

Abstract

This paper aims to understand the role of micro-insurance as an element of social protection. It outlines the current status of micro-insurance provision in Ghana and Sri Lanka, two countries with very different socio-cultural backgrounds. It concludes that both countries are unlikely to extend their social security systems to the entire population in the short to medium term, making private micro-insurance initiatives essential mechanisms to help people reduce their vulnerability.

Keywords: Micro-insurance, Social protection, Ghana, Sri Lanka

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