



Final Project Evaluation

Project Title: Inclusive Insurance Market Development in Rwanda (RWA/17/03/AFR)

Partner: Access to Finance Rwanda

REPORTING INFORMATION

Project period:	August, 2018 to December, 2020
Type of evaluation:	Self-evaluation
Evaluation prepared by:	Camyla Fonseca, Social Finance Unit

PROJECT SUMMARY

Rwanda has a very low insurance penetration. A World Bank study conducted in 2014 revealed that the insurance sector in Rwanda is underdeveloped and, as in a majority of African markets, remains concentrated on traditional and corporate insurance.

To address this challenge, the ILO's Impact Insurance Facility has partnered with Access to Finance Rwanda (AFR) to improve the offer of inclusive insurance in the country, and increase the access and usage of insurance by low income households and micro and small enterprises (MSMEs).

The project envisaged to:

- Design an insurance awareness and communication strategy for the Rwanda Insurers Association (ASSAR) geared at increasing understanding of the target audience, taking into account the learnings from work in other markets and insurance associations;
- Build the capacity of the insurance industry, financial service providers and distribution channels to offer inclusive insurance through the provision of trainings;
- Create a sustainable business model for training delivery in Rwanda, which involved training local trainers to continue the ILO's work upon the conclusion of the project. This model aims to create the capacity in the market to offer better quality trainings in the long term.

PROJECT STATUS

As per the project document, the expected project deliverables were:

- A strategy for ASSAR to carry out a stronger market facilitation role and to implement insurance consumer awareness and communication;
- Professionals from the financial services industry trained on aspects of inclusive insurance product design;
- A sustainable capacity-building model for the Rwandan industry with certified local trainers.

At the conclusion of the engagement in December 2020, all the three project deliverables have been completed.

METHODOLOGY OF EVALUATION

The main objective of this evaluation is to provide an evidence-based assessment of the completed project activities, by evaluating whether the activities conducted since 2018 have achieved the desirable results.

In compliance with the ILO's evaluation policy guidelines, this project is subject to a self-evaluation. The evaluation covers the period from August 2018 to December 2020.

The project activities are assessed against the following main evaluation criteria:

- Effectiveness: The extent to which the project's immediate objectives were achieved;
- Relevance: The extent to which project objectives were consistent with beneficiaries' needs.

The methodological mix includes analysis of existing progress reports and feedback questionnaires provided to the training beneficiaries.

The recommendations focus on the assessment of delivered activities and attempt to identify good practices and lessons learned.

MAIN FINDINGS

Component 1: Technical assistance to ASSAR

The insurance awareness and communication strategy for the Rwanda Insurers Association (ASSAR) was finalized in April 2019, after repeated consultations with local stakeholders. A full detailed report was written and delivered to ASSAR, who started making structural changes (such as hiring new staff) to be able to implement the recommendations given in the strategy.

Component 2: Capacity building of the national insurance industry and other partners

Trainings are the key capacity building activities organized under this project. The Social Finance team monitors its trainings to assess whether they are meeting the needs of its audience. It does so in a two-step process, by:

- 1) Requesting feedback from the participants at the end of each training. Participants are requested to rate different aspects of the received training, such as content, logistics, relevance, materials, objectives attended, etc., and;
- 2) Following up with participants three months after the training to inquire about how the acquired knowledge has been applied. This helps to further refine the trainings so that they are better addressing the needs in the future.

Through the delivery of six trainings in Rwanda (five face-to-face and one online, due to the COVID-19 pandemic), the ILO trained at least 118 practitioners directly, building thus their capacity and knowledge in specific insurance topics.

All trainings have received very high ratings by the participants, with a cumulative average of 4.66 (5=highest and 1=lowest). Below is the full list of trainings to the market provided during the project, broken down by number of participants, gender, and overall rating:

“Introduction to inclusive insurance” training

of participants from the market: 25

% of women: 24%

of local trainers: 9

Rating: 4.59 out of 5

“Market research: How to translate consumer insights into improved results” training

of participants from the market: 12

% of women: 41%

of local trainers: 8

Rating: 4.60 out of 5

“Managing inclusive insurance distribution” training

of participants from the market: 17

% of women: 30%

of local trainers: 9

Rating: 4.68 out of 5

“Claims management in inclusive insurance” training

of participants from the market: 20

% of women: 35%

of local trainers: 9

Rating: 4.82 out of 5

“Pricing inclusive insurance” training

of participants from the market: 19

% of women: 42%

of local trainers: 8

Rating: 4.60 out of 5

“Complementary health insurance: Getting started” training (online)

of participants from the market: 25

% of women: 32%

of local trainers: 9

Rating: 4.67 out of 5

Component 3: Capacity building and certification of local trainers

The Social Finance team has worked to develop the skills of 11 local trainers in Rwanda through a training of trainers' methodology.

After the conclusion of six trainings of trainers and six trainings to the market (during which local trainers acted as co-trainers), eight local trainers (out of the 11 initially in the process) reached the certification requirements and were certified by the ILO. They received the title of “Impact Insurance Trainer”. These are:

TRAINER	CERTIFIED TO DELIVER THE TRAININGS:
Sam Ndori	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started

Jean Paul Majoro	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Joseph Cyusa Gashayija	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Grégoire Minani	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Viateur Kayigamba	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Ovia Tuhairwe	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Managing inclusive insurance distribution - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Robinah Batamuriza	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Claims management in inclusive insurance - Pricing inclusive insurance - Complementary health insurance: Getting started
Belise Mugwaneza	<ul style="list-style-type: none"> - Introduction to inclusive insurance - Market research: How to translate consumer insights into improved results - Managing inclusive insurance distribution - Claims management in inclusive insurance - Complementary health insurance: Getting started

All the eight certified trainers have received their certificates, as well as the training materials on the six training topics delivered in Rwanda. Materials were sent in an editable format, so that they can adapt them whenever required. These trainers are now qualified to deliver ILO trainings in their country.

A new partner - Finprobit Solutions - was selected to act as an ILO training institute in Rwanda and to take over its inclusive insurance capacity building efforts. The company will organize all ILO trainings in the country with the support of local certified trainers starting in 2021, which will guarantee the sustainability of the project efforts in the long term. All the training materials for the six trainings

delivered in Rwanda during the project have also been transferred to Finprobit.

Through this process, the project lived up to its expectations to guarantee that in the future there will be skilled trainers that can roll out the ILO trainings locally.

CONCLUSIONS

The partnership with AFR remains of great importance to the ILO and its efforts to continue building the capacity of African insurance practitioners. After careful evaluation of the activities conducted under the project, it is possible to state that the Social Finance team was effective in achieving the project objectives.

The activities implemented are fully in accordance with the project concept note. Exceptions are the activities that had to be modified due to the COVID-19 pandemic, but which were previously discussed and approved by AFR.

Through this collaboration with AFR, ASSAR was given a brand new insurance awareness and communication strategy to implement. In addition, the ILO has directly enabled 118 practitioners in Africa to enhance their knowledge and capacity in insurance via face-to-face trainings. Last, eight trainers were fully certified to deliver inclusive insurance training and are now capable to do so in partnership with Finprobit, which guarantees the sustainability of the project interventions without the ILO's direct intervention.

RECOMMENDATIONS

- Conducting trainings with smaller groups proved to be more effective. Therefore, for the future, it is recommended to continue to target no more than 20 to 25 participants per training.
- Aim for gender balance and target more women with the trainings, to have at least 40% women attendance.
- The ILO should continue to provide remote support to Finprobit and local trainers whenever required, even after the end of the project with AFR.
- Establish yearly training targets with Finprobit and local trainers, to ensure that training activities are frequently organized.