



**TERMS OF REFERENCE**  
**On-Site Project Coordinator Kenya**

Organization	Rare, Inc.
Title	Project Coordinator
Post Level	National
Project	Scaling parametric insurance for climate resilience in Kenya’s small-scale fisheries
Duty Station	Home-based in Kwale, Kilifi, or Mombasa counties with traveling to coastal communities.
Duration	11 months (April 2026 to March 2027)
Payment	Fixed sum of USD7,500 upon acceptance of deliverables (see below)

**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 Innovative Finance, Fish Forever, Lands for Life, and Climate Culture as well as the Center for Behavior and the Environment.

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 services to 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 seeking an in-country individual consultant for the position of Project Coordinator to serve as Rare’s primary representative in Kenya, supporting the design, feasibility assessment, and early-stage implementation planning of a weather index-based parametric insurance mechanism for small-scale fishers. This role is not responsible for technical insurance design, but rather for enabling it, through stakeholder engagement, data collection, government coordination, and community-level implementation planning. The consultant will also engage directly with small-scale fishing communities in Kenya’s coastal counties of Kwale, Kilifi, and Mombasa. It is expected for the consultant to live in or nearby one of these communities, transportation costs will be assumed by the consultant.

These recurrent, non-catastrophic disruptions are not addressed by existing disaster response systems or insurance products. The proposed mechanism will provide pre-agreed payouts triggered by weather thresholds that limit safe fishing activity, helping stabilize incomes during periods of restricted access to fishing grounds. By addressing weather-related income loss—an increasingly significant driver of vulnerability, poverty, and risk-taking behavior—this solution fills a critical gap in current financial protection systems, which primarily focus on asset or mortality risks.

### **Responsibilities, Qualifications, and Experience**

The ideal candidate is resourceful and detail-oriented, able to produce high-quality outputs and problem-solving 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 report directly to Rare staff in the United States of America and work in close coordination with other partners in the project AB Entheos based in Kenya, and Global Parametrics based in the United Kingdom.

Some of the key responsibilities are listed below:

- Serve as Rare’s in-country liaison, representing the organization with government counterparts, fishing communities, private partners including insurers, banks, and the project partners AB Entheos (an impact insurance company) and Global Parametrics (a technical partner)
- Support government engagement at both national and county levels, including coordination with the State Department for Blue Economy and Fisheries, Insurance Regulatory Authority, and other relevant agencies.
- Lead community engagement and capacity building efforts across target counties (Kwale, Kilifi, Mombasa), including organizing meetings with Beach Management Units (BMUs), cooperatives, and fisher groups.
- Assess and advise on the small-scale fisheries landscape in Kenya, including governance systems (e.g., BMUs), fisher registration systems, and practical considerations for identifying beneficiaries.
- 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.
- Design and implement structured data collection activities, including surveys to assess fisher income, fishing patterns, and weather-related income disruption, to inform insurance product design.
- Synthesize inputs from community engagement, government consultations, and partner discussions into clear, structured outputs to inform technical design. Coordinate closely with Rare, AB Entheos, and Global Parametrics to ensure alignment between field insights and technical design.
- Support identification of delivery pathways for a future pilot, including beneficiary targeting, potential premium financing pathways, and coordination mechanisms.

The following qualifications and experience are required from the Consultant:

- Demonstrated and strong connections to the small-scale fisheries stakeholders in Kwale, Kilifi, and Mombasa Counties
- Excellent and proven knowledge of the small-scale fisheries sector in Kenya, including knowledge of coastal livelihoods, governance systems (BMUs), and community dynamics.
- Minimum 5 years of experience working with coastal communities
- Experience working with or strong understanding of the insurance sector (preferably microinsurance or parametric insurance).

- Demonstrated experience conducting field-based surveys, data collection, and stakeholder consultations.
- Proven ability to engage high-level stakeholders across government, private sector, and communities.
- Fluency in Swahili and English (written and spoken) required.
- 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 is 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 total payment for this consultancy will be made in American dollars (USD) and it totals USD7,500; all taxes and expenses related to the contract will be the responsibility of the consultant. The payments to the consultant will be authorized upon acceptance of the following project deliverables.

<b>Deliverable</b>	<b>Description</b>	<b>Timeline</b>	<b>Payment</b>
<b>1. Inception &amp; Work Plan</b>	Detailed work plan including stakeholder mapping, engagement plan, survey methodology, and coordination approach with partners	Month 1	10% (\$750)
<b>2. Community Data &amp; Insights Report</b>	Completed field engagement and survey results, including fisher income analysis, fishing patterns, and weather-related income disruption	Month 4	25% (\$1,875)
<b>3. Government &amp; Institutional Engagement Summary</b>	Documentation of engagement with national and county government, including regulatory insights, potential policyholder pathways, and opportunities for public financing	Month 7	30% (\$2,250)
<b>4. Pilot Design Inputs &amp; Implementation Plan</b>	Recommendations on pilot geographies, beneficiary identification, delivery pathways, and operational considerations for rollout (including coordination with BMUs and government systems)	Month 9	20% (\$1,500)
<b>5. Final Synthesis Report &amp; Presentation</b>	Consolidated report including community insights, regulatory analysis, pilot design inputs, and support to presentations to Rare, government, and partners (e.g., ORRAA)	Month 11	15% (\$1,125)

**Proposed timeline.**

This timeline and workplan specifically for the consultant will be refined upon signature of the contract. The consultant is expected to have a commitment of approximately 30 hours per week during the duration of the project.

**Application requirements**

Please add the following documents in PDF format to your application:

- CV detailing the requirements
- References specific to the work with small scale fishing communities.

Application deadline is April 20<sup>th</sup>, 2026, and all applications will be considered on a rolling basis, two follow up interviews will be scheduled with the shortlisted candidates.

Applications must be submitted to [innovativefinance@rare.org](mailto:innovativefinance@rare.org) by the deadline.