



ASKMI



*Twentieth International Course
Advanced Reflective education and
Training (ART) on*

Mutual Insurance

Risk Management Solution to Address Poverty

13th – 16th, October 2026

The DHAN Academy

**Advanced centre for Skill and Knowledge
on Mutual Insurance - ASKMI**

Madurai



Introduction

Micro finance has been proved to be an effective strategy for addressing poverty and it has resulted in enhancing the access to savings and credit services by the poor communities across countries. However, in the absence of insurance mechanisms to protect them from risks and vulnerabilities arising from uncertain losses, development effects accrued out of micro finance could not be sustained. Without much assets and resources to fall back in the event of a peril, the poor are left with informal community mechanisms in most cases and very few have access to formal/financial risk protection mechanisms of insurance. Globally mutual insurance is recognized as a potent tool for poverty reduction and successful initiatives by public and private sector are in existence. On the other hand, the insurance sector is faced with many demand and supply side issues especially in reaching out to marginal communities. Mutual insurance products not in tune with the needs, lack of cost effective mechanism to reach out to masses in the rural areas, lack of proper awareness about insurance and insurance products among the communities are some of the challenges the sector is faced with. On the other hand there are many models being piloted and technology driven opportunities are on the surface which show promising results in enhancing insurance access in developing countries.

This Advanced Reflective education and Training (ART) on Mutual Insurance course enables participants from around the world to learn from large scale

successful, sustainable, and viable models of mutual insurance.

Date : 13th – 16th, Oct 2026

Participants

Participants include mutual insurance & micro pension practitioners, micro finance institutions & micro finance networks & NGOs, researchers & academia, donors, insurers, governments and international agencies.

Course Design

The course comprises of six interdependent modules.

Module 1: Mutuality and Micro Insurance

The concept of mutuality is a fundamental premise of helping each other in the event of difficult situations, practiced by communities and is very well the basis of the formal insurance mechanisms. This module would build

on the insurance and mutuality concepts and principles as well as the insurable risks faced by the disadvantaged communities. The value of mutuality for the community and their coping strategies is integrated in this module. The participants would learn to analyze the gaps in products of mainstream insurers versus the needs of the poor. The demand stream perspectives of insurance as well as the alternative distribution approaches to reach out to poor would be focused.

Module 2: Mutual insurance for life and non-life risks

The different facets of life risks and the products would be dealt in detail for a good understanding and relating to the contexts of the participants. In addition to mutual insurance, micro pension products to deal with the risks of longevity would also be dealt under this module. There would be focused discussions and deliberations on the health insurance under different models as well as the present scenario. The





major livelihoods of poor are crop husbandry and animal husbandry. The livelihoods development has to be necessarily associated with protection of livelihoods assets for the development to be viable and sustainable. The principles, practices and challenges of different mutual and mutual livestock and crop insurance programs would be discussed. Towards the understanding and appreciation of the effectiveness of mutual insurance product and processes, impact assessment would be focused in this module.

Module 3: Mutual Insurance product design lab

The insurance product is designed by insurance industry involving actuarial experts, who price the product on the risk probability and the benefit pattern. It is obvious that a fair understanding and knowledge on actuarial aspects in insurance product design is appropriate

for the participants. Actuarial experts would handle the sessions of the lab to make the participants appreciate and understand the technicalities in a lucid and effective manner and there would be hands on practical session.

Module 4: Mutual insurance sustainability and regulations

It is pertinent to note that mutual insurance would be viable when the product is designed appropriately on actuarial lines as well as it is in tune with the needs of the people. However, the safety net mechanisms including reinsurance are vital for its sustainability. The safety nets and reinsurance would be covered under this module.

Mutual insurance is in its nascent stage globally and facilitating regulations would aid in development of mutual insurance. This module would focus on the insurance regulations with specific

focus on mutual insurance.

Module 5: Micro Insurance and Micro Pension International perspectives

A workshop on country specific mutual insurance experiences, products and models would enhance the global mutual insurance perspectives of the participants and would help in cross learning and forging collaborations.

Field Visit

Participants would visit community organizations and health care providers, implementing micro and mutual insurance, to understand the risks and vulnerabilities of poor and the relevance of mutual/mutual insurance in protecting them from different risks - Life, health, livestock, crop and longevity. The visit would clarify on the need for mutual insurance solutions as well as the processes and mechanisms for viability and sustainability.

Pedagogy

The learning process includes case studies, videos, group discussions, resource lectures, lab process, experience sharing, workshops and virtual field visits.

Faculty

The faculty members are leading mutual insurance practitioners, mutual insurance trainers, consultants and academicians.

Registration

Fee: USD 500 for international participants (INR 25,000/- for Indian participants only) for the course towards tuition fee, course materials, Virtual field visits. Please refer the brochure of ART on Mutual Insurance and Mutual Pension at <http://www.dhan.org/tda/art20.php>

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

Account Name: DHAN Foundation,

Bank: State Bank of India

Account Number: 40094532255

Branch: New Delhi Main Branch

IFS Code : SBIN0000691

SWIFT Code: SBININBB104

Application form

The application form can be downloaded online at <http://www.dhan.org/tda/art20.php>. The filled in application form along with the fee should reach us on or before 30th September 2026.

The DHAN Academy

The DHAN Academy conducts this ART course for the past 19 years. The core

purpose of the academy, a development management education institute, is to enable the world of practice to advance development action. It does this through conducting a two-year development management program (PDM) for young graduates, designing and facilitating independent and collaborative research, and conducting short-duration development management courses (including thematic courses on development management; Social Development Research Capacity Building; and Leadership Education in Advancing Development). The Academy also has three specialized centers working on the themes of disaster risk reduction, water for development and mutual insurance. Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI) is the specialized centre fostering mutual / mutual insurance development through research, documentation, publication, training, education, policy advocacy, and networking among practitioners. ASKMI derives experiential knowledge on mutual and mutual insurance from different practitioners including People Mutuels.

People Mutuels

People Mutuels is the social security initiative of DHAN Foundation that has ensured insurance access to over one million poor under mainstream products and mutual solutions. It is a pioneering initiative with experiential knowledge and skill over different arena of insurance.

DHAN Foundation

DHAN Foundation is a development organization working with over 3.5

million poor families towards poverty reduction in rural, tribal, urban and coastal contexts of India through community-based field programs such as Community Banking Program (mutual finance), Tank fed Agriculture Development Program for rebuilding small scale reservoirs spread across the countryside, Rain fed Agriculture Program to make it more remunerative, Information Technology for Poor and Democratizing Panchayats (local governance) through local action. DHAN works in collaboration with mainstream for development.

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



Mr. A. Gurunathan & Ms. S. Ahila Devi

(ART Course Coordinators)

*Twentieth
International ART Course*

The DHAN Academy

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