



## THE INTERVIEW: SUNIL SILVA – CHAIRMAN OF YASIRU MUTUAL PROVIDENT SOCIETY



*Interview with Sunil Silva,  
Independent Non-Profit Organization Management Professional*

*Chairman of  
YASIRU MUTUAL PROVIDENT SOCIETY LIMITED  
Created in 2001 - Sri Lanka*

**AMIN: What are the key features of how your scheme works?**

Sunil:

- Group responsibility through mutuality;
- Risk management and risk reduction in the grass roots among the poorest of the poor;
- Establishing minimum standards of risk governance measures;
- Institutionalising the different products.

**AMIN: In your opinion, which of those could be replicated in other schemes in Sri Lanka?**

Sunil: This is the only process of mutual risk management scheme.

**AMIN: In the 2007 AMIN Inventory, you said you were especially targeting small-scale farmers, estate workers and low-income groups:**

**I. Could you explain why you have chosen these groups?**

Sunil: The disadvantaged, deprived, marginalized and vulnerable communities in the remote and difficult areas are not covered by any of the other risk management schemes. The communities were disciplined through community based empowerment activities along with microfinance.

**II. How are you reaching their registration?**

Sunil: With grass-root level community based interventions and innovations.

**III. Do you want to target other groups?**

Sunil: We always try to keep these innovations and initiatives among the poorest of the poor, disadvantaged communities because they are severely neglected.

**AMIN: Your scheme especially focuses on health, crops and calamities (natural accidents) and also on life:**

**I. Can you explain your strategy?**

Sunil: Strengthening of group dynamics and mutuality among the poor.

**II. Do you offer packages containing different kinds of risks?**

Sunil: In relation to life, health, accidents, credit, death by different causes (natural and premature).

**III. Concerning health, what are the risks you are covering?**

Sunil: Illness, accidents, epidemics, partial and full disability, hospitalisation and Ayurvedic and traditional treatments.

**IV. Are there any limitations?**

- Suicide and/or wilful attempt to die;
- Accidents while engaged in hunting;
- Accidents while engaged in motor races and bicycle races;
- Accident while engaged in a robbery or other illegal activity;
- Death occurred due to the violation of the rules and regulations of the government;
- Wilful or intentional accidents;
- Contagious diseases and communicable diseases or epidemics (however the final decision for such payments will be taken by the Yasiru Executive Director Board as and when the necessity arise);





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More information: <http://www.ilo.org/step>

