



TERMS OF REFERENCE
Microinsurance landscape analysis, Mozambique

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| Organization | Rare, Inc. |
| Title | Consultant |
| Post Level | International |
| Project | USAID Feed the Future Mozambique Resilient Coastal Communities (FTF RCC) |
| Duty Station | Home based |
| Duration | 5 months; May – September 2023 |

About Rare

Rare is an international non-profit organization specializing in social change for people and the environment. For over 40 years, Rare has worked at the intersection of environmental conservation, development, and human behavior through its programs [Fish Forever](#), [Lands for Life](#), and [Climate Culture](#) as well as the [Center for Behavior and the Environment](#).

Through its global marine program, Fish Forever, Rare enhances food security, livelihoods, and local resilience to climate change in eight countries worldwide. The aim of Fish Forever is to enable the effective management of coastal fisheries in an ecosystem context, where the protection of the environment and the use of these natural assets are linked directly to building a resilient rural economy underpinning the well-being and long-term prosperity of coastal communities. Fish Forever empowers fishing communities to become stewards of their natural resources and helps build the technical capacity and agency needed to sustainably manage coastal fisheries.

Under its Innovative Finance mandate, Rare is developing pathways to provide sustainable finance-based solutions that enable households, microbusinesses, and local governments to access formal financial institutions and build more resilient coastal communities. Resiliency may be tapped into through insurance as a vital tool to manage financial risks, such as serious illness, accidents, natural disasters, or income loss due to the death of the household breadwinner.

Background and project description

Rare is currently seeking a Consultant with subject matter expertise in microinsurance in Mozambique, to produce a Landscape Analysis of the sector. The Landscape Analysis would contribute to a USAID project: The Feed the Future Mozambique Resilient Coastal Communities (FtF RCC).

The deliverables for this contract include 1) a Landscape Analysis that captures the unmet insurance needs of fisher households and identifies available microinsurance options that are appropriate for fishing communities, and 2) a corresponding PowerPoint presentation.

The Landscape Study aims to 1) identify, assess, and analyze the landscape of microinsurance providers in Mozambique, 2) research, assess, and analyze the demand for microinsurance products in Mozambique’s Fish Forever Savings Clubs, and 3) provide recommendations based on the analysis.

Deliverables

The Consultant will be responsible for delivering a Landscape Analysis of microinsurance in Mozambique with appropriate actions (in English and Portuguese). This must cover the following topics:

1. Insurance and microinsurance in Mozambique.
 - a. Desk Review. Undertake desk review of existing studies, approaches, methodologies, and desirability of insurance models for fishers in coastal communities that are engaged under FtF RCC.
 - b. Legal framework. Describe the legal regulatory framework that governs the insurance industry in Mozambique and its implications.
 - c. Main stakeholders of the insurance industry in Mozambique. Describe the insurance providers, public and private, and regulatory agencies.
 - d. Adoption rates. Locate data and describe adoption rates of insurance and identify possible barriers to adoption.
 - e. Distribution channels. Describe insurance distribution channels and identify possible barriers to reaching out to fishers.
 - f. Products. Describe and list microinsurance products including but not limited to health insurance, life insurance, and property insurance by provider (private and public), and include details such as eligibility requirements, premiums, and payouts.
 - g. Create a comparative table of microinsurance products suitable for small-scale fishing communities in Mozambique.
 - h. Provide recontextualized recommendations for the rollout and adoption of insurance products across FtF RCC project sites in order to pilot innovative and scalable approaches.
2. Demand for insurance in Fish Forever Savings Clubs.
 - a. With the support of FtF RCC staff, conduct a survey about microinsurance in Fish Forever Savings Clubs in Mozambique.
 - b. Analyze the data. Provide analysis of the data collected in the surveys in terms of:
 - i. Assessing understanding of basic insurance.
 - ii. Willingness to purchase insurance in terms of price and coverage.
 - iii. Barriers to access insurance.
3. Recommendations to overcome barriers to increase insurance adoption in small-scale fisheries in terms of:
 - a. Type of product. Describe what insurance product is most suitable for small-scale fishers, in terms of desirability, feasibility and availability.
 - b. Price of product. What is the price range for insurance affordability?
 - c. Quality of coverage: Quality measures such as member experience and ease of filing claims should be considered.
 - d. Distribution channels. How to increase insurance availability in small fishing communities.

The above list of aspects to be covered is indicative and will be completed in consultation with the Consultant with the contract kick-off. The work to be carried out is expected to mainly be desk research, in combination with email and messages, and with survey support from field and local Rare's staff.



The final deliverables, a microinsurance landscape analysis and corresponding PowerPoint presentation, must be submitted to Rare by **September 29, 2023**. Both documents must be submitted in Portuguese and English. The consultant may work remotely but needs to be based in Mozambique.

Responsibilities, Qualifications, and Experience

The ideal candidate is resourceful and detail-oriented, able to produce high-quality outputs and problem-solve in high-pressure environments. S/he has a logical mindset, is very well organized, and has very strong communication and writing skills, as well as good in-person and virtual etiquette.

The Consultant will work in coordination with Rare staff in Mozambique and in the United States of America. Some of the key responsibilities are listed below:

- Collaborate with Rare staff to complete the deliverables.
- Carry out all necessary desk research and inquiries/interviews, as well as the subsequent consolidation, and analysis, to ensure that the information collected is presented in a coherent, logical, visually appealing, and adequately concise manner.
- Produce two key outputs in English and Portuguese: (i) a report with all relevant information and (ii) a PowerPoint presentation with the relevant summary points and graphics.
- Provide all relevant background information and data resulting from the underlying research that is not formally included in the outputs.
- Coordinate with Rare staff to regularly discuss progress, identify and address challenges and ensure that the final outputs are delivered on time and to the agreed-upon high-quality standards.

The following qualifications and experience are required from the Consultant:

- Excellent knowledge of and demonstrated work experience covering the microinsurance sector in Mozambique.
- Very good knowledge of and experience covering public sector microinsurance options in Mozambique including a demonstrated understanding of government regulations and experience with government entities dealing with microinsurance.
- Minimum 5 years of experience conducting research and producing reports and PowerPoint presentations.
- Substantive experience in working with coastal or rural communities.
- Having established relationships/ engagement with microinsurance players is highly desirable.
- Must be a native Portuguese speaker, with demonstrated excellent writing skills in English.
- Excellent knowledge of word processing (e.g., MS Word) and presentation (e.g., MS PowerPoint) software.
- Access to the internet and computer equipment to be able to communicate by email and have Zoom calls are essential.
- Bachelor's degree required; master's degree welcome, but not required.
- Ability to work independently with minimal supervision.
- Demonstrated ability to clearly communicate complex information in a user-friendly way, including outstanding skills in writing and editing.



Payment and submission.

The payment is a lump sum and will reflect the consultant's experience and be made upon completion and approval of the output. Partial payment at the midpoint can also be considered. Consultancy proposals should be sent via email to InnovativeFinance@rare.org no later than **Friday, May 19, 2023, 11:59PM Central European Time** with a short proposal outlining how you plan to address the deliverables, timeline and the associated budget requirements for a maximum of up to USD \$5,000. Applications submitted without proposals will not be considered.