

Fifth International
Advanced Reflective (ART) Course On
Micro Insurance
(Theme 2)



December 06 - 10, 2007



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

The Asian Knowledge Centre for Mutual Insurance (ASKMI) based at Tata-Dhan Academy, a development management school promoted by DHAN Foundation, Madurai, India, an international reputed development organisation and Sir Ratan Tata Trust, Mumbai, India, a pioneering philanthropy from the house of Tata, is offering its fifth International Advanced Reflective (ART) Course on 'Micro Insurance', during December 06-10, 2007.

Objectives

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

- Providing enlarged perspectives, intensive conceptual and practical (both analytical and policy) skills in designing and evaluating strategies, policies and project /programme interventions to address the issues of reducing risks and vulnerabilities by providing social security cover for the poor, especially micro insurance as an instrument.
- Enhancing the institutional capacity of all the stakeholders involved in the promotion and provision of micro insurance, including those in research and action orientation.
- Providing opportunities to learn from some of the 'best practices' already existing through exposure field visits and direct interaction with the clients and potential clients and cross learning among the participants and institutions.

The participants will be encouraged to exchange their respective experiences, learning, policy issues and operational challenges and to discuss and evolve practical solutions to address them. In addition to offering opportunities for reflecting on the concepts and principles of micro insurance for its relevance and significance in the context of microfinance, the Course will enable the participants question the existing paradigms and challenges in promotion and provision of micro insurance to the poor.

For Whom?

The Course targets international clients from the areas of practitioners, research and academia involved in the field of micro insurance. The Course encourages

senior level decision makers and practitioners from the microfinance institutions, NGOs, national and international donors, public and private insurance providers, commercial and development banks, governments, bilateral and international agencies who appreciate and recognise the need for promotion of micro insurance and its potential in addressing the challenges of 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 will explore the concepts of social security in a larger perspective and the role of micro insurance as an instrument to mitigate risks and vulnerabilities of the poor.

Module 2: Operational tools and systems

Micro insurance is gaining popularity as an additional financial tool to help the poor in coping with their risks and vulnerabilities. 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.

Module 3: Mutual Insurance

In the context of India, the existing micro insurance schemes by the mainstream service providers do not address the needs of the client system; so is the case with the experiences of many other countries. The

concept of mutuality is well expressed and established in many of the community based microfinance operations. The 'Kalanjiam Community Banking Programme' is one of the largest community based self-help initiative of DHAN Foundation, which has an outreach of well over 650,000 poor women as members.

This module will enable the participants to understand the underlying concepts and principles of mutual insurance and strategies required to design and implement them.

Module 4: Product Development

Insurance industry in India and many other developing countries is experiencing rapid and sweeping changes with decentralisation and privatisation. The opening up of the industry has provided the opportunity for better products and services, diversity and choice to the salaried middle class and privileged upper echelons of the society. However, with respect to the poor, the existing micro insurance schemes do not address the needs of their clientele, often offered only to meet the legally obligatory requirements. Similar to other segments, the needs of the poor are varied and diverse exhibiting a potential demand for a range of services.

This module would focus on the concepts, principles of new products development and the issues and challenges confronted, and ways forward. Real life cases would be used for discussion and learning.



Field Visit

Structured field visits to understand the risks and vulnerabilities of the poor in different contexts would set the tone for discussions on the relevance of micro insurance and the broader concepts of social security.

Pedagogy

The Course sessions 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.

Faculty

The Course draws faculty members from leading micro insurance providers in India and countries abroad. Besides the relevant field experience, the faculty members are also involved in training and consulting at the international level, particularly in creating and managing successful micro insurance programmes.

How to Apply

Fee

The fee is US\$ 750 for international participants (Rs 30,000 for Indian participants), including full board and lodging, tuition, training materials and other literature and field visits, as well as visits to historic sites in Madurai. Participants themselves 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 must themselves obtain 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, Account No.: 28757, Swift Code: CNR BIN BB AUFM. The application can be downloaded from the website www.dhan.org/tda/art and the filled-in application form along with the fee should be sent before November 10, 2007. Online application can also be sent to reserve the seats and fee may be sent once the confirmation is made by the Academy.

The Venue

The Course will be offered at the well-known five-star TAJ GARDEN RETREAT on the outskirts of the historic city of Madurai. Participants will be accommodated in double study/bedrooms with private attached facilities. It is at 6 km from the city railway station and at 15 km from the local airport.

About ASKMI

Asian Knowledge Centre on Micro 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 & documentation, 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. ASKMI would also collaborate with other MIAN partners in Asia and other interested stakeholders towards realising 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 six 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 650,000 poor people with cumulative portfolio of about \$ 100 million in Southern and Central India through its network of more than 189 offices and 651 fulltime staff, most of whom have professional qualifications.

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

Mr. H S Ganesh, Course Coordinator

**Fifth International ART Course on Micro Insurance
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