



JOBS ADVERTISEMENT
DETAILED TERMS OF REFERENCE
RWANDA NATIONAL AGRICULTURE INSURANCE SCHEME

**Project Management Unit within the
Ministry of Agriculture and Animal Resources in partnership with Access to Finance Rwanda**

Background

Rwanda's economy is largely agrarian. Rwanda's agricultural sector employs over 80% of the country's workforce and accounts for approximately 33.3% of Rwanda's GDP and more than 40% of export revenue. More than 70% of Rwandan households who rely on agriculture for a majority of their income are poor and depend on subsistence production for household food requirements. Livestock, particularly dairy cattle, has historically been an integral part of the agricultural production systems in Rwanda. The supplementary income derived from rearing of livestock is a great source of support to the farmers facing uncertainties of crop production, apart from providing sustenance to poor and landless farmers. However, untimely death of cattle could have a debilitating impact on the owner's income, more so if the owner happens to be a marginal farmer or landless labourer or a dairy farmer. It is to meet this exigency that the livestock (cattle) insurance scheme has emerged as a saviour and security for cattle owners in recent years by providing for indemnity in the event of death of the insured animal.

A carefully designed and well implemented National Agricultural Insurance Scheme can support a range of government policy objectives such as increased access to credit, improved agricultural productivity, reduced vulnerability and social protection. Based on the feasibility and demand side study and in consultation with all key stakeholders involved and engaged in the agricultural value chain, the National Livestock Insurance Scheme has been designed by the team of international experts. The overall scheme architecture can be implemented through a multi-agency framework by selected insurance companies under the overall guidance and control of the Rwandan Government. The Ministry of Agriculture and Animal Resources (MINAGRI) will be primarily responsible to promote insurance through a consultative and participatory approach (addresses the concerns of farmers, private sector players, national and local governments as well as development partners) which establishes an enabling legal and regulatory environment for National Agricultural Insurance Scheme. Public-private partnerships (PPP) can create an environment that is more conducive to agricultural insurance. The essential pillars and achievements of this PPP model include:

- Public co-financing of premiums and catastrophe losses
- Setting insurance enabling uniform terms and conditions
- Efficient, transparent and uniform settlement of claims

Objective of the National Scheme

- To provide insurance coverage and financial support to the farmers in the event of death of livestock - The Livestock Insurance Scheme will act as a protection mechanism to the farmers and cattle rearers against any eventual loss of their animals' due to death of the animals



the benefit of the insurance of livestock to the people and popularize it with the goal of attaining qualitative improvement in livestock and their products

- To ensure flow of credit to the agriculture sector and livestock thereby encouraging farmers to engage in livestock

The Phase I of this project will be implemented in line with the proposed National Agricultural Insurance Scheme so that the learnings from this pilot/ Phase I can directly flow into taking appropriate corrective measures and modifications prior to a national - level rollout. In Phase I the livestock insurance scheme will be implemented in eight districts and in three provinces of Rwanda, based on the following given criterion:

- Cattle population and milk production
- Milk Collection Centres (MCCs); dairy processing plants, animal feed factories
- Percentage of households benefitting from one-cow policy or other social protection schemes

The initial phase will predominantly target:

- Girinka” beneficiaries, who have already received / will receive a cow in-calf, and pass on the first heifer to a qualifying neighbour
- smallholder dairy farmers who typically own up to three cows and associated with primary dairy cooperative and supply milk at milk collection centres (MCCs)

Roles and Responsibilities of Local PMU

A dedicated Project Management Unit (PMU) will be set up under the MINAGRI to serve as the program implementation coordination and monitoring agency initially for a one - year period. The PMU would include a team of national experts with relevant domain experience. The PMU will also establish and manage a team of full-time district-level coordinators (field agents) to support and coordinate program implementation by community networks, dairy cooperatives, MFIs, and specialised training and financial literacy delivery agencies. The PMU will also serve as a single window resource hub for collecting, producing and disseminating information, knowledge, data and research on agriculture insurance and implementation issues to government departments and other domestic and international stakeholders including multilateral and bilateral aid agencies involved in the scheme development and implementation. The PMU would be expected to proactively assist the MINAGRI in a range of areas including:

- Lay down procedures & principles /operational guidelines and modalities for the operation of the National Scheme
- Review and monitor the implementation of the Scheme, risk pool strategy and including coverage, premium rates etc.
- Provide an oversight role on the value and appropriateness of the agriculture insurance and risk transfer products
- Create conducive environment to support private sector participation
- Take responsibility for identifying insurance products and appointing suitable insurance companies for underwriting the insurance schemes



- Lead the implementation of capacity building for all key stakeholders and contribute to mobilization and awareness raising for farmers (includes consumer education and / or mass awareness programs)
- Helpline – operate the national helpline dedicated for farmers availing insurance benefit
- Closely monitor and support implementation efforts by various stakeholders during the Phase I as well as during the mass-scale rollout phase

Position One – Project Manager (1 person)

Location – Kigali, Rwanda

Tasks and Responsibilities:

- Ensures implementation of programme/ scheme strategies by setting up the outreach on ground implementation team
- Identify credible outreach channel partners (e.g. dairy cooperatives, agro dealers, MFIs, Banks) and sign Service Level Agreements (SLAs) with outreach channel partners and ensure SLA adherence
- Collaborate with field teams to research and understand farmers’ perceptions of risk, levels of resilience, and basic needs corresponding to various levels of shock
- Identify consolidated sites for the piloting
- Prepare and conduct mobilization meeting
- Identify training tools and materials that can be easily adapted for consumer education and mass awareness
- Support program operations in the development of policies, procedures, and training materials for insurance implementation
- Ensure compliance with policies and procedures
- Maintain a detailed working knowledge of the processing system, industry and corporate forms, crop plans, policies, and federal rules
- Conduct a review of all historical and current policies, proposals, and analyses for MINAGRI
- Create and maintain a centralized resource for all insurance information
- Fortnightly stakeholder meetings to review progress, challenges and to agree mid-course process or strategy corrections. Submission of a fortnightly progress report and minutes of each review meeting

Experience, Qualifications and Requirements:

- Master’s Degree in Crop Production, Agriculture Economics, Agribusiness, Business Administration and Rural Finance/ Micro-Finance with relevant professional work experience of at least 5 years in the field of insurance or rural finance. Furthermore, candidates with a Bachelor’s degree in the above fields but with 10 years’ experience may also apply. Having experience in agriculture insurance would have an added advantage.
- Basic knowledge of insurance principles and their application to insurance delivery
- Understanding of agricultural risks (e.g. expertise in plant physiology; diseases in livestock) and/or experience in working with agri cooperatives is desirable



- Collaborative nature and, excellent communication and project management skills. This position will require liaising with a wide range of internal and external stakeholders
- Ability to appropriately handle confidential materials
- Ability to work in a team environment and effectively demonstrate team building attitude and skills
- Experience in the use of computers and office software packages and handling of web based management systems
- Excellent communication skills and fluency in English, French and Kinyarwanda
- Able and willing to travel as required
- Ability to perform under deadlines, which are subject to change and have short time constraints
- The position is open to Rwandan Nationals only

Position two – Field Agents (4 persons)

Location – Kigali, Rwanda (but mostly working out of one of the Districts in Rwanda)

Tasks and Responsibilities:

- Identify credible outreach channel partners (e.g. dairy cooperatives, agro dealers, MFIs, Banks) and sign SLAs with outreach channel partners and ensure SLA adherence
- Training & on boarding of prospective outreach partners using IEC tools
- Serve as a contact for the channel partners (e.g. Dairy Cooperatives; Milk Collection Centres)
- Promptly address and communicate agent (channel partner) concerns
- Process insurance forms timely and accurately
- Assist in defining and documenting processing procedures, business practices and processes
- Partner with teams or workgroups to identify process improvements and/or best practices
- Product testing in the identified pilot locations & sharing the feedback/observations to PMU
- Work independently and with team to recognize problems, provide analysis, determine solutions and recommend appropriate communication of resolution
- Utilize official publications including the Crop Insurance Handbook, Loss Adjustment Manual, policy provisions, and other official resources for problem solving
- Ensure compliance with policies and procedures
- Contact insurance companies and their offices as needed for policy information, ensuring time-sensitive documents are handled with priority
- Perform data entry of policy applications, written agreements, production reports, acreage reports, claim forms and documents pertaining to crop and livestock insurance. Verify that all information is accurate
- Maintain a friendly and service-driven work environment, in a timely and consistent manner
- Fortnightly stakeholder meetings with to review progress, challenges and to agree mid-course process or strategy corrections. Submission of a fortnightly progress report and minutes of each review meeting



Experience, Qualifications and Requirements:

- Master's Degree in Crop Production, Agriculture Economics, Agribusiness, Economics, Rural Finance/ Micro-Finance, Business Administration, with relevant professional work experience of at least 3 years in the field of insurance or rural finance, Or Bachelor Degree in the above-mentioned fields, with at least 5 years of working experience in relation to the subject matter. Having experience in agriculture insurance would have an added advantage.
- Basic knowledge of insurance principles and their application to insurance delivery
- Understanding of agricultural risks (e.g. expertise in plant physiology; diseases in livestock) and/or experience in working with agri cooperatives is desirable
- Collaborative nature and, excellent communication and project management skills. This position will require liaising with a wide range of internal and external stakeholders
- Ability to appropriately handle confidential materials
- Ability to work in a team environment and effectively demonstrate team building attitude and skills
- Experience in the use of computers and office software packages and handling of web based management systems
- Excellent communication skills and fluency in English, French and Kinyarwanda
- Able and willing to travel as required
- Ability to perform under deadlines, which are subject to change and have short time constraints
- The position is open to Rwandan nationals only

Position Three - Customer Service & Helpline Agent (3 persons)

Location – Kigali, Rwanda

Tasks and Responsibilities:

- Manages the customer service operations, which deals directly with customers and is the first point of contact
- Develops, tracks and reports key performance measurements for the unit
- Develops and implements process and procedures to improve operational efficiency
- Establish customer relationships by providing prompt, accurate and friendly customer service
- Oversees cross functional work areas targeted to resolve issues raised by customers
- Establish and manage the National Agriculture Insurance Helpline: Outbound and inbound calls handling
- Ensuring Daily user trends helpdesk statistics & Monthly incident tracking reports.
- Attending various programs conducted by L&D team
- Visiting the outreach points to understand existing & prospective customer related issues at the points & gather customer experience



- Fortnightly stakeholder meetings with the entire PMU team to review progress, challenges and to agree mid-course process or strategy corrections. Submission of a fortnightly progress report and minutes of each review meeting

Experience, Qualifications and Requirements:

- Bachelor degree or equivalent in Social Sciences, Business Management, International Development. Experience in working with rural finance has an added advantage.
- A minimum of 1 year of progressively responsible experience in the fields of customer services
- Experience in the design and setting up helpdesk is highly desirable
- Communication, time management, and customer service skills
- Sufficient level of computer literacy (Microsoft Office)
- Flexibility, integrity, enthusiasm towards work, high confidentiality.
- Excellent communication skills and fluency in English, French and Kinyarwanda
- The position is open to Rwandan nationals only

How to apply

If your qualifications and experience match the requirements for any of the above roles, please email your application to AFR at the following email address: **procurement@ afr.rw** clearly indicating the **Subject Line** for the position you are applying for:

- a. Application for post of Project Manager – National Agriculture Insurance Scheme**
- b. Application for post of Field Agent – National Agriculture Insurance Scheme**
- c. Application for post of Customer Service & Helpline Agent – National Agriculture Insurance Scheme**

All applications should be sent **via email**.

Please attach your **CV** containing your e-mail address, daytime telephone contact, qualifications, achievements, experience, present position and names & addresses of three referees together with a **cover letter** (maximum 2 pages) summarizing why you consider yourself particularly well suited for the position. **Do not attach any other documents at this point.**

Closing date for receipt of applications will be 31st January 2018.

All applications will be selected on merit and only shortlisted candidates will be invited for interviews. For any questions regarding the application process please contact **Access to Finance Rwanda on: +250 782 507 751** during working hours only from Monday to Friday.