WWF-UK TERMS OF REFERENCE
Informing the establishment of effective ranger insurance mechanisms

Background
Rangers are the front-line guardians of natural resources and are often required to work under extremely difficult conditions and at great personal risk. Under these circumstances, the potential impact of employment conditions on performance is heightened. Of particular importance to occupational welfare is the ability to afford short-term and long-term healthcare if needed, and the ability to ensure that one's family will be taken care of should unfortunate events occur.

A 2016 survey commissioned by WWF and the Ranger Federation of Asia (RFA) with support from Global Wildlife Conservation (GWC), International Ranger Federation (IRF), Global Tiger Forum (GTF) and Thin Green Line Foundation (TGLF), showed that rangers are often not protected adequately either legally, medically or financially. The full report is available here, but key results, based on data collected form 40 countries, are as follows:

- Rangers have no health insurance coverage in 20% of the countries surveyed. This included 40% of countries surveyed in Africa and 20% in Asia. All of the countries in other regions had insurance coverage through universal healthcare, employment-related health insurance, or a combination of both.
- Rangers have no life insurance coverage in 35% of the countries surveyed. This included 50% of countries surveyed in Africa and 47% in Asia. Life insurance payouts varied widely across continents.
- Rangers have no long-term disability coverage in 45% of the countries surveyed. This included 60% of countries surveyed in both Africa and Asia.

Purpose and objective
Building on the 2016 study, more detailed research is needed in selected focal countries to fully understand the context and, where mechanisms are found to be lacking, propose possible solutions.

The purpose of this consultancy is to inform the establishment of effective ranger insurance mechanisms in selected focal countries.

The objectives are
1. To explore and define the characteristics of effective ranger insurance models
2. To understand in detail current ranger insurance frameworks, and the polices and frameworks that influence and / or determine them, in selected focal countries
3. In selected focal countries, to provide recommendations for: (1) effective ranger insurance models; and (2) the policy change needed to realise these models.

Scope and focus
WWF has identified four focal countries for this consultancy: Kenya, Cameroon, Thailand, and a second Asian country to be confirmed at inception of this work, in consultation with WWF. These countries define the geographical scope of objective 2 and 3. In order to identify effective ranger insurance models, it is expected that a broader geographical scope will applied to respond to objective 1.

For the purposes of this consultancy, the term 'ranger' is used to encompass: ranger officers, section rangers, patrol team leaders, wildlife wardens, forest guards, scouts, watchers, game scouts, park guards, and other frontline field staff. The focus will be on rangers that are employed by the state, although consideration of those not employed by the state (e.g. community games scouts) will also be of value. Focus will be agreed between the consultant and WWF at inception of this work.

All in instances, the consultant should also consider both rangers employed on a temporary basis and those employed on a permanent basis. Key distinctions between these groups should be identified.

Methodology
It is expected that this consultancy will be largely home-based, but limited travel (either to focal countries or to countries with existing effective ranger insurance models) will be considered, if resources allow and it is deemed necessary to achieve the objectives.

A detailed methodology, building on that submitted in response to this tender, will be agreed between the consultant and WWF at the outset of the consultancy period, prior to any implementation.

WWF seeks to commission this work as soon as possible. Outputs and deliverables are required by the end of June at the latest.

Further guidance on each objective is as follows:

Objective 1: To define the characteristics of effective ranger insurance models
Through a combination of desk-based review, interviews and discussions with key stakeholders, and drawing on personal expertise, the consultant is expected to identify and document a series of case studies demonstrating real-life effective ranger insurance models in countries of relevance to the identified focal countries. Largely, WWF will facilitate stakeholder consultations although the consultant is encouraged, in consultation with WWF, to draw on their own contacts. Drawing on evidence from these cases studies, the consultant is expected to identify and document essential and 'nice-to-have' components of effective ranger insurance models.

Objective 2: To understand in detail current ranger insurance frameworks, and the polices and frameworks that influence and / or determine them, in selected focal countries
Through a combination of desk-based review and interviews and discussions with key stakeholders (again, largely facilitated by WWF), for each focal country the consultant is expected to:

- Determine current ranger insurance provisions, including (but not limited to): types of cover, availability, suitability (both financially and practically), quality, duration, cost, procedure(s) for claims, and frequency of use. Relevant data from the 2016 survey will be provided to the consultant. The consultant is expected to expand on this analysis including addressing the limitations identified in the 2016 survey: (1) the lack of local third-party experts with whom to verify survey responses; (2) simplification of a complex subject in order to produce a simple-to-understand overview; and (3) many respondents being unable to accurately submit maximum payout figures.
- Compare ranger insurance availability and quality to that provided to other government agencies in the country that work with similar conditions and risks, such as police, military, firefighters.
- Determine current polices and frameworks that influence and / or determine ranger insurance provisions, identifying opportunities and challenges.

Objective 3: In selected focal countries, to provide recommendations for: (1) effective ranger insurance models; and (2) the policy change needed to realise these models
Drawing on the outputs of objectives 1 and 2, the consultant is expected to develop viable solutions for effective ranger insurance models in selected focal countries. In parallel, the consultant is expected to work with WWF policy experts to make recommendations on the policy change needed to realise these models. It is anticipated that these recommendations can be taken to the relevant governments for policy amendments and endorsement.

Outputs and Deliverables
- Proposed detailed methodology, including stakeholders to be consulted (to be agreed with WWF before implementation)
- To an agreed format, case studies of existing effective models for ranger insurance
- To an agreed format, a report identifying essential and 'nice-to-have' components of effective ranger insurance models
- To an agreed format, country specific reports on current ranger insurance frameworks (one report per focal country)

- To an agreed format, country specific recommendations for effective ranger insurance models and the policy change needed to realise these models (one report per focal country)
- All raw data from stakeholder engagement

Requirements of the consultant

To be considered for this consultancy piece, you are required to demonstrate through your application that you meet the following criteria:

- REQUIRED: Relevant undergraduate qualifications.
- PREFERED: Relevant postgraduate qualifications.
- REQUIRED: Significant experience working in the insurance sector.
- REQUIRED: Strong analytical skills, including analysis of both quantitative and qualitative data, and ability to consolidate large quantities of data.
- REQUIRED: Fluency in English.
- REQUIRED: Knowledge of the labour laws in regard to worker unions
- REQUIRED: Experience of working with government partners
- REQUIRED: Experience of working in low income countries.
- PREFERED: Experience of working in the selected focal countries.

Implementation arrangements

This consultancy will be contracted and managed by WWF-UK, working closely with representatives from the WWF network-wide Wildlife Crime Initiative.

Mode of application

Interested candidates should send their application including CV or resume, application letter, their proposed outline methodology (including time frames) and financial offer to Cath Lawson (clawson@wwf.org.uk) before 23/02/18.