes and programs which catalyse rural entrepreneurship.
- viii. Gather information from the local Migration Resource Centre in coordination with the JP's Implementing Partner for field level insights.
- ix. Enrich the JP's current baseline knowledge of remittance recipients' financial and digital literacy levels, use formal and informal loan taking and remittance channels

III. Scope of Services

The service provider is expected to develop a comprehensive and inclusive training module and training program that identifies the potential of remittance/savings/skills towards long term sustainable climate adaptation. The training module should capture the realities of rural households, in the districts of Nizamabad and Narayanpet, in Telangana, at the intersection of migration, agriculture and climate change (MACC). This includes contextual inclusion of the data collected from household surveys under this Joint Programme, combine it with extensive desk



research, relevant information from the state government and private financial institutions, and insights collected in the course of interacting with the Joint Programme. The service provider is expected to coordinate with IOM's Implementing Partners to validate and strengthen the module.

Scope of Work for the Selected Service Provider:

The selected service provider will be responsible for

- Developing a contextually suitable financial training programme on climate adaptation contributing to the Joint Programme's financial and advisory services, under migration support and management services in Telangana.
- delivering targeted training and capacity building sessions, using the module, in two districts of Nizamabad and Narayanpet, Telangana.

with the following **Deliverables**:

- A. **Training Curriculum with 1 Training Module on- Financial literacy, inclusion, planning and management for migration remittance utilization and migration skills investment into climate – resilient sustainable rural livelihoods**
- B. 8 Training sessions on financial inclusion, financial planning/strategy and financial advisory services for channelling remittances and savings; and financial skills into climate-resilient livelihoods and climate adaptation, adapted for key beneficiary groups, mainly - Women, Migrant Returnees, Migration and Agriculture dependent rural households, and relevant beneficiaries emerging from the Service Provider's interaction with community members.
- C. Creation of Information, Education and Communication (IEC) resources in the form of 6 posters, 2 videos, 4 jingles, at least. [The Service Provider can add more resources]
- D. **Telugu translation of the Training Manuals and IEC materials**
- E. **Policy Recommendations for Financial Inclusion:** Identify and propose government sponsored strategies to improve remittance utilization for localized community – led climate adaptation initiatives.

Timeframe

The duration of the assignment will be five (5) months.

IV. Support from IOM

IOM will provide all relevant guidance in accessing relevant information sources, leveraging existing content, and offering regular guidance through in-person and virtual meetings.



V. Experience and/or Skills Required

- Prior experience in the social and financial sector on financial inclusion is necessary.
- Prior experience of working with government stakeholders is needed, and financial inclusion programs focusing on government welfare schemes and benefits is an advantage.
- Sound understanding of financial inclusion, addressing gender and age – related concerns, and financial literacy, with a grassroots knowledge of rural realities in the state.
- Familiarity with remittance-related work will be an advantage.
- The service provider should have a minimum of 6 (six) years of relevant experience in community-based programme development and financial inclusion training.

VI. Guidelines for Proposal Submission

Proposals from credible Indian institutions, in consortium with other reputable organizations, will be accepted. The scope of work will not involve any overseas travel.

The technical proposal must contain the following elements for assessment (maximum 8 pages, excluding CVs):

- Understanding of the Scope of Work of the project
- Proposed methodology, approach, plan of action, timelines and costs
- Proposed team and expertise allocated to the project
- Organizational capacities and limitations

Required Skills, Knowledge and Experience

- Demonstrable practical experience imparting targeted financial inclusion and financial strategy trainings
- Demonstrable and high practical knowledge about financial inclusion and financial planning strategies
- Strong skills in rural communication and ensuring inclusion and diversity
- Excellent reporting and presentation skills.

Other desired qualifications

- Attention to detail and quality and ability to produce outputs as per agreed deadlines
- Expertise and experience in working with international organizations and conducting trainings is an advantage



- Understanding and previous experience of international migration issues, and remittances is an advantage
- Specialized knowledge of experience in gender mainstreaming and gender-sensitive programming and training is a distinct advantage.

Additional information for due diligence

- Memorandum of Association
- Portfolio of relevant projects and initiatives
- Past three years annual reports

Contact details:

Please send us the proposals latest by **7th November 2025** through email at iomindiaprocurement@iom.int (please share the Annex A template below along with a proposal). In case of any query, please reach out to Ms. Ankita Surabhi by e-mail on asurabhi@iom.int by **4th November 2025**.



Annex A- IOM Technical Application Template

Request for Proposal: Selection of Service Provider(s) to create a deliver a financial inclusion training programme

Project Data Table

Geographical coverage:	
Executing Organization:	
Partner Agencies (if any):	
Beneficiaries:	
Duration:	
Total Budget (with a detailed financial proposal)	

Project Summary

Highlight the project's main objectives, activities, and beneficiaries targeted. Max 200 words.

Grant Justification

Justify why your organization is best placed to deliver this project. Explain the value added by your organization (e.g. geographical presence, specific expertise, etc.) Max 200 words.

Needs Assessment

Explain the specific needs of the target group(s) and include any useful market assessment findings. Max 400 words.

Activities Description



Describe the type of activities, number and type of beneficiaries targeted, duration of each activity, location of implementation (name of community, venue/infrastructure where the activities will take place), if there any partners/subcontractors and what is their role in the activities. Also, explain how these activities will contribute to achieving the project objectives, meet the identified needs, and ultimately enhance social cohesion within the community of implementation.

Activity description	Total Beneficiaries	Expected results

Monitoring

Describe how you are planning to monitor the activities and what monitoring tools and techniques will be used to monitor the progress toward the results achieved. Please provide samples of templates/forms that you are planning to use for monitoring purposes, as well as to evaluate the impact of your project activities. Max 150 words.

Workplan



Activity	Month 1				Month 2				Month 3				Month 4				Month 5			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
(Example) Preparations of FGD																				
(Example) FGD on peacebuilding																				
(add)																				
(add)																				

NOTE: The Red Text is provided only as an example. Please delete this when you complete with your own organization's activities.

List of relevant past projects

Fill the table below with all required details (please include at least three projects):

Project Title	Project start/end date	Project funding (in USD)	Donor	Brief summary of main activities

NOTE: It is advantageous to include more projects under this section if your organization has more than three.