

Volunteer Opportunity Microinsurance Technical Support Officer

WHERE: Lilongwe, Malawi

WHEN: February 1, 2019

DURATION: 5 months

REPORTING TO: CDF Microinsurance Advisor

DEADLINE TO APPLY: December 14, 2018

Note: This is a voluntary assignment. Domestic and international airfare, ground transport, visa, travel insurance, out of country accommodation and a meal/incidental allowance will be covered by CDF Canada.

BACKGROUND:

The INVEST Co-op Malawi Project mainly funded by the Global Affairs Canada (GAC) seeks to improve the economic wellbeing of 50,000 small producers (Soya, ground nuts, beans, and maize). Through an integrated co-operative approach, the program will benefit producers by increasing production and productivity, increasing access to markets, and increasing access to financial services. CDF is also proposing to partner with local agricultural, finance and insurance co-operative companies to introduce agricultural insurance products to these farmers to help them manage their risks. It is believed that offering insurance through an integrated co-operative model will lower risks, administration costs, and claim processing times.

PROJECT PARTNERS:

Malawi Union of Savings and Credit Cooperatives (MUSCCO) is the apex organization for Savings and Credit Co-operatives in Malawi. MUSCCO provides training, liquidity management, representative and advocacy services to its member organizations to improve financial, management and governance capacity. MUSCCO's aim is to improve financial access to the underserved communities of Malawi.

Co-operative Insurance Company of Malawi (CIC Malawi) is a subsidiary of **CIC Insurance Group Limited**, commonly referred to as **CIC Group which** operates mainly in Kenya, Uganda, South Sudan and Malawi. The CIC Group starts with a 70 percent stake in CIC Malawi with the remaining being held by MUSCCO and the Farmers Union of Malawi (FUM).

ABOUT THE ASSIGNMENT:

CIC Malawi currently offers a variety of insurance products. With assistance from INVEST Co-op, CIC Malawi recently offers a drought insurance product called *Mthangati* to corn and soy farmers. The product addresses the critical issue expressed by farmers on the late onset of rains and drought following planting. Malawian farmers provided information on crop cycles to derive appropriate limits to support farmers from recovering, at a minimum, their investment. ACRE Africa provided actuarial and pricing support in the development of the product. Emeritus (or MalawiRe) provides re-insurance coverage. CIC Malawi is

targeting 120,000 savings and credit cooperatives members, all of whom are affiliated to MUSCCO. The Microinsurance Technical Support Officer will prepare a case study on *Mthangati* by documenting the product's development and promotion, as well as engaging the farmers associations, co-operatives, and credit unions in order to reach farmers.

CIC Malawi also receives technical support in preparing a business plan to expand *Mthangati* outside INVEST Co-op's geographic scope. The business plan is facilitated by a Canadian actuary who is an expert in insurance risk management. The actuary will provide long-distance coaching and consultation with CIC Malawi and MUSCCO in implementing the business plan. The Microinsurance Technical Support Officer will provide back-end technical support to CIC Malawi in implementing the plan and assist the actuary in monitoring and providing updates and related information.

The volunteer actuary will work closely with the existing programme personnel of CDF Canada, MUSCCO and CIC Malawi. The volunteer will be based in the office of CIC in Lilongwe and if necessary will be required to travel domestically or in the region. The assignment has a total of 105 days.

OBJECTIVES:

- To document the development and promotion of *Mthangati*, develop a case study by highlighting the process of organizing the support and promotion infrastructure behind the product which involves farmers associations, co-operatives and credit unions.
- To provide technical support in implementing a business plan for CIC Malawi to ensure *Mthangati*'s sustainability.

ACTIVITIES AND DELIVERABLES:

- Review documents and files related to *Mthangati*
- Interview officials and staff of CIC Malawi, MUSCCO, CDF Canada field office, as well as leaders of farmers' associations, co-ops and credit unions, and *Mthangati* premium holders
- Write a case study on *Mthangati*
- Assist in implementing the business plan and support the actuary in monitoring it
- Mission reports on activities, outputs, observations and recommendations
- Follow-up debriefing with CDF Canada following the field mission either in person or by phone
- Other tasks as required

QUALIFICATIONS:

The successful applicant must possess the following skills, experiences and personal characteristics:

- Degree in international development
- One year of experience in an agricultural development project
- Strong analytical and writing skills
- Experience with participatory approaches and methodologies in a multi-cultural setting is an asset
- Must be able to handle difficult situations with patience, tact and professionalism
- Willingness to travel to rural areas with very basic accommodation
- Cross-cultural awareness and comfort working in rural areas; openness to new experiences
- A Canadian citizen or permanent resident

APPLICATION PROCESS:

Please submit a resume and cover letter by end-of-business-day Friday, December 14, 2018 to cdfapply@cdfcanada.coop. You must be eligible to work in Canada. Successful candidates will be required to obtain a police check from their local police/RCMP detachment. ***No phone calls please. All applicants are thanked for their interest in CDF; however, only those selected for an interview will be contacted.***

CANADIAN CO-OPERATIVE ASSOCIATION

The Co-operative Development Foundation of Canada (CDF Canada) is an international development charity that helps improve the lives of women, men, children and their communities through cooperatives. We envision a world where self-reliant communities flourish. CDF Canada is working with local partners in Africa, Asia, Latin America and in Eastern Europe to establish and grow community owned co-operatives that help people achieve more prosperous, self-reliant lives.

For over 70 years, CDF has been mobilizing financial resources, volunteers and knowledge — mostly from Canadian co-ops and credit unions — to make the world a better place. For much of that time, CDF Canada worked with the Canadian Co-operative Association (CCA) and other partners to help communities move toward prosperity and create more secure lives through community-owned cooperatives.

CDF and CCA amalgamated in 2017 under the CDF Canada brand. For more information on CDF Canada, visit the website at: www.cdfcanada.coop