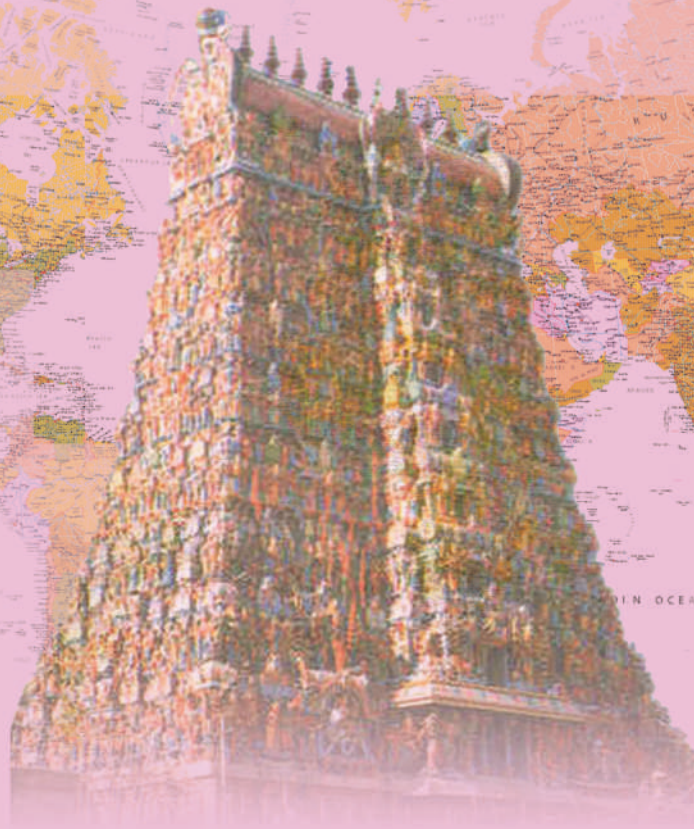
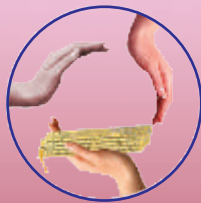


*Seventh International Course*  
Advanced Reflective education and Training (ART) on  
**Micro Insurance**  
**(Theme 2)**



**December 5 - 8, 2009**



*Advanced Centre for Skill and Knowledge on  
Mutual Insurance (ASKMI)*  
**Tata-Dhan Academy**  
**DHAN Foundation**  
Madurai, INDIA

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 seventh International Course on Advanced Reflective education and Training (ART) on Micro Insurance, from December 5 – 8, 2009.

### Objectives

The Course includes modules designed to enable the participants to learn from the successful experiences in micro insurance across the world. The specific objectives of the course include

- Providing perspectives, conceptual knowledge and skills in designing micro insurance products for addressing poverty..
- Enhancing the institutional capacity of different micro insurance stakeholders.
- Providing opportunities to learn from the existing best practices through field visits, interaction with the clients and cross learning among the participants.

The participants would be encouraged to exchange their experiences, learning, policy issues and operational challenges for discussing and evolving practical solutions.

### For Whom?

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 the microfinance institutions, NGOs , national and international donors, insurance providers, banks, governments, 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 four interdependent modules that include,

- Social security for the poor
- Operational tools and systems

- Mutual Insurance
- Product Development

#### **Module 1: Social Security for poor**

This module would explore the concepts of social security in a larger perspective and the role of micro insurance as an instrument to mitigate the risks and vulnerabilities of poor.

#### **Module 2: Operational tools and systems**

Micro insurance is gaining popularity as an effective financial tool for 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 operationalisation aspects.

#### **Module 3: Mutual Insurance**

Mostly the 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 the 'Kalanjiam Community Banking Programme', the community based self-help initiative of DHAN Foundation with an outreach of over 700,000 poor households.

This module would enable the participants to understand the underlying concepts and principles for



designing and operationalisation of mutual insurances.

#### **Module 4: Product Development**

Poor and under privileged sections of the society are often excluded from insurance access due to the inappropriate insurance products which are not in tune with their needs. This module would focus on the concepts and principles of micro insurance apart from understanding the issues and challenges in development of appropriate micro insurances and reinsurances.

##### **Field Visit**

Structured field visits to understand the risks and vulnerabilities of poor and for discussing the relevance of micro insurance to ensure social security to poor.

Field visit would help the participants in understanding different insurance products - life, livestock, health and crops and their operationalisation.

##### **Pedagogy**

The Course sessions would be conducted primarily on 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. Besides the relevant field experience, the resource persons are involved in micro insurance training and consultancy at the international level.

##### **How to Apply**

The fee is US\$1000 for the Course (Rs.30,000 for Indian participants) covering food, accommodation, tuition, training materials, other literature, field visits, and visit to historic sites in Madurai. Participants must cover the cost of travel and visas. DHAN Foundation will provide letters to Indian Consulates to facilitate the issue of visas. The Academy also facilitates sponsorships of fees for limited participants and however the travel cost has to be borne by them.

The fee should be sent by Bank Demand Draft in favour of "DHAN Foundation" payable at Madurai or by international bank transfer:

**Account Name: DHAN Foundation**

**SB Account No.: 1013101028758**

**Bank: Canara Bank, Town Hall Road Branch, Madurai 625 001**

**Bank Branch Code: DP 1013**

**Swift Code: CNR BIN BB UFM**

The application can be down loaded from the website <http://www.dhan.org/tda/art.php> and the filled-in application form along with the fee should be sent before November 10, 2009. Online application can also be made and fees may be remitted thereafter.

##### **Venue**

The Course would be offered at PILLAR, Nagamalai Puthukottai, Madurai-19. Participants will be accommodated in double stay / bedrooms with private attached facilities. It is 10 km away from the Madurai railway station and about 20 km from the Madurai airport.

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

**Mr H K Mahanthesha**

Course Coordinator

Seventh International Course on ART  
on Micro Insurance

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

Tata-Dhan Academy

Boys Town Campus

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[tatadhanacademy@satyam.net.in](mailto:tatadhanacademy@satyam.net.in) and

[tatadhanacademy@gmail.com](mailto:tatadhanacademy@gmail.com)

Website: <http://www.dhan.org/tda/art.php>

## About ASKMI

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

The core activities of ASKMI include research & development, capacity building through training and education, policy advocacy and networking among practitioners. ZLM, a mutual insurance company in The Netherlands, provides 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 context in India. ASKMI would also collaborate with other MIAN partners in Asia and other interested stakeholders towards realizing its purpose.

## About Tata-Dhan Academy

The purpose of the institute is to attract, nurture and groom young graduates, into development professionals through its flagship two-year masters' programme in development management, the PDM. The programme is a careful blend of classroom and field segments. Till date eight batches of PDM students have graduated from the Academy and are working with disadvantaged communities on various issues. The Academy aims at and is working towards becoming a Centre of Excellence in Development Management.

In addition to long duration education programme and research, the Academy has identified short duration Development Management Courses as its core purpose to enable the world of practice. The thematic Courses include Development Management Appreciation Programme (DMAP), the Advanced Reflective Course on Development Finance, Micro Insurance, Social Development Research Capacity building (SDRC) and Leadership Education in Advancing Development (LEAD). The purpose of the Courses is to professionalise the development sector in general and NGOs in particular to augment their efficiency and effectiveness.

## 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 field programs and activities to help the poor.

DHAN's Community Banking Programme is building on the self help and collective action of the poor. It has an emphasis on creating access to microfinance services that include savings, credit and insurance to poor women through their own self managed institutions. These institutions are enabling them to address their other development needs also. The tankfed agriculture 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 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 700,000 poor people with cumulative portfolio of about \$150 million in India through its network of more than 200 offices and 700 fulltime staff, most of whom have professional qualifications.

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

**Mr Mahanthesh**, Course Coordinator  
**Seventh International ART Course on Micro Insurance**

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

Tata-Dhan Academy, Boys Town Campus

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Website: <http://www.dhan.org/tda/art.php>