

# Review of: "Microinsurance: Bibliography of Unclassified Literature"

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Potential competing interests: No potential competing interests to declare.

(No starring done as I have not read the full article and starring should not be made compulsory in review of drafts)

Any study based on comprehensive review is always helpful especially in the context narrow 'systematic reviews' which miss out on several relevant studies and documents for a holistic understanding. The study is welcome in that sense. I happened to read only the introduction and last section due to paucity of time.

The paper seems to have captured all the 'pertinent' issues regarding micro insurance. Apparently there is some mix up with microfinance which ordinarily conveys credit and savings. Any empirical study with conventional approach can only bring out 'normal insights.' Unless studies also look at the political-economy of the phenomenon, the findings and insights are only transactional in nature. I am not sure whether paper has looked at such studies. For example, while micro credit with its limited size may be justifiable as it goes by the debt-capacity. But putting limit to risk mitigation in the name of 'micro' is absurd. If any poor is in need of 'macro' indemnity for her bigger health need which could be fatal if not fully met; if the agency says we give you only 'micro' insurance sum as your policy is based on limited premium, what happen to the gap?, who will fill it for that person who may face a real threat?. This what is the political economy in essence. The question then would be how to design insurance for the poor and needy which is fully affordable and adequate. I hope that author looks at such studies also, and bring in real issues rather than only transactional issues driven by neo-classical and conventional studies.