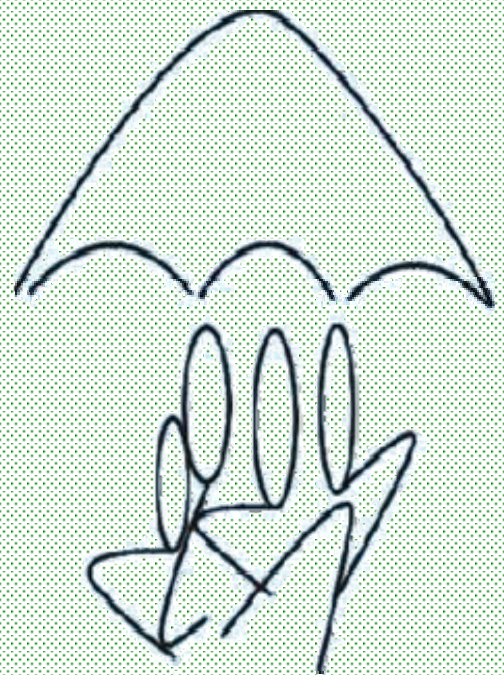


*National Training Programme on*  
**MICRO INSURANCE**

**February 28 – March 3, 2007**



Asian Knowledge Centre for Mutual Insurance  
(ASKMI)  
Tata-Dhan Academy  
DHAN Foundation  
Madurai

In association with  **INAFI**  
INDIA

## About the Programme

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The Asian Knowledge centre for Mutual Insurance (ASKMI) established at Tata-Dhan Academy, a development educational institution promoted by DHAN Foundation (a pioneering not - for - profit development organisation), Madurai, India is offering the **“National Training Programme on Micro Insurance”**, during February 28 – March 3, 2007 at Madurai in association with INAFI-India (International Network of Alternative Financial Institutions).

The Programme offers a fantabulous opportunity for direct interaction with clients of micro insurance, who form part of one of the largest community banking programmes in the world.

The programme will be an inevitable exemplar initiative of capacity building in areas such as philosophies and concepts, operational tools and systems, delivery mechanisms and product development of microinsurance.

The Programme offers copious learning opportunities from some of the 'best practices' already existing through exposure field visits and direct interaction with the clients.

The Programme draws faculty members directly from field practice. Besides the relevant field experience, the faculty members also involved in training and consulting at the national and international level, particularly in creating and managing successful micro insurance programmes.

## Objectives

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The Programme encompasses well designed modules which enable the participants to learn from the successful experiences in micro insurance context. The specific objectives of the Programme includes,

- Providing intensive conceptual and practical skills in designing and developing micro insurance programmes in order to enhance the institutional capacity of NGO/MFI practitioners who are engaged in promotion and provision of micro insurance
- Appreciating the different delivery models of microinsurance that exists in the market.
- Understanding the steps involved in identification of needs and development of appropriate products.
- Analyzing the legal framework for providing microinsurance

The Programme will enable the participants to appreciate the existing paradigms and challenges in promotion and provision of micro insurance to the poor.

## For Whom?

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The Programme encourages middle level decision makers and practitioners from the microfinance institutions and NGOs who appreciate and recognize the need for promotion of micro insurance and its potential in addressing the challenges of poverty.

The Programme will be appropriate both for those who are already into provision of microinsurance services and those contemplating to do so in course of time.

The participants are expected to have atleast three years experience in the implementation of development programmes.

## Programme structure and curriculum

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The programme scheduled from February 28 – March 3, 2007 will be held at the historic temple city of Madurai, India. The core programme will be conducted primarily on a 'hands-on approach, in which diverse pedagogies such as lectures, case studies, video documents, field visits will be employed. The Programme is structured around four interdependent modules that include,

- Social security for the poor
- Operational tools and systems
- Delivery Models
- Product Development

### Module 1: Social Security for poor

This module explores the concept of social security in a larger perspective and the role of micro insurance as an instrument to mitigate risks and vulnerabilities of the poor. Social Security is increasingly seen as an integral part of the development process and is both a concept as well as a system.

It represents basically a system of protection of individuals who are in need of such protection by the State as an agent of the society.

Understanding the risks and vulnerabilities of the poor in different contexts would set the tone for discussions on the relevance of micro insurance and the other aspects of providing microinsurance.

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

The NGOs / MFIs need to understand the basic tools and techniques in designing and developing insurance products that are appropriate to meet the diverse needs of the poor and are close to the field realities.

This module will help the participants to map the vulnerabilities, evolve principles, calculate premiums, collect and administer premiums, settle claims, arrange for reinsurance and establish an institutional system to offer this service along with the savings and credit products.

During this module, an insurance administrative software application developed by DHAN Foundation will be demonstrated.

## **Module 3: Delivery Models**

Micro insurance is being delivered by four extensive distributional channels that are partner agent, direct service, in-house provider and community model.

Many experiments in the field have proven the feasibility of applying the concept of mutuality in delivering micro insurance services to the poor. In such cases they become purely member owned, controlled and managed and hence provide a greater flexibility to the members in terms products and services.

This module will expose participants to the federation mutuals promoted by DHAN Foundation.

## **Module 4: Product Development**

The product range and coverage is limited to only life cover products with natural, accidental death, disability and health cover for hospitalisation. There is no or low flexibility in products design due to both regulation and hesitation on the part of insurers emanating from their lack of exposure to micro insurance sector.

The sector needs incentives and investments in large scale to promote designing and development of innovative products that would cater to the diverse needs of the poor.

This module would focus on product development and the issues and challenges confronted, and ways forward. Real life cases would be used for discussion and learning.

## **How to Apply**

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### **Fee**

The Programme fee payable in advance is Rs.5000 per participant. It covers tuition, training materials, costs of board and lodging and field visits including local site seeing. The fee need to be sent by way of demand draft in favour of "Tata-Dhan Academy, Madurai" payable at Madurai.

Please note that the Programme is designed to be operationally sustainable and depends on tuition fees. Hence, the participants are to cover the full costs of their participation from their own sources or through appropriate sponsors.

### **Venue**

The programme will take place at the Pillar Centre in Nagamalai Pudukoattai village surrounded by hills and large rock boulders in rural environment, some 12 kms away from Madurai city. The Pillar Centre offers modern training facilities that combine training rooms and accommodations. All participants will be accommodated in single rooms with attached bathrooms.

The address of the venue is,

Training institute for Human Resource Development  
Post Box No.2, Nagamalai Puthukottai,  
Madurai – 625 019  
Phone: 91 – 452 – 2459343  
Email: pillarins@yahoo.com

### **Application**

To apply, please complete the enclosed application form. The last date for receiving the applications along with the course fee is February 20, 2007.

The INAFI Network has already committed fifteen participants. Hence early application is strongly encouraged as enrolment is limited.

## **About ASKMI**

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 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. ASKMI would also collaborate with other MIAN partners in Asia and other interested stakeholders towards realising its purpose.

## **About Tata-Dhan Academy**

Tata-Dhan Academy is promoted by DHAN Foundation, a pioneering grassroots organisation and Sir Ratan Tata Trust (SRTT), Mumbai to identify, nurture and groom young graduates, into development professionals through its flagship 23month long academic programme in development management, the PDM. The programme is a careful blend of classroom and field segments. Till date five 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 Programmes as its core purpose to enable the world of practice. The thematic programmes include Development Management Appreciation Programme (DMAP), the Art of Upscaling Microfinance (ART Programme), Social Development Research Capacity building (SDRC) and Leadership Education in Advancing Development (LEAD). The purpose of the programmes is to professionalise the development sector in general and NGOs in particular to augment their efficiency and effectiveness.

## **About INAFI - India**

INAFI INDIA is diverse and dynamic in its context, outreach, service delivery mechanisms and structure. INAFI is established by microfinance practitioners and participation remains open to new members in the same field of action that share the Network's philosophy. The Network has a simple and functional organizational structure comprising three Regional secretariat, one each for Africa, Asia and Latin America, and an International secretariat carried out by one of regional secretariats and now country networks in Asia - India, Bangladesh, Philippines, and Nepal.

For further details, please contact

**ASKMI,**

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