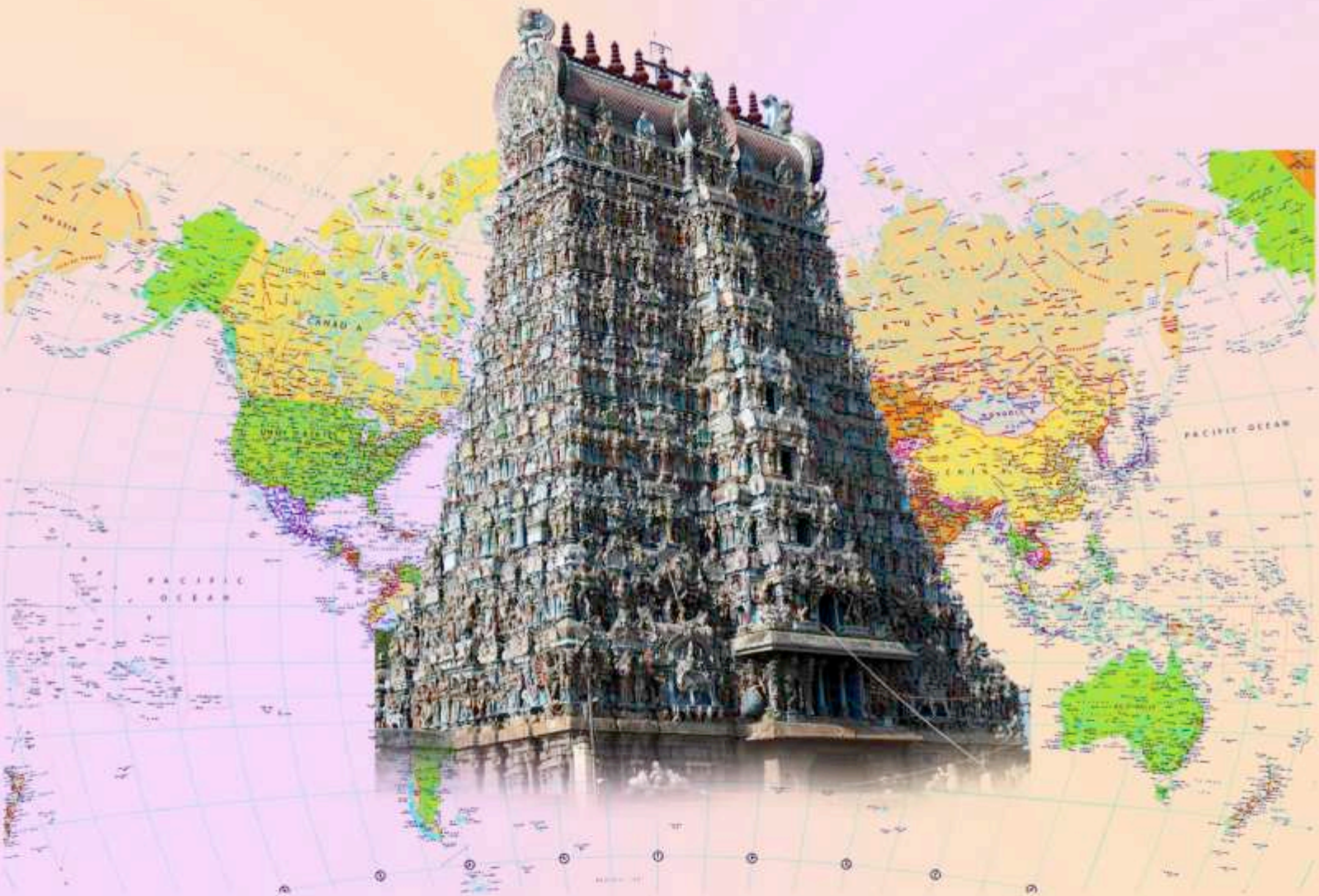


Fifth International Course

**Advanced Reflective education and Training (ART) on
Micro Insurance**

(Theme 2)

December 6-9, 2010



**Advanced Centre for Skill and Knowledge on
Mutual Insurance (ASKMI)**

**Tata-Dhan Academy
DHAN Foundation
Madurai, INDIA**

Introduction

In microfinance, access to savings and credit services has made significant changes in the lives of the poor. The poor face multiple risks throughout their life owing to their vulnerabilities. Savings and credit have clear limitations in addressing these risks and vulnerabilities. Micro insurance along with savings and credit constitutes fundamental financial service needs for the poor also. Poor have indigenous coping mechanisms to meet risks, but these traditional practices have been able to mitigate the risks only to a certain extent. Poor and under-privileged sections of the society are often excluded from insurance access due to inappropriate insurance products which are not in tune with their needs. Risks for them are also different which have to be treated accordingly with different products and simple administrative systems.

Providing access to micro insurance services to the poor has emerged as a good challenge to community-based organizations. Micro insurance has been used as an institutional mechanism for risk reduction. Unlike savings and credit programmes, large scale practice on micro insurance has not been experienced. This course enables the participants to learn from successful experiences in micro insurance across the world.

Institute

The Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI), based at Tata-Dhan Academy, a development management school promoted by DHAN Foundation, an international reputed development organization, is offering the eighth International Course on Advanced Reflective Education and Training (ART) on Micro Insurance, from December 6-9, 2010.

Objectives

The course includes modules designed for sharing and consolidating the experiences among the participants. The specific objectives of the course include:

- ◆ Building the perspectives and conceptual understanding on genesis and evolution, principles, and operational framework of micro insurance in community-based organizations.

- ◆ Creating knowledge on various context- and issue-based insurance products offered by national and international organizations, their approaches and models through experience sharing and case studies.
- ◆ Understanding product design, systems administration, and challenges in scaling up of the products from the existing best practices through field visits, interaction with the clients and cross-learning among the participants.

Participants

The course targets national and international participants of practitioners, researchers, and academia of micro insurance. The course encourages participation of senior-level decision makers and practitioners from microfinance institutions, NGOs, national and international donors, insurance providers, banks, governments, and bilateral and international agencies who appreciate and recognise the need for promotion of micro insurance and its potential in addressing poverty.

Course Design

The Course is structured around three interdependent modules that include:

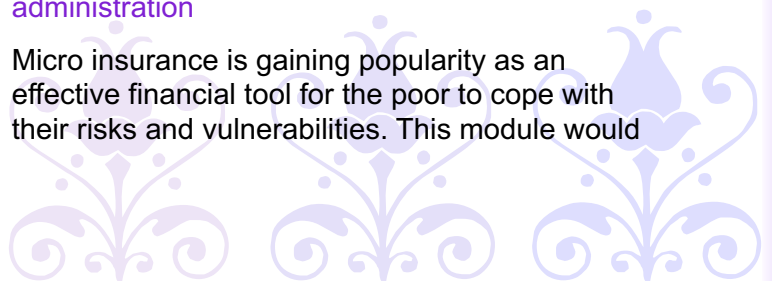
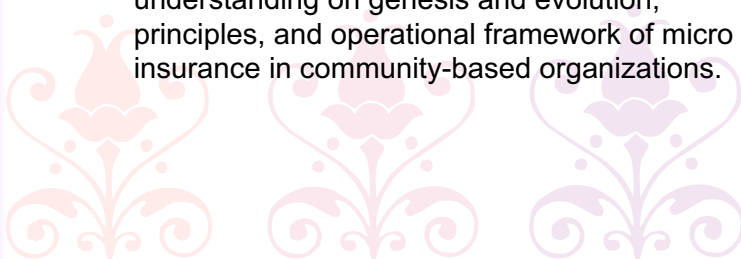
- ◆ Social security for the poor: Macro perspective in South Asian and African countries.
- ◆ Micro insurance products and its administration.
- ◆ Operationalising various micro insurance services through community-based organizations through case studies and field visit

Module 1: Social security for the poor: Macro perspective.

This module would facilitate the understanding of the conceptual framework of micro insurance, and the history and the role of micro insurance as an instrument to mitigate the risks and vulnerabilities of the poor. The module also would help participants to explore various models across countries.

Module 2: Micro insurance products and its administration

Micro insurance is gaining popularity as an effective financial tool for the poor to cope with their risks and vulnerabilities. This module would



help the participants to map the risks and vulnerabilities of their clients for designing micro insurance products, and to understand the need for insurance literacy and administration of the products and related services in different contexts including the disaster situations. Recent management information system software developed by People Mutuals for the efficient administration of micro insurance products will also be demonstrated during this module.

Module 3: Implementation of micro insurance services through community-based organizations: Case studies and field visit

Most existing commercial micro insurance products are not addressing the needs of the clients. The concept of mutuality is well expressed and established in the community-based micro insurance schemes. Such experiences are available in DHAN Foundation. This module would enable the participants to understand the underlying concepts and principles for designing and implementing mutual insurance through people institutions.

Module 4: Reinsurance and insurance regulations

Participants would gain knowledge on reinsurance and insurance regulations of different countries.

Field Visit

Structured field visit to understand the risks and vulnerabilities of the poor and the relevance of micro insurance to ensure social security to poor would be arranged. The visit would also help the participants understand different insurance products and implementation of them with appropriate systems.

Pedagogy

The course sessions would be conducted primarily with a “hands-on” approach with diverse pedagogies such as lectures, case studies, video documents, group discussions, field visits, and experience sharing.

Faculty

The course draws faculty members from leading micro insurance providers in different countries, involved in micro insurance training and consultancy at the international level.

How to Apply

Fee: US\$1300 for the course (INR 52,000 for Indian participants), towards board and lodging in single occupancy room, and US\$1,100 (INR 44,000) for each participant occupying twin-sharing rooms, tuition, course materials and field visits, as well as visits to Madurai city.

Participants or their employers must cover the cost of travel to and from Madurai and of visas. DHAN Foundation will provide letters to local Indian Consulates to facilitate the issue of visas, but participants will be responsible for obtaining the visa.

The fee should be sent by Demand Draft in favour of "DHAN Foundation" payable at Madurai, or by international bank transfer to: Account Name: DHAN Foundation, Canara Bank Town Hall Branch, Town Hall Road, Madurai 625 001, Branch Code: DP 1013, SB Account No.: 1013101028758, Swift Code: CNR BIN BB UFM. The application can be downloaded from the website <http://www.dhan.org/tda/art.php> and the filled-in application form along with the fee should be sent before October 31, 2010.

Venue

The Venue is the Gateway Hotel, a well-known hotel located in a serene atmosphere on the outskirts of the historic city of Madurai, India. Participants will be accommodated in a single/twin sharing rooms with private attached facilities.

Heritage City

Madurai is a city of ancient glory with a rich cultural heritage. It is at the heart of Tamil Nadu. The Meenakshi Amman Temple, known for its awesome grandeur, is the focal point of Madurai. It is visited by people from all over the world. The temple has had an influence over the cultural and social life of the city for centuries. Despite rapid urbanization in recent years, the city is still traditional and its people are old-fashioned in many of their ways. It is one of the major cities of Tamil Nadu with a population of around 1.50 million.



About Tata-Dhan Academy

Tata-Dhan Academy, a development management education institute, offers a two-year development management programme (PDM) for young graduates to groom them as development professionals for the NGO sector. The Academy undertakes independent and collaborative research and conducts short-duration development management courses as its core purpose is to enable the world of practice to advance development action. The thematic courses include Development Management Appreciation Programme (DMAP), the Advanced Reflective education and Training on Development Finance, Micro Insurance and Microfinance for Business Development, Social Development Research Capacity building (SDRC), Leadership Education in Advancing Development (LEAD), Team Building, and Human Resources Development for NGOs; customised courses are offered as per the demand of the organisations. The purpose of the courses is to professionalise the development sector in general and NGOs in particular to augment their efficiency and effectiveness. The Academy has three specialised centres working on the themes of mutual insurance, disaster risk reduction, and water for development.

About ASKMI

Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI), a specialised centre at Tata-Dhan Academy, fosters mutual insurance development through appropriate knowledge management systems and processes such as research, documentation, publication, training, education, and policy advocacy.

The core activities of ASKMI include research and development, capacity-building through training and education, policy advocacy and networking among practitioners. ZLM, a mutual insurance company in the Netherlands, provided financial support in the establishment of ASKMI. MIAN provides guidance and support to nurture the Centre. Oxfam Novib, Rabobank Foundation, and Interpolis also add their support. ASKMI uses the strengths of 'People Mutuals', a community initiative that implements mutual insurance programmes across varied contexts in India. ASKMI also collaborates with other MIAN partners in Asia and other interested stakeholders towards realizing its purpose.

Theme 2 on "Micro Insurance" is coordinated by Mr S Balasubramanian, Chief Executive Officer, People Mutuals, and Ms Arul Navamani Vijaya Bharathi, Coordinator of ASKMI, with the support of People Mutuals, a large initiative of DHAN Foundation focusing on micro insurance in India.

About DHAN Foundation

DHAN Foundation is a development organisation working towards bringing significant changes in the lives of the poor through innovative themes. The organisation runs several community-based field programs and activities to help the poor. DHAN's Community Banking Programme (microfinance) is building on the self-help and collective action of the poor. It emphasises creating access to microfinance services that include savings, credit, and insurance to poor women through their own self-managed institutions, the self-help groups. These institutions have established enabling processes to address many development needs through microfinance. The second largest tank-fed agriculture development programme aims at rebuilding the small-scale reservoirs spread across the countryside for benefiting small holder agriculture and providing access to drinking water. DHAN's experimentation projects and activities are on making rainfed agriculture more remunerative; making information technology to serve the poor; and democratizing the Panchayats (local governance) through local action. The salience of the programs of DHAN are placing high-quality human resources to work with the poor, organising them into self-managed organisations to avail their entitlements and run their services on a cooperative and self-help basis. DHAN always works in collaboration with individuals and organisations including the government and businesses. DHAN Foundation has promoted India's largest and most innovative community banking programme, serving the financial needs of about 800,000 poor people with a cumulative portfolio of about \$180 million in India through its network of more than 220 offices and 700 full-time staff, most of whom have professional qualifications.

Please send filled in applications, or requests for further information to

Mrs. A. Umarani, Course Coordinator

Eighth International ART Course

Tata-Dhan Academy

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