

TERMS OF REFERENCE

Reference	PN/FJI/174/22
Location	Apia, Samoa
Application deadline	02-December-22
Type of Contract	Individual Contractor
Post Level	National Consultant
Consultancy Title	Inclusive Insurance Demand Survey Consultant - Samoa
Languages required:	English and Samoan
Duration of Initial Contract:	60 days (Between 9 th January 2023 to 31 st March 2023)

BACKGROUND

Background on the assignment:

Over the last decade, there has been significant progress in both access and usage of formal financial products and services that include savings, credit, remittances, insurance, and pensions. The advent and proliferation of digital financial services has substantially narrowed down the exclusion gaps especially among remote rural Pacific islanders. There is high-level commitment and policy direction towards use of digital services for improving lives and livelihoods of people in the Pacific. There is however need for empowering customers with appropriate knowledge, skills, and competencies to “Leave No One Behind in the Digital Era”.

Increasingly, the Pacific has been faced with the devastating impacts of naturally induced catastrophes, disasters, and climate change that has seen many of our communities displaced and unable to rebuild due to the associated cost of damage. This is further exacerbated with limited understanding of not just the insurance concept and mechanisms but also basic financial literacy such as savings, budgeting, pensions etc. that can assist to mitigate against economic shocks caused by such events.

Insurance, in particular (parametric, index-based, and non-parametric, indemnity based) climate and disaster risk insurance, is a financial risk transfer product that enables policyholders or beneficiaries, including individuals, families, communities and businesses, to gain a degree of protection against unexpected events and cope with the costs, thereby building their financial resilience, improving their financial well-being.

The Pacific Insurance and Climate Adaptation Programme (PICAP) is jointly administered by the United Nations Capital Development Fund (UNCDF), the United Nations Development Programme (UNDP) and the United Nations University, Institute for Environment and Human Security (UNU-EHS). The **overall objective** of the programme is to improve the financial preparedness of Pacific households, communities, small businesses (MSME), organizations, and Governments to deal effectively with effects of climate change and natural hazards. To achieve this, the programme intends to work with both public and private sector partners to develop, pilot, test and scale market-based climate and disaster risk financing instruments like parametric insurance.

The Programme intends to achieve its results through activities carried out under four workstreams - Policy and Regulations, Open Digital Payment Ecosystems, Inclusive Innovation and Empowered Customers.

A. Description of Requirements

Climate and disaster risk insurance is new to the region and the Pacific Insurance and Climate Adaptation Programme jointly implemented by UNCDF, UNDP and UNU-EHS has developed and piloted the region’s first ever parametric microinsurance product in Fiji in 2021. As part of its regional expansion, demand studies were conducted in Vanuatu and Tonga in 2020 and subsequently parametric products were developed and launched in October and November of 2022 respectively. PICAP also plans to undertake demand studies in Samoa to assess

the interest, financial feasibility, willingness to pay, risks and perils exposure, specific livelihood related issues, present access to formal financial services, attitudes, perceptions, behaviors while accessing financial services and barriers to access and usage.

DUTIES AND RESPONSIBILITIES

Scope of Work

The consultant will carry out the following activities:

- In consultation with PICAP-UNCDF, identify livelihood groups covering farmers, fishers, micro and small business owners (canteens, handicraft shops, local grocers etc.) across the two main islands (Upolu and Savai'i)
- Using gender equality and social inclusion principles, identify and select cohorts/groups of 5 to 7 members each from different livelihood groups like farming, forestry, fishing, retail, tourism etc. from each region for a total survey size of around 400 respondents. Minimum representation of women should be 40% and preferably 5% to be people with disabilities.
- Provide input to the PICAP-UNCDF survey questionnaire covering components of but not limited to: financial feasibility, willingness to pay, risks and perils exposure, specific livelihood related issues, present access to formal financial services, attitudes, perceptions, behaviors while accessing financial services and barriers to access and usage
- Plan and conduct a test group survey in Upolu to trial the survey questionnaire and make modifications if necessary
- Plan, undertake necessary travel and conduct field group surveys among the identified survey respondents using the revised and updated survey questionnaire in the two main islands of Samoa as identified above to cover a minimum of 400 respondents
- While administering the surveys, ensure to take written consent from the respondents including for taking photographs (if any) using the prescribed template to be provided by PICAP
- Capture the survey data in XL or similar template as required by the PICAP research team and provide support in data cleaning and respond to any follow up queries regarding the data.
- Conduct statistical analysis and develop a report including visualizations and narrative interpretations of the findings and high-level recommendations.

Expected Outputs and Deliverables

- A detailed workplan with Gantt chart for completing the entire assignment within the duration prescribed and a local travel plan within the two main islands of Samoa
- Completed survey questionnaires with list of the names and other details of the respondents covered by the survey. For group surveys, please list out the names at the back of the survey forms or as an annexure
- A XL file or appropriate database file with all the fields from the surveys included to be submitted to the research focal point of PICAP. Queries if any on the data validity or consistency to be addressed and final database of all surveys to be satisfactorily submitted to PICAP
- Conduct statistical analysis of the data using data analytical tools such as Stata, and identifying relevant trends, patterns and key findings by sector, gender, age groups and location.

- Develop a report including visualizations and narrative interpretations of the findings as highlighted in the previous point. The report to also include commentary on supply-side readiness and regulatory environment of Samoa.

Institutional Arrangement

- The consultant will report to the UNDP/UNCDF Inclusive Insurance Solutions (IIS) Hub Coordinator and Regional Technical Specialist
- The consultant will provide feedback to the IIS Hub coordinator on a regular basis, minimum weekly

Duration of the Work

The envisaged duration for the engagement will be for 60 days between 9th January 2023 to 31st March 2023.

Duty Station

- Apia, Samoa with limited local travel within country subject to Covid-19 protocols.

COMPETENCIES

Skills:

- Strong interpersonal and communication skills especially listening skills
- Ability to conduct in-person and virtual interviews to individuals and groups
- Ability to interpret survey results
- Listens to develop awareness for needs of stakeholders;
- Builds trust in interactions with others, facilitates partnerships;
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability;
- Strong analytical, reporting and writing abilities skills;
- Demonstrates integrity and ethical standards.

REQUIRED QUALIFICATIONS AND EXPERIENCE

Educational qualifications:

- Minimum a Bachelor's degree in banking, economics, finance or related discipline.

Experience

- Minimum 3 years of progressive experience in financial services, community-based organizations, NGOs and with knowledge and experience of inclusive finance markets
- Previous 2 years' experience of conducting field surveys, studies, research and analysis of data and report writing

Language requirements

- Fluency of English and Samoan language is required.

Price Proposal and Schedule of Payments

Consultant must send a financial proposal based on **Lump Sum Amount**. The total amount quoted shall be all-inclusive and include all cost components required to perform the deliverables identified in the TOR, including professional fee, travel costs, living allowance and any other applicable cost to be incurred by the IC in completing the assignment. The contract price will be fixed output-based price regardless of extension of the herein specified duration. Payments will be done upon completion of the deliverables/outputs and as per below percentages:

Key Activity	Tentative Timeline/Deadline	Percentage
<ul style="list-style-type: none">Inception ReportInput to survey questionnairePilot the survey questionnaire in Samoa	20 January, 2023	20%
Complete data collection and provide cleaned dataset on excel	24 February, 2023	30%
Conduct statistical analysis and provide first draft report	17 March, 2023	30%
Final report ready for publication	31 March, 2023	20%

In general, UNDP shall not accept travel costs exceeding those of an economy class ticket. Should the IC wish to travel on a higher class he/she should do so using their own resources.

In the event of unforeseeable travel not anticipated in this TOR, payment of travel costs including tickets, lodging and terminal expenses should be agreed upon, between the respective business unit and the Individual Consultant, prior to travel and will be reimbursed.

Evaluation Method and Criteria

Individual consultants will be evaluated based on the **Cumulative analysis** methodology. The award of the contract shall be made to the individual consultant whose offer has been evaluated and determined as a) responsive/compliant/acceptable; and b) having received the highest score out of set of weighted technical criteria (70%). and financial criteria (30%). Financial score shall be computed as a ratio of the proposal being evaluated and the lowest priced proposal received by UNDP for the assignment.

Technical Criteria for Evaluation (Maximum 70 points)

- Criteria 1: Education: Bachelor's degree in banking, economics, finance or related discipline. Max 10 points
- Criteria 2: Minimum 3 years of progressive experience in financial services, community-based organizations, NGOs. Max: 20 points
- Criteria 3: Previous experience (minimum 2 years or 2 projects) of conducting surveys, field interviews and studies: Max 25 points
- Criteria 4: Minimum of 2 years of experience of data analysis from field surveys, and writing reports Max 15 points

Only candidates obtaining a minimum of 49 points (70% of the total technical points) would be considered for the Financial Evaluation.

Documentation required

Interested individual consultants must submit the following documents/information to demonstrate their qualifications. Please group them into **one (1) single PDF document** as the application only allows to upload maximum one document:

- **Letter of Confirmation of Interest and Availability** using the template provided in Annex II.
- **Personal CV or P11**, indicating all past experience from similar projects, as well as the contact details (email and telephone number) of the Candidate and at least three (3) professional references.
- **Technical proposal**, including a) a brief description of why the individual considers him/herself as the most suitable for the assignment and b) a portfolio of at least 4 different examples of different types of written publications where he/she was the lead author (e.g. blogs, focus notes, press releases etc);
- **Financial proposal in USD**, as per template provided in Annex II.

Note: Successful individual will be required to provide proof of medical insurance coverage before commencement of contract for the duration of the assignment.

Incomplete, joint proposals and proposals sent to the wrong mailing address will not be accepted and only candidates for whom there is further interest will be contacted. Individuals interested in this consultancy should apply and will be reviewed based on their own individual capacity. The successful individual may sign an Individual Contract with UNDP or request his/her employer to sign a Reimbursable Loan Agreement (RLA) on their behalf by indicating this in the Offerors letter to Confirming Interest and Availability using Annex II.

Annexes

- Annex I - Individual IC General Terms and Conditions
- Annex II – Offeror's Letter to UNDP Confirming Interest and Availability for the Individual IC, including Financial Proposal Template

Proposal Submission

- All applications must be clearly marked with the title of the consultancy (Inclusive Insurance Demand Survey Consultant - Samoa) with reference **(PN/FJI/174/22)** and submitted via **UN Job shop by 02 December 2022**.
- **Note: UNDP Jobs only supports single document upload hence ensure that the proposal is consolidated and submitted as one single document.**
- For further information concerning this Terms of Reference, please contact UNDP Pacific Office by email: procurement.fj@undp.org.

Women applicants are encouraged to apply