

*Helping communities manage risks
from the ground up*

The approach of the Micro Insurance Academy (MIA)

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Session: Strategic approaches to capacity building

Capacity building follows strategy

Product or Process ?
Supply or Demand?

What is at the heart of your strategy?

- Better know, as your capacity building approach will follow...
- Following the “big 3”: Trust, Choice, Value for money

Why focus on communities / bottom up?

- Informal sector - hard to force products on clients – voluntary affiliation (big 3...)
- Closest to the ground – which offers interesting opportunities – for instance, social capital can be leveraged to tackle information asymmetries and classic challenges (e.g moral hazard, adverse selection)

- Understand (value proposition of insurance)
- Decide (what approach is right for the group)
- Design (CHAT©)
- Create (a viable ground structure)
- Arrive (at value for money at group's terms)

- MIA has developed a set of training modules for different functions in insurance
- MIA trainings are delivered in local language, using day to day language
- We use non-traditional materials such as Games , Songs, Movies, Illustrations etc.

- Game like tool
- Enables communities to design their own benefit package.
- Let's have a quick look at some “barefoot insurers designing their benefit packages in India

The “front-end” ground structure also receives best-in-class support in:

- IT Systems (to optimally manage data)
- Reinsurance (to protect against fluctuations and catastrophes)



Thank you very much for your attention.

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