



April 2014 FR SP [Forward to a friend](#)

HIGHLIGHT OF THE MONTH

QUICK LINKS

Scale: Thinking big **Microinsurance Paper #30**

Mia Thom, Jeremy Gray, Zani Müller and Jeremy Leach

Achieving scale is a significant success factor for microinsurance schemes. This paper reviews microinsurance initiatives that have achieved scale to understand the drivers behind their success. You can also see the key findings at a glance in this [infographic](#).



Publication



KNOWLEDGE UPDATE

Case Brief: ILRI

Pranav Prashad and Alice Merry

In the last few years droughts have been increasingly severe in Kenya. During 2011 alone, livestock farmers lost on average a third of their animals due to severe drought. The International Livestock Research Institute (ILRI) has piloted a new way to protect them – livestock insurance using satellite technology. See our Case Brief or read more in [this article](#) from The Economist.

Bundling health insurance and microfinance in India **Research Paper #37**

Abhijit Banerjee, Esther Duflo and Richard Hornbeck

Microfinance institutions have started to bundle their basic loans with other financial services, such as health insurance. Using a randomized control trial in Karnataka, India, this paper evaluates the impact on loan renewal of mandating the purchase of actuarially-fair health insurance covering hospitalization and maternity expenses.

Experiences with savings-linked insurance

CIC piloted a savings-linked insurance product in Kenya, sold largely through mobile money outlets. Find out about its lessons on product design and why its distribution strategy fell short.

MILK Brief #31: What would you have done without insurance?

Laura Budzyna

The MILK Project's 16 Client Math studies chronicle the ways in which microinsurance clients cope with large and small shocks. But if these clients had to cover the costs of the shock on their own, what would they have done? This brief follows the MILK team's quest for this counterfactual using two methods: (1) interviewing uninsured people who suffered similar shocks and (2) by asking insured people what they would have done without insurance.

Breaking the ICE: The role of insurance associations in insurance consumer education **Microinsurance Paper #31**

Camyla Fonseca and Aparna Dalal

Blog



Coping with financial shocks, insurance is one tool of many.

Emily Zimmerman

Article

NEWS FLASH

Call for proposals for the 10th International Microinsurance Conference

The 10th International Microinsurance Conference aims at distilling and disseminating information on key developments in the microinsurance market. Presentations must include concrete lessons learnt and recommendations for

the audience. Please submit all proposals by the 15th May.

The Microinsurance Catastrophe Risk Organisation (MiCRO) is recruiting
Both roles – Central America Regional Lead, Senior Microinsurance
Specialist and a Product Design Director, specialised in Natural Hazards
– will support MiCRO's expansion in Central America, which aims to provide catastrophe microinsurance products to vulnerable people in the region. Please note a need for working-level Spanish for both positions. Please send your application to jobs@microrisk.org by the 2nd May with the title of the consultancy in the subject line.

Post-doctoral research position

The Grameen Credit Agricole Microfinance Foundation is recruiting for a post-doctoral researcher position. The candidate must be able to work in French and English and should ideally be completing or have completed a PhD. Please see the research proposal and submit a proposal by the 30th April to [Yann Gelister](mailto:Yann.Gelister).



A new kind of insurance may
protect herders against drought
The Economist

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Housed at the International Labour Organization's Social Finance Programme, the Microinsurance Innovation Facility seeks to increase the availability of quality insurance for the developing world's low income families to help them guard against risk and overcome poverty. The Facility was launched in 2008 with generous support from the Bill & Melinda Gates Foundation to learn and promote how to extend better insurance to the working poor. Additional funding has gratefully been received from several donors, including the Z Zurich Foundation and AusAID.

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