



# THE PRACTICAL GUIDE TO IMPACT ASSESSMENTS OF MICROINSURANCE

The objective of the Microinsurance Network's Impact Working Group is to enhance knowledge about the impact of microinsurance by increasing the quality and quantity of evidence available and assist in its dissemination.

Towards this goal, the Impact Working Group is coordinating the authorship of "The Practical Guide to Impact Assessments of Microinsurance". The purpose of this publication is to provide extensive information on the range of available methodologies for conducting an impact assessment of microinsurance, using language and formats that are simple and accessible to those outside the impact research community.

## BACKGROUND

The field of microinsurance is experiencing tremendous growth. Policymakers in governments, national and international development agencies, and the civil society are increasingly investing in policies and programmes supporting microinsurance. For example, in 2008, the International Labour Organization and the Bill & Melinda Gates Foundation launched the Microinsurance Innovation Facility, which includes promoting innovative microinsurance projects as one of its focus areas. Similarly, many donors are increasing their investments into the microinsurance sector.

With the heavy increase in interest for microinsurance, partners require dependable information on the impact of microinsurance to make the best use of limited resources. As a relatively new field, few studies evaluating the impact of microinsurance projects exist. Of these, even fewer have a rigorous methodology leading to reliable results. Further, even among the few high-quality evaluations that exist, comparability of the effectiveness of interventions is currently very difficult: The research community has not adapted a set of outcomes or indicators as norms which would allow for comparability – a prerequisite to allow learning in the sector.

## THE PRACTICAL GUIDE

To address the methodological shortfalls outlined above, the Impact Working Group is coordinating the authorship and production of a one-stop "practical guide" to design an impact assessment of microinsurance. Of paramount importance is the accessibility of the guide: It will be written in a simple, understandable manner so that those outside the research community, such as donors and practitioners, can employ the information. Funders, for example, will find out how to check the quality of a proposed or ongoing impact evaluation. Implementers will be able to use it to develop a rigorous, meaningful impact assessment.

Included chapters:

- What is microinsurance? What is impact?
- Designing your evaluation
- Implementing your evaluation
- Methodologies for analysis
- Drawing conclusions from your evaluation
- Turning research into practice and policy

The Impact Working Group has identified leading experts to serve as authors or reviewers of each chapter and sub-chapter, and will coordinate their contracting, reviewing, and editing. In addition to a limited print release, the Working Group will develop a Wiki platform to host the guide, allowing for the guide to be continually updated and expanded.

The Wiki will also include a “helpdesk”—a contact form for those wishing to seek more information on conducting an impact assessment of a microinsurance project. This helpdesk, modeled on the Campbell Collaboration, will link the guide to experts in the community who can answer specific questions about impact assessment and provide feedback on the overall evaluation design. In turn, the helpdesk enables the Working Group to help ensure a set quality standard in impact studies beyond the members of this group.

## DISSEMINATION

The Impact Working Group will promote the guide at conferences, through social networks, and in online and print media. Additionally, the Working Group will plan a series of regional training courses for people active in the impact or microinsurance spaces. Faculty for these courses will be recruited from contributors of the guide.

On top of this, to ensure broader and more permanent distribution, an online course will be developed using video recordings from the live courses and didactic content developed together with the guide contributors and other experts.

## SUPPORT

If you are interested in supporting this initiative, please contact the Microinsurance Network at [info@microinsurancenet.org](mailto:info@microinsurancenet.org)

## ADDITIONAL INFORMATION

Visit the Impact Working Group website for updates of activities and other ongoing projects: [www.microinsurancenet.org/workinggroup/Impact/4.php](http://www.microinsurancenet.org/workinggroup/Impact/4.php)

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Working Group: Impact  
 Organisations: Micro Insurance Academy / Financial Access Initiative / Microinsurance Innovation Facility  
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 Target readers: Microinsurance practitioners and support organisations

For more information, please visit our website or contact the Microinsurance Network secretariat.