



## Final Project Evaluation

**Project Title:** Mainstreaming Inclusive Insurance in Uganda (UGA/18/01/FSD)

**Partner:** Financial Sector Deepening Uganda

### REPORTING INFORMATION

<b>Project period:</b>	August, 2018 to December, 2020
<b>Type of evaluation:</b>	Self-evaluation
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### PROJECT SUMMARY

Today, 5.4% of the African population is covered by inclusive insurance, up from 4.4% in 2011 (Microinsurance Network, 2016). Uganda follows more or less the same trend. Research shows that in 2014, 6.71% of the country's population was covered by inclusive insurance, with life, accident and property products having the greatest outreach (Microinsurance Network, 2016).

Despite this progress, the insurance industry in Uganda - and in most of Africa - is still not fulfilling its potential to support economic development. While there is a growing knowledge about successful inclusive insurance operations, the dos and don'ts of designing and delivering valuable insurance services to low-income households, these lessons have not been broadly adopted by African insurers. Providers often lack the skills needed to offer products that are viable for them and valuable for consumers. At the local level, training programs are frequently unavailable and insurance institutes have limited capacity and tools to reorient insurers to the needs of the low-income market.

As part of its project with the Financial Sector Deepening Uganda (FSDU), the ILO's objective was to improve the quality and availability of inclusive insurance in the country. Through its capacity-building program, the ILO's goal was to enable hundreds of practitioners to benefit from best practices and cross-country experiences, indirectly enabling low-income households to benefit from valuable insurance solutions.

To promote a sustainable capacity-building model and maximize its outreach, the ILO works with local insurance institutes to build their capacity to offer trainings in inclusive insurance. Once they are comfortable with both the content and the participatory learning methodologies adopted by ILO trainings, they can offer ILO training courses, charging participants a rate that is sufficient to cover delivery costs, and generate a surplus.

For the duration of its engagement with FSDU, the ILO proposed to carry out three main activities in the country, namely:

- 1) Provide capacity building and certification in inclusive to the local trainers of the Insurance Training College of Uganda (ITC Uganda);
- 2) Support training delivery and the integration of ILO training courses in the portfolio of the ITC Uganda; and

- 3) Design one new training module.

The expected results of the project are:

- 1) More than ten insurance providers, including risk carriers and distribution channels, with improved capacity to offer viable and valuable insurance products to emerging consumers;
- 2) More than two hundred individual practitioners with access to best practices and cross-country experiences and trained on aspects of inclusive insurance product design with a gender sensitive approach;
- 3) At least five local trainers from the ITC Uganda capacitated in inclusive insurance and adult learning techniques;
- 4) One local training institute able to sustainably offer a regular training program on inclusive insurance every year using well-trained local trainers;
- 5) One new face-to-face training module developed.

## PROJECT STATUS

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

- 1) Eight face-to-face trainings of trainers delivered to local trainers from the ITC Uganda;
- 2) Eight face-to-face trainings on inclusive insurance delivered to the market;
- 3) At least five local trainers from the ITC Uganda capacitated in inclusive insurance and adult learning techniques;
- 4) One new face-to-face training module on an inclusive insurance developed.

With the exception of deliverables 1 and 2 (which had to be slightly adapted because of the Covid-19 pandemic), all the deliverables have been completed as initially expected.

## 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

### 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 eight trainings in Uganda (five face-to-face and three online, due to the COVID-19 pandemic), the ILO trained 167 practitioners directly, building thus their capacity and knowledge in specific insurance topics. This is slightly below the project target of 200 practitioners, which can be partially explained by the pandemic and the fact that trainings moved to an online format.

All trainings have received very high ratings by the participants, with a cumulative average of 4.63 (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: 17

% of women: 47%

# of local trainers: 10

Rating: 4.76 out of 5

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

# of participants from the market: 13

% of women: 46%

# of local trainers: 7

Rating: 4.6 out of 5

#### ***“Managing inclusive insurance distribution” training***

# of participants from the market: 28

% of women: 35%

# of local trainers: 8

Rating: 4.67 out of 5

#### ***“Claims management in inclusive insurance” training***

# of participants from the market: 21

% of women: 42%

# of local trainers: 5

Rating: 4.39 out of 5

#### ***“Proportional risk assessment of insurance products” training***

# of participants from the market: 33

% of women: 30%

# of local trainers: 5  
 Rating: 4.6 out of 5

**“Pricing inclusive insurance” training (online)**

# of participants from the market: 30  
 % of women: 47%  
 # of local trainers: 8  
 Rating: 4.62 out of 5

**“Insurance for SMEs” training (online)**

# of participants from the market: 17  
 % of women: 41%  
 # of local trainers: 6  
 Rating: 4.46 out of 5

**“Complementary health insurance” training (online)**

# of participants from the market: 8  
 % of women: 50%  
 # of local trainers: 5  
 Rating: 5 out of 5

The estimate is that more than 32 different organizations attended these trainings, which means that the goal of having more than ten insurance providers - including risk carriers and distribution channels - with improved capacity to offer viable and valuable insurance products to emerging consumers was achieved.

**Capacity building and certification of local trainers**

The Social Finance team has worked to develop the skills of 12 local trainers in Uganda through a training of trainers’ methodology.

After the conclusion of all the trainings of trainers and trainings to the market, eight local trainers achieved the basic program requirements to move on the exam phase of the certification process. Out of the 12 trainers who initially joined the programme, three trainers stopped attending the training of trainers and one did not achieve the average required to move on to the exam phase, reason why only eight trainers passed their exam. They all received satisfactory grades in the exam and were therefore certified (the project target was five). All the eight received the title of “Impact Insurance Trainer”. These are:

TRAINER	CERTIFIED TO DELIVER THE TRAININGS:
Mildred Areeta	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Proportionate risk assessment of insurance products</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>
Kevin Kateete	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Market research: How to translate consumer insights into improved results</li> <li>- Managing inclusive insurance distribution</li> <li>- Proportionate risk assessment of insurance products</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>

<b>Florence Nabakiibi</b>	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Market research: How to translate consumer insights into improved results</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>
<b>Simon Bashabe</b>	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Managing inclusive insurance distribution</li> <li>- Claims management in inclusive insurance</li> <li>- Pricing inclusive insurance</li> </ul>
<b>Ronald Batanda</b>	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Managing inclusive insurance distribution</li> <li>- Claims management in inclusive insurance</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>
<b>Ronald Zake</b>	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Market research: How to translate consumer insights into improved results</li> <li>- Managing inclusive insurance distribution</li> <li>- Pricing inclusive insurance</li> </ul>
<b>Mariam Mutalaga</b>	<ul style="list-style-type: none"> <li>- Market research: How to translate consumer insights into improved results</li> <li>- Managing inclusive insurance distribution</li> <li>- Claims management in inclusive insurance</li> <li>- Proportionate risk assessment of insurance products</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>
<b>Jonan Kisakye</b>	<ul style="list-style-type: none"> <li>- Introduction to inclusive insurance</li> <li>- Market research: How to translate consumer insights into improved results</li> <li>- Managing inclusive insurance distribution</li> <li>- Pricing inclusive insurance</li> <li>- Insurance for SMEs</li> </ul>

All the eight certified trainers have received their certificates, as well as the training materials for the seven trainings delivered in Uganda. Materials were sent in an editable format, so that they can be easily adapted whenever required. These trainers are now qualified to deliver ILO trainings in their country.

The ITC Uganda has also received all training materials. However, the ITC Uganda is only allowed to use these materials together with the local certified trainers, and certified trainers are only allowed to deliver ILO trainings with the ITC Uganda (not on their own, not with a different partner).

Through this process, the project fully achieved its expected results and guaranteed that in the future there will be skilled trainers as well a prepared training institute that can roll out the ILO inclusive insurance trainings locally.

#### **Development of new training materials**

A new face-to-face training module on the topic “Effective insurance selling” was designed by the ILO’s team. The initial plan was to deliver it in Uganda in July 2020, but this delivery could not be organized due to the pandemic and the travel and meeting restrictions resulting from it. Since this training targets insurance sales agents and involves many role-play activities which would not work well online, it was decided that it would no longer be offered in 2020 as part of the project. However, the ILO still transferred all the “Effective insurance selling” training materials to the ITC Uganda and its local trainers, so that the course can be delivered in the future when face-to-face encounters are

allowed.

The ILO has also supported Cenfri in the development of the training module “Proportionate risk assessment of insurance products”, providing guidance on the content, materials and training activities. This training is, therefore, based on the ILO methodology.

In addition to the face-to-face training materials, the ILO has also updated and adapted to the Ugandan context a self-paced e-learning module on the topic “Market research: Translating consumer insights into improved results”. The full e-learning course, which is composed by 12 lessons of about one-hour each plus extra handouts, resources and an action planner, was transferred to the ITC Uganda, to be offered on their e-learning platform as they wish. The ITC Uganda can decide to offer it on a continuous base, or to hold a few intakes per year. This deliverable was not foreseen in the initial project document. However, it was agreed between the ILO and FSDU during the pandemic.

Therefore, in this aspect, the project has also fully met its expected results.

## CONCLUSIONS

The partnership with FSDU 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 FSDU.

Through this collaboration with FSDU, the ILO has directly enabled 167 practitioners in Africa to enhance their knowledge and capacity in insurance via face-to-face trainings. In addition, eight trainers were fully certified to deliver inclusive insurance training and are now capable to do so in partnership with ITC Uganda, which guarantees the sustainability of the project interventions without the ILO’s direct intervention. Last, one new training module was developed and is readily available to be used by the ITC Uganda.

## 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 across all events.
- The ILO should continue to provide remote support to ITC Uganda and local trainers whenever required, even after the end of the project with FSDU.
- Establish yearly training targets with ITC Uganda and local trainers, to ensure that training activities are frequently organized.