



The ICA (International Co-operative Alliance) is an independent, non-governmental association which unites, represents and serves co-operatives worldwide. Founded in 1895, ICA has 221 member organisations from 88 countries active in all sectors of the economy. Together these co-operatives represent more than 800 million individuals worldwide.

(<http://www.ica.coop>)



The AIM (Association Internationale de la Mutualité) is a grouping of 44 national federations of mutual benefit societies in 31 countries around the world. Mutual benefit societies provide social coverage against sickness and other risks to more than 170 million persons by participating in the management of compulsory health insurance, offering supplementary, alternative or substitute health insurance, or providing services through their network of health and social facilities.

(<http://www.aim-mutual.org>)



The ISSA (International Social Security Association) groups together 377 social security institutions in 151 countries. Social security protects health, the family, old age and employment. Universally recognized as a basic human need, it makes a decisive contribution to establishing greater social justice, without which no lasting peace would be possible.

(<http://www.issa.int>)



The ICMIF (International Co-operative and Mutual Insurance Federation) is currently the only international association that represents both mutual and co-operative insurers, providing a huge variety of services to member organizations. Our membership currently stands at 136 organizations in 67 countries, representing more than 300 insurance companies worldwide.

(<http://www.icmif.org>)



The WIEGO : (Women in Informal Employment: Globalizing and Organizing) is a global research-policy network that seeks to improve the status of the working poor, especially women, in the informal economy through better statistics, research, programs, and policies and through increased organization and representation of informal workers. The individuals and institutions in the WIEGO network are drawn from three broad constituencies: membership-based organizations of informal workers; research, statistical, and academic institutions; and development agencies of various types (non-governmental, governmental, and inter-governmental).

(<http://www.wiego.org>)



The IHCO (International Health Co-operative Organization) is a volunteer association of consumer or work cooperatives that work within the scope of healthcare. The main objective of this organisation is to create a space for debate of relevant subject for the associated organizations; inform the different departments of the United Nations, national governments, mass media, and public opinion about the nature, the values and the activities undertaken by healthcare cooperatives. It also strives to promote healthcare systems based on cooperative organisations and collaborate with sectoral organisations within ICA. It was founded in 1996 and groups together federations of health co-operatives in ten countries.

(<http://www.ica.coop/ihco/index.html>)



The ILO : The International Labour Organization is the UN specialized agency which seeks the promotion of decent work, social justice and internationally recognized human and labour rights. It was founded in 1919 and it became the first specialized agency of the UN in 1946. The ILO adopts international labour standards in the form of Conventions and Recommendations setting standards of basic labour rights. It provides technical assistance among others through its social security department.

(<http://www.ilo.org>)



The STEP (Strategies and tools against social exclusion and poverty) programme of the ILO social security department places his action on social protection in the context of the fight against poverty and social exclusion. STEP capitalizes and disseminates conceptual mechanisms specifically aimed at providing coverage to those excluded from social protection. Step supports the set up of coherent national system of social protection based on efficiency, equity and solidarity.

(<http://www.ilo.org/public/english/protection/socsec/step/index.htm>)

The Geneva Consensus

International Alliance for the extension of social protection



The International Alliance is a network that includes the International Labour Organisation (ILO), the International Social Security Association and the most important international federations and organizations representing the cooperative and mutual insurance sector. They are all active in the area of extending social protection in the world and share **a common vision, values and principles**. Altogether they give voice to the interest of more than one billion members in more than 180 countries.

The seven organizations participating in this common initiative, launched in Geneva on 7 September 2005 are:

ILO (International Labour Organization)

ISSA (The International Social Security Association)

AIM (The Association Internationale de la Mutualité)

ICA (The International Cooperative Alliance)

ICMIF (The International Co-operative and Mutual Insurance Federation)

IHCO (The International Health Co-operative Organization)

WIEGO (Women in Informal Employment: Globalizing and Organizing)

The «Geneva Consensus» is the Alliance's founding document. It presents the shared vision of the seven participating organizations with respect to the extension of social protection.

Extending social protection and “fair globalization”

Access to social security and social protection is a **fundamental human right** (cf. art. 22 and 25 of the Universal Declaration of Human Rights). Moreover, it is recognized as an indispensable component for sustainable economic development, fair globalization, “decent work” and for the reduction of poverty, inequality and vulnerability.

In this respect, the “World Commission on the social dimension of globalization” of the ILO stresses that “**a minimum amount of social protection for individuals and families must be accepted as being an integral part of the socioeconomic base of the global economy**”.

However, today more than half of the world population does not benefit from any form of social protection and less than 20 per cent of the population has reasonably adequate social protection. On a global scale, the degree of exclusion from social protection is significant. It affects more than 90 per cent of the population in the majority of countries of sub-Saharan Africa and south Asia. In Latin America and for countries in transition, despite the differences of conditions amongst them, exclusion is also great. Indeed, it is actually increasing in many countries due to the combined effect of growth of the informal economy and the decrease of formal employment.

Women, children, informal economy workers, rural and migrant workers, and other vulnerable groups are the most affected by the phenomenon of social exclusion. In fact, vulnerability in the face of risk in particular in the case of illness and especially in the face of pandemics (HIV, tuberculosis, malaria), is one the main causes of poverty as it considerably limits access opportunities of the poor to basic social services and especially primary health care services.

That is why in June 2001, the **ILC** (International Labour Conference) while highlighting the irreplaceable character of social security and social protection systems in the context of socioeconomic development, invited the ILO and the international community to mobilize towards significantly improving the coverage of these systems himself, hence making them more accessible and fairer. As a result, the ILO launched in June 2003 the “**Global Campaign on the Extension of Social Security and Coverage for All**” and placed its operational instrument, the **ILO/STEP** “Strategies and Techniques against social Exclusion and Poverty” programme towards fulfilling this end.

In addition, during the September 2004 ISSA General Assembly held in Beijing and which included a group of officials from 377 social security institutions from 151 countries, the “**Peking Declaration**” was adopted. This Declaration emphasizes “the importance of the goal of extending coverage” and maintains that “in order to reduce poverty and favor social inclusion, it is indispensable to extend coverage to vulnerable populations presently excluded. **Social security must be a central focus of all poverty reduction strategies** and innovative approaches must be developed in this field.”

This is, moreover, the gist of the “**Montevideo declaration**” of the **AIM** in March 2001 on globalisation and health care. AIM stated that “**social protection and good health for all are the corner stones for sustainable economic productivity**. Therefore, they should be regarded as an investment rather than a cost for the economy. AIM calls for a political commitment in all leading international institutions to preserve public and social considerations in the field of health care in the face of a growing international perspective of globalisation and liberalisation”.

ICMIF firmly believes that the cooperative and mutual structure is the most effective mechanism in providing insurance to the poor. For many years insurance has been neglected as an important tool for poverty alleviation and providing access to basic social protection services but now it is being recognized as a fundamental component in any microfinance programme. The poor are the most vulnerable and have the greatest need for protection through risk-transfer mechanism, at the forefront is the need for greater access to social security. ICMIF therefore endorses the objectives of the International Alliance and will strive to work with its partners in providing greater access to social security by utilizing the experience of its member organizations in this area.

number of persons currently affected by an inadequate or a lack of level of social protection.

a common vision

Extending social protection to the whole population in the world is a core objective for the international community, but also represents a considerable challenge, both from a political and financial point of view as from a technical and institutional view.

Such a challenge can only be overcome if true political will and innovative long-term national strategies that are integrated, coherent and pertinent exist; and if all relevant actors, such as international organizations, governments, social security organizations, private sector, workers organizations of formal and informal economy, local authorities, civil society, community-based organizations, mutual insurances, co-operatives, health systems, social services work together.

In view of the above, the main focus should be on supporting **innovation and partnerships** between actors. Indeed, it is recognized that the level of resources required for extending social protection to low-income individuals or to those fully excluded cannot come out only from an increase in the coverage of existing social security systems. The creation of new mechanisms adapted to different contexts is also necessary. In many cases, these innovative mechanisms are supported by initiatives taken by the populations themselves or by different actors from civil society or the social economy (mutualists, micro-insurances, workers organizations, co-operatives, associations, groups, etc.).

Substantial advances have taken place in the last years in this area. Initiatives have multiplied somewhat everywhere due to the impetus of a great variety of players and in response to priority needs of excluded populations. However, these diverse initiatives often remain limited and fragile; they must be **strengthened, integrated and linked with public efforts to extend social protection**. In order to further develop knowledge in this domain, active support for innovation and experimentation will be required.

Universal coverage is the principal objective in the extension of social protection; even if it cannot be foreseen in the immediate future. However, at first, it is preferable to define realistic benefit packages, taking into consideration the economic reality of countries and of the populations concerned and in effect having the potential for benefiting the most.

Social dialogue is a privileged instrument that can contribute to the initiation and implementation of a national action plan in relation to extending social security.

Shared principles and values

Social security is a **fundamental and universal human right**. In this capacity, it could be considered as a “**global public good**”.

The International Labour Standards of the ILO in the area (particularly **Convention 102**) are the basis of reference.

Financing of social protection needs to include **solidarity** mechanisms, both at the national and international level. For example, the solidaristic support of the premium of the poor is necessary and legitimate.

Social security is a core instrument of **redistribution** for reducing inequality.

Social security plays a key role in stimulating economic and social development **by fostering growth and social cohesion**. Economic development must be accompanied by social development and the social security plays a major role in both.

Considering the amount of available resources that increasing needs require, constant research towards achieving **efficiency and relevance is essential**.

The systems must be managed with transparency in a framework of **good governance** and financial viability.

The values held by the cooperative and mutualist movement (fairness, social justice, solidarity, the absence of exclusion and discrimination, non for-profit, the participation and empowerment of the populations concerned, responsibility, transparent management and democracy) represent essential assets to be valued.

a common goal

The 7 member organizations of the Alliance agreed to work together toward the common goal of extending coverage, protection and social security in the world to benefit the greatest