



# Asian Micro Insurance Network AMIN

## Micro Insurance

*“Far more than a simple financial arrangement, micro insurance schemes have to be seen as an efficient empowerment instrument and as a social inclusion mechanism”.*



## Background

Social Security or protection against risks such as illness, accidental death & disability, etc is a fundamental human right as recognized by article 22 of the Universal Declaration of Human rights (1948). The poor are most vulnerable to risks and are often excluded from formal social protection mechanisms.

Micro Insurance is a financial tool that protects the poor against risks. It is an efficient empowerment instrument and a social inclusion mechanism relying on solidarity and risk pooling. It can ensure that gender sensitive, comprehensive, and affordable social protection reaches the excluded and most disadvantaged population.

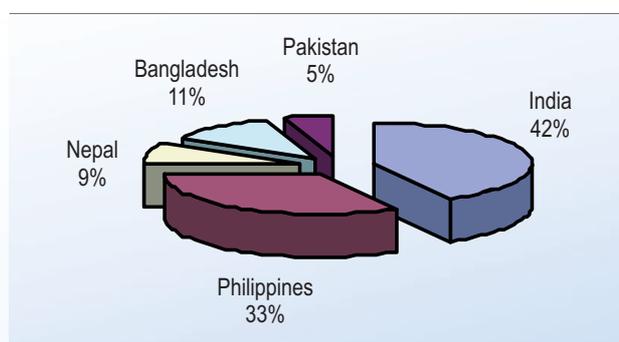
Within Asia, MI schemes are of many types. Some are purely community based; others have linked up with insurance companies, banking institutions, health providers and even pharmaceutical companies.

Although successful and effective at the local level, these schemes remain isolated, and are often not taken into account when national policies and programmes that could achieve a widespread impact are designed.

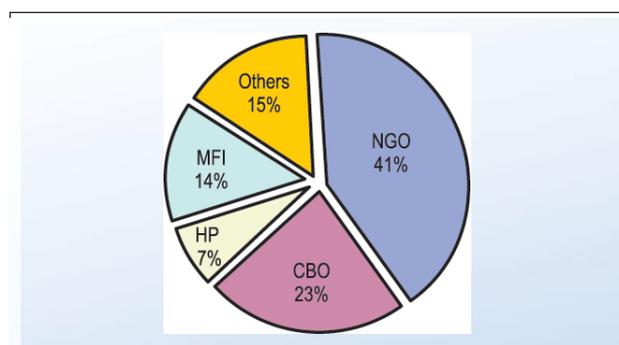
**Hence, the social protection challenge which AMIN seeks to address in Asia is the transition: “From local initiatives towards national solidarity systems”.**

## Micro Insurance in Asia

Currently more than 70 million people in Asia are covered by Micro Insurance. Among the schemes identified by the ILO inventory exercises, 73% are in India and Philippines.



Most MI schemes operating in the region have been initiated by NGOs (38%), though there might be variations among the countries.



Products cover a wide range of risks including life, health, maternity protection, disability, livestock, housing, old age pension, etc. Health is by far the priority need among the poor, going by the emphasis placed on this by most MI schemes.

## Vision

From Local Initiatives to National Solidarity Systems

## Mission

To bring together practitioners of micro insurance in order to enable knowledge and experience sharing, collaboration and advocating for national systems of social protection

## Objectives

- Set up an efficient mechanism allowing for the regular sharing of information and experience among micro-insurance practitioners
- Develop the documentation process and dissemination mechanism on micro-insurance initiatives, innovations and achievements
- Build up capacities of micro-insurance actors
- Strengthen collaboration and partnership among micro-insurance schemes
- Highlight, clarify and advocate on issues, challenges, opportunities and policies related to micro-insurance

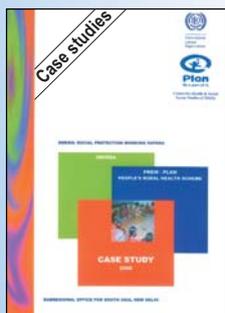
## Activities

### Strategy - from Knowledge Development to Advocacy

AMIN activities are organized according to the following bottom-up approach:

Animation of the AMIN website  
<http://www.ilo.org/amin> to enhance information and knowledge sharing

Production of additional case studies on micro-insurance schemes



Organization of technical workshops with partner organizations



Production of quarterly newsletters

Organization of various e-discussion forums

Promotion and adaptation of health micro-insurance training guides



Update of national inventories



### Advocacy

To increase the active support of policy makers under the national solidarity principle



### Capacity Building

To enhance the technical capacities of the various actors involved in the management of health micro-insurance schemes



### Knowledge Development

To develop stronger evidence on social protection best practices at the grassroots level..

## AMIN so far...

The Asia Micro Insurance Network (AMIN) was set up in 2005 by the coming together of key Asian micro insurance practitioners in collaboration with ILO/STEP

- Currently AMIN has 23 Core Members representing 7 countries: Bangladesh, Cambodia, India, Nepal, Pakistan, Philippines and Sri Lanka
- Over 300 schemes operating in 8 countries identified as part of the ILO MI inventory exercise
- Over 60 major reference documents on MI in Asia
- AMIN is linked to an International Micro Insurance Alliance, and other regional networks in Latin America and Africa



**International Alliance  
for the extension  
of social protection**



**ACYM  
America Cooperativa  
Y Mutual  
Latin America**



**Coordination Network  
La Concertation  
Africa**

## Get Involved!

AMIN is a membership based network and is open to all organizations and individuals involved in the development of micro-insurance activities in Asia. Membership is of the following two categories:

- **Members** – Organizations that have developed and run Micro-insurance schemes in Asia and wish to be informed of all AMIN activities
- **Associates** – Organizations or individuals not directly involved in the running of a scheme, yet interested in development of micro insurance

## Benefits of Membership

- Members have access to tools and publications related to Micro Insurance
- Increased interaction with other actors (organizational and individual) in the field of MI
- Invitation to participate in inventory update exercise
- Linkage with ILO-STEP supported dynamic platform GIMI (Global Information on Micro Insurance) [www.ilo.org/gimi](http://www.ilo.org/gimi)



**Core Members:** From among the Member organizations a group of Core members are identified consisting of organizations particularly active in the running of micro insurance schemes in Asia and willing to commit themselves to provide regular information on the development of their MI activities while playing a dynamic role in the development and animation of AMIN. A member who is a part of the ILO MI inventory exercise, and has sent two half yearly updates on their scheme would be eligible to apply for Core Membership

**Core Associates:** Among the Associate members, Core Associates would be identified who are Organizations who provide financial or technical support or implement promotional activities on micro insurance

For further details please contact the AMIN secretariat – [aminsecretariat@ilodel.org.in](mailto:aminsecretariat@ilodel.org.in)



**C/o ILO SRO Delhi**  
India Habitat Centre, 3rd Floor  
CORE 4 B, Lodi Road  
New Delhi-110003  
India

**C/o Planet Finance India**  
A-62, Shivalik  
Malviya Nagar  
New Delhi-110017  
India

