

Terms of Reference for

Malawi: INVEST Co-op

RFP for the Development of Marketing Materials for a New Agricultural Microinsurance Product

Assignment location: Malawi

Contract Date: June 6th, 2018

Apply by: May 31st, 2018

Introduction:

The Co-operative Development Foundation of Canada is seeking a qualified consultant or consulting company to develop marketing materials for a new, index-based agricultural microinsurance product to be piloted in 3 districts in Malawi. Given the relative lack of exposure to insurance products in these regions, the materials will combine aspects of education/sensitization, as well as a description of the product and terms. Field research will be required to develop materials and messaging that are most appropriate to the context and culture. A team of CDF and their partners, the central co-operative apex, MUSCCO, and the insurance provider, CIC Insurance Group, will be present to assist with the assignment.

The INVEST Co-op program is a four-year, CDN \$18 million initiative funded by Global Affairs Canada with a CDN \$4 Million contribution from CDF. The program takes an integrated, co-operative approach; benefiting producers by increasing production, productivity and access to markets and financial services in Indonesia, Malawi, Mongolia and Peru. In Malawi, where the agricultural sector employs nearly 90% of the working-age population, INVEST will directly impact over 50,000 smallholders and run until June 2019. The agricultural microinsurance component was designed to help finance the development, testing and rollout of appropriate product. Additional support for risk reduction will be provided through training in climate-smart agriculture and other microfinance products.

Research has been conducted into the awareness, demand and feasibility of an agricultural microinsurance product. An assessment of the data available for an index-based product has been undertaken and a pilot product has been developed for roll-out in June/July.

Description of the Assignment:

The assignment will include the following activities:

- Liaise with the project team and review documentation to date (offsite).
- Research existing best practice marketing techniques used by other organizations in the country.
- Conduct field work and focus groups to determine the level of understanding of microinsurance among the target pilot group and the most appropriate media for delivery for the culture and context. This could include print and/or other creative marketing solutions. (onsite)

- Develop and test pilot prototype marketing materials with CDF staff, partners, and selected groups within the pilot co-operatives.
- Finalize and deliver the marketing materials and a brief report on the findings of the research conducted with recommendations on how to move forward with marketing for the full product roll-out in early 2019.

Key Research Questions:

1. What is the existing level of understanding of microinsurance among the target group and where should the education/sensitization component be focused?
2. What are the barriers for uptake of the product?
3. How can we best deliver information on the proposed product in a way that is clear, transparent, understandable, and embedded in the wider context of risk management?
4. What are the most innovative and successful marketing methods currently being used in the country that would be appropriate for this product?
5. How can we encourage the increased participation of women in the pilot?
6. How should we scale up the marketing campaign for full roll-out in early 2019?

Proposed Approach/Methodology

The approach should be inclusive and iterative, including CDF staff, their partners, and representatives from the target co-operatives to design and implement the project. A combination of document reviews, market research, focus group discussions and key informant interviews should be used in an iterative manner to help develop and test the materials. The data collected and the methodological approach used should be gender-sensitive in nature, considering such aspects as the time and location of surveys and focus groups, and the gender of the enumerators.

Proposed Timeline and Deliverables:

Timing for this consultancy is critical. Farmers generally only have funds for paying premiums during the harvest season, which will last only until the end of July. As such, it is important to develop prototype marketing materials for testing as soon as possible which can be refined and improved as the pilot rolls out.

Deliverables	Due date	Estimated number of days
Submit proposal and draft workplan	May 31 st	
Sign contract	June 6 th	
Participation in group calls	June 6 th – July 13 th	2 Days X 2 resources
Document review and assessment of existing best practices for marketing in Malawi (offsite)	June 11 th	2 Days X 2 resources
Vision of perfect workshop (in-country)	June 13 th	1 Day X 2 resources
Field immersion plan- with survey instruments, research schedule, and data collection tools (In-country)	June 15 th	2 Days X 2 resources
Field research (3 districts)	June 22 th	5 Days X 2 resources
Key findings presentation (including document/market research and field research findings)	June 26 th	4 Days X 2 resources

Co-creation session with CDF and partners	June 27 th	1 Day X 2 resources
Rapid prototyping testing	July 2 nd	3 Days X 2 resources
Draft key findings and recommendation report	July 6 th	4 Days X 2 resources
Final materials and recommendations	July 13 th	4 Days X 2 resources

Consultant(s) Expertise and Qualifications:

- Advanced university degree in a relevant field (Masters; PhD)
- Demonstrated professional experience conducting market research and developing marketing materials for microinsurance products with experience using surveys and a variety of participatory methodologies in the field
- Proven experience in designing gender-inclusive studies
- Knowledge of microfinance as it pertains to the co-operative sector
- Educational background in social sciences, international development, gender and development is an asset
- Excellent oral and written communication skills in English
- Demonstrated understanding of the Malawian culture is an asset
- Excellent analysis and report writing skills
- Ability to travel

CDF encourages local Malawian consulting teams to apply.

Compensation:

Compensation will be commensurate with experience. Travel and related expenses must be pre-approved and will be reimbursed in accordance with guidelines specified in the contract.

Submissions:

Please send a proposal and CVs outlining key qualifications, comments on methodology, fee expectations, and a brief writing sample by **MAY 31ST, 2017**. Only shortlisted candidates will be contacted

Submission to be sent to Shannon Johnson at sjohnson@cdfcanada.coop
