UNFPA, the United Nations sexual and reproductive health agency

Job title: Consultancy on Micro-Takaful in Maternal and Neonatal Health Sector in Cameroon
Job type: Consultancy
Publication number: CMR/2019/01
Location: Yaoundé, Cameroon
Duration: 21 days

Background:
The Government of Cameroon (GoC) through UNFPA is seeking a high-level consultancy to develop a “Micro-Takaful” under a financial facility of the Islamic Development Bank (IDB) to address maternal, neonatal and child mortality in the country. The overall project scope has five components: (i) Human and institutional Capacity Development, (ii) Civil Works, (iii) Acquisition of Drugs, Medical Equipment and supplies, (iv) Community, Social mobilization and Islamic Solidarity “Micro-Takaful”, and (v) Support to the Project Management.

This three-year project will cover 34 districts in 5 regions; namely, the Centre, East, Adamawa, North and Far North of Cameroon.

Objective and specific task of this consultancy
The main objective of this consultancy is to develop mechanisms and guidelines on how to introduce “Micro-Takaful” into the existing micro finance in 11 districts of Cameroon. It also aims to develop a mechanism on how “Micro-Takaful” will be a modality to support the accessibility of poor pregnant women to affordable health services for antenatal care and safe deliveries.
The consultancy will be under the overall guidance of UNFPA Representative and the day-to-day guidance of the Deputy Representative and the National Programme Officer for Sexual Reproductive health.

Specifically, the consultancy will undertake the following tasks:
- Undertake a detailed analysis of the micro credit and finance situation in the four targeted regions of the country, as well as existing health voucher schemes (“cheque santé”) or subsidy programmes and how the Micro-Takaful fits into this dynamic;
- Build on existing information and data to identify concrete financial barriers for the poorest pregnant women and their access to MNCH services;
- Develop detailed guidelines in terms of institutional arrangements, individual contribution, benefits package, eligibility criteria and other related parameters to “Micro-Takaful”;  
- Identify reputable micro finance institutions and charitable institutions to work under the "Micro-Takaful" scheme;
- Review critically existing health insurance policies and facilities and how the existing micro finance institutions will make it feasible for poor women to have a health insurance policy; and
- Develop the mechanism and simple guidelines as to how 300 women treated for obstetric fistula will efficiently and effectively be able to receive a voucher to the tune of US$ 300 to support income generation activities in the regions of Center, East, North and Far North.

Expected Results
Specific results:
a) Detailed guidelines with institutional arrangements, individual contributions, benefits package, eligibility criteria and other parameters for “Micro-Takaful” developed and operationalized;
b) Key reputable micro finance and charitable institutions are identified to work as partners to implement the “Micro-Takaful”;
c) Detailed guideline has been developed to support the micro finance institutions and CBHIs on how to ensure that the targeted women in 4 regions who are eligible for micro credit also have health insurance coverage; and

d) A practical and effective voucher system with competent and reputable institution(s) established to support income-generating activities by 300 women treated for fistula in Center, East, North and Far North regions.
Selection of consultants

Interested candidates (individuals or institutions) are invited to submit technical and financial proposals for this consultancy with a detailed chronogram including past experience in “Micro-Takaful”.

Required qualifications and experience:

This consultancy is opened to individuals and institutions who meet the requirements below:

1. For individuals:
   a. a minimum requirement is relevant education level at the master or doctorate level in the area of micro finance focusing on “Micro-Takaful” or other related area relevant to the Islamic Sharia financing;
   b. at least 10 years of experience and track record in “Micro-Takaful” or other related area relevant to the Islamic Sharia financing with concrete past examples;
   c. Having written and working capacity in both French and English is required.

2. For institutions:
   d. a demonstrated track record in the area of “Micro-Takaful” or other related area relevant to the Islamic Sharia financing at international and national levels;
   e. having qualified staff members with demonstrated capacity in the field of “Micro-Takaful”;
   f. Having written and working capacity in both French and English is required.

Deliverables:

- A well-articulated consultancy report, with an executive summary and concrete recommendations, that specifically comprises the following:
  a) Detailed guidelines with institutional arrangements, individual contributions, benefits package, eligibility criteria and other parameters for “Micro-Takaful” developed and implementable;
  b) Concrete detailed guidelines in preparing beneficiaries for the micro-credit Takaful and the vouchers for the 300 women who have been treated for obstetric fistula;
  c) Guidelines for the monitoring and follow-up by the government and UNFPA

Applications

Applications in French or English should be sent by email to cameroon.office@unfpa.org. The subject of the email must bear the title of the position and sent no later than two (02) weeks after publication. The application must be complete and contain a cover letter, a curriculum vitae, photocopies of diplomas and certificates, as well as the United Nations P11 form duly completed. All these documents must be sent as one attachment in pdf format only.

Disclaimer

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