



تأمين صغير والشمول المالي في العالم العربي: دليل الشمول المالي وأهميته

Duration: 5 Days

Language: ar

Course Code: PO5-128

Objective

:By the end of this course, participants will be able to

- .Understand the principles and purpose of microinsurance •
- .Evaluate the link between microinsurance and financial inclusion •
- .Analyse microinsurance product design tailored to low-income communities •
- .Explore distribution channels, including community-based and digital models •
- .Assess regulatory and policy frameworks that support microinsurance growth •
- .Identify challenges and innovative solutions in expanding financial protection •

Audience

:This course is ideal for

- .Insurance and microfinance professionals •
- .Policy makers and regulators •
- .NGOs and development organisations •
- .Financial inclusion specialists •
- .Entrepreneurs and innovators in insurance technology •

Training Methodology

The course combines interactive lectures, case studies, and group discussions. Participants will review global examples of microinsurance schemes, analyse the impact of financial inclusion programs, and explore innovative digital approaches to expand access to insurance

Summary

This training course explores the critical role of microinsurance in advancing financial inclusion for underserved and low-income populations. Microinsurance provides affordable risk protection against health issues, crop failures, natural disasters, and other vulnerabilities that disproportionately affect marginalised communities. By linking insurance to financial inclusion, the course highlights how microinsurance empowers individuals, supports economic resilience, and contributes to sustainable development

Participants will gain an in-depth understanding of microinsurance models, product design, distribution channels, and the regulatory frameworks that enable its growth. The course also addresses the challenges of reaching vulnerable populations and explores innovative solutions such as digital platforms, mobile payments, and public-private partnerships

Course Content & Outline

Section 1: Introduction to Microinsurance

- Defining microinsurance and its role in poverty reduction
- Differences between traditional insurance and microinsurance
- Global trends and successful initiatives

Section 2: Microinsurance and Financial Inclusion

- The relationship between financial protection and economic resilience
- The role of microinsurance in supporting sustainable development goals (SDGs)
- Empowering communities through risk-sharing mechanisms

Section 3: Product Design and Delivery Models

- .Designing insurance products tailored to low-income populations •
- .Health, agriculture, and disaster microinsurance products •
- Distribution channels: community-based, microfinance institutions, and digital/mobile •
 - .platforms

Section 4: Regulatory and Policy Frameworks

- .National and international regulations supporting microinsurance •
- .Consumer protection and transparency •
- .Public-private partnerships for scaling access •

Section 5: Innovations and Future of Microinsurance

- .Leveraging technology: mobile payments, digital IDs, and AI-driven risk assessments •
- .Case studies of innovation in Africa, Asia, and Latin America •
- .Future challenges and opportunities for scaling microinsurance globally •

Certificate Description

عند إتمام هذه الدورة التدريبية بنجاح، سيحصل المشاركون على شهادة إتمام التدريب من Holistique Training. وبالنسبة للذين يحضرون ويكمرون الدورة التدريبية عبر الإنترنت، سيتم تزويدهم بشهادة إلكترونية (e-Certificate) من Holistique Training.

وخدمة اعتماد التطوير المهني (BAC) معتمدة من المجلس البريطاني للتقييم Holistique Training شهادات ISO 29993 أو ISO 21001 أو ISO 9001 كما أنها معتمدة وفق معايير (CPD) المستمرة.

لهذه الدورة من خلال شهادتنا، وستظهر هذه النقاط على شهادة إتمام (CPD) يتم منح نقاط التطوير المهني المستمر واحدة عن كل ساعة CPD يتم منح نقطة، ووفقاً لمعايير خدمة اعتماد Holistique Training التدريب من لأي دورة واحدة نقدمها حالياً CPD حضور في الدورة. ويمكن المطالبة بحد أقصى قدره 50 نقطة.

Categories

الخدمات المصرفية والمالية، المالية والمحاسبة، الشؤون القانونية والعقود

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