



Concertation
Dialogue between actors
involved in the development
of Mutual Health
Organizations in Africa

2011
2010
2009
2008
2007
2006
2005
2004
2003
2002
2001
2000
1999
1998



➤ 10 years serving
the African
Mutual Health
Organizations
1998-2008



Promoters providing the Concertation with technical and financial support



National Union of Socialist Mutualities in Belgium (UNMS)



Association internationale de la mutualité (AIM)



The STEP Programme of the International Labour Office (ILO/STEP)



Gesellschaft für Technische Zusammenarbeit (GTZ – German cooperation) - Health insurance project



Mutuelle de la fonction publique (MFP)



Mutuelle générale de l'Education nationale (MGEN)



United States Agency for International Development (USAID) - PHRplus Programme



Action for West Africa Region (Aware/RH)



World Solidarity (WSM)



Ten years serving the African Mutual Health Organizations

In June 1998, the main actors of the African Mutual Health Organizations met in Abidjan, all of them agreeing that the sharing of knowledge, skills and experience is needed to support the emerging mutual movement. This meeting allowed for the drawing up of a founding document, the "Abidjan Platform" which aimed to define effective and coherent strategies that support the promotion of Mutual Health Organizations (MHOs) and to create a permanent structure of deliberation for actors bringing support to the African mutual movement.

In 2008, after ten years of operating, the Concertation is recognized as an innovative, flexible and effective instrument of collaboration and partnership between actors involved with Mutual Health Organizations (MHOs): development partners, informal economy organizations, social partners and formal public organizations. The Concertation brings together their actions to promote a common vision and development strategy for mutuality in Africa.

Mutual health organization

A mutual health organization is a voluntary non-profit organization of people (people's society) seeking to provide individuals with social security insurance through collective solidarity.

A mutual health organization aims to ensure equity; it should be accessible to a maximum number of beneficiaries without exclusion or discrimination based on income, age, health, ethnicity or religion either at the time of registration or during the life of the contract. It is based on the financial mechanism of insurance.

In 2008, the Concertation is:

A network

- bringing together local, national, regional and international actors,
- hosting more than 150 organizations that support the African mutual movement,
- operating in more than 14 French-speaking African countries,
- recording 1,300 regular visitors of the website, from all over the world.

A tool

- A website. (www.concertation.org)
- Reference documents, articles and many other useful resources.
- A permanent online inventory of mutual health organizations and a monitoring of their development.
- A periodic newsletter "The Concertation Mail".
- Thematic workshops and a forum take place every two years in partner countries to support the mutual movement.

Almost half the world's population has no access to basic health care. Most affected are those living in rural areas and those employed in the urban informal sector, who are yet more exposed to the risks of disease. Causes are multiple and complex: poverty, reduction in social and health budgets, inefficient use of available resources, inadequate and poor quality health services.

The starting point: a need to coordinate efforts



In the 1990's, people without access to social protection systems along with international development actors began to mobilize to find solutions to the double challenge of improving healthcare services and assuring their sustainable financing, particularly in Africa. Particular attention was paid to the innovations that actors other than the State could provide: community-based, employer and worker organizations, microfinance institutions, mutual health organizations. It was apparent that these kinds of organization are particularly well adapted to set up mechanisms of protection against risks of disease. Indeed, they combine the self-help and solidarity traditional practices with insurance mechanisms, thus showing a real potential to significantly improve access to healthcare services and to reduce financial risks related to illness. This first generation of mutual health organizations recorded a rapid growth. But in most cases they were weakened by their small size and a lack of technical skills and knowledge needed for their development. An instrument was needed to facilitate the sharing of experiences and setting up of an efficient collaboration between actors of the mutual movement.

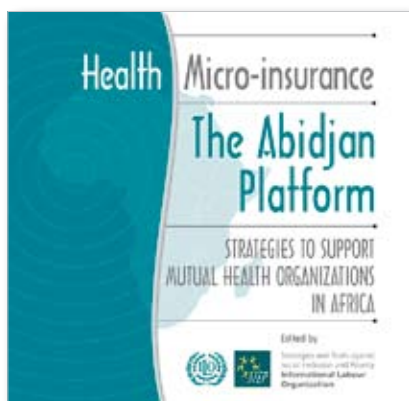


Consensus: the Abidjan platform

The year 1998 marked a turning point in the African mutual health organizations sector: in June of that year, the different national and international partners gathered in Abidjan (Ivory Coast) to define strategies for the support of the mutual movement emerging on the continent. During this workshop, they developed a reference document named the "Abidjan Platform". This founding document assessed the different experiences of the main initiators of the development of mutual health organizations in West and Central Africa.



The major need expressed by stakeholders was the creation of a structure for efficient collaboration between actors involved in the development of mutuals. The response was the creation of the "Concertation between actors in the development of mutual health organizations in West and Central Africa".



The Abidjan Platform

“ A realistic support strategy is formulated from the assessment of results achieved by past and present strategies; allowing for the identification of factors of success and failure. When these strategies involve a variety of players, the evaluation enables the comparison of different points of view. This kind of evaluation forms the basis of the Abidjan Platform. It is a collection of ideas and principles on which effective and coherent strategies can be developed. The platform is an evolving instrument which allows individuals to benefit from the experience of all. The Platform also encourages coordination, collaborations and synergies. ”



A flexible and dynamic structure

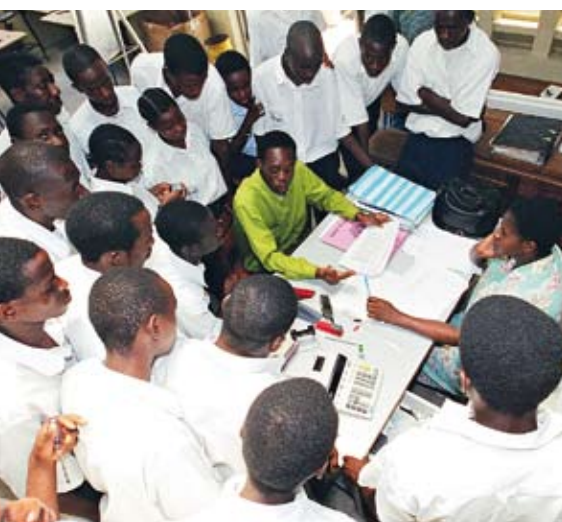
The Concertation is defined as a flexible, performing instrument with low operating costs for the promotion of the mutual movement, its operational method, principles and values.

The Concertation is organized around many entities that structure it.

Promoters are members of organizations involved in the development of supporting and cooperation activities with mutual health organizations in Africa and they provide financial and technical aid for the Concertation's actions. The Concertation allows them to meet and collaborate so as to coordinate their interventions. These promoters meet regularly to define the missions, actions and annual budgets of the Concertation.

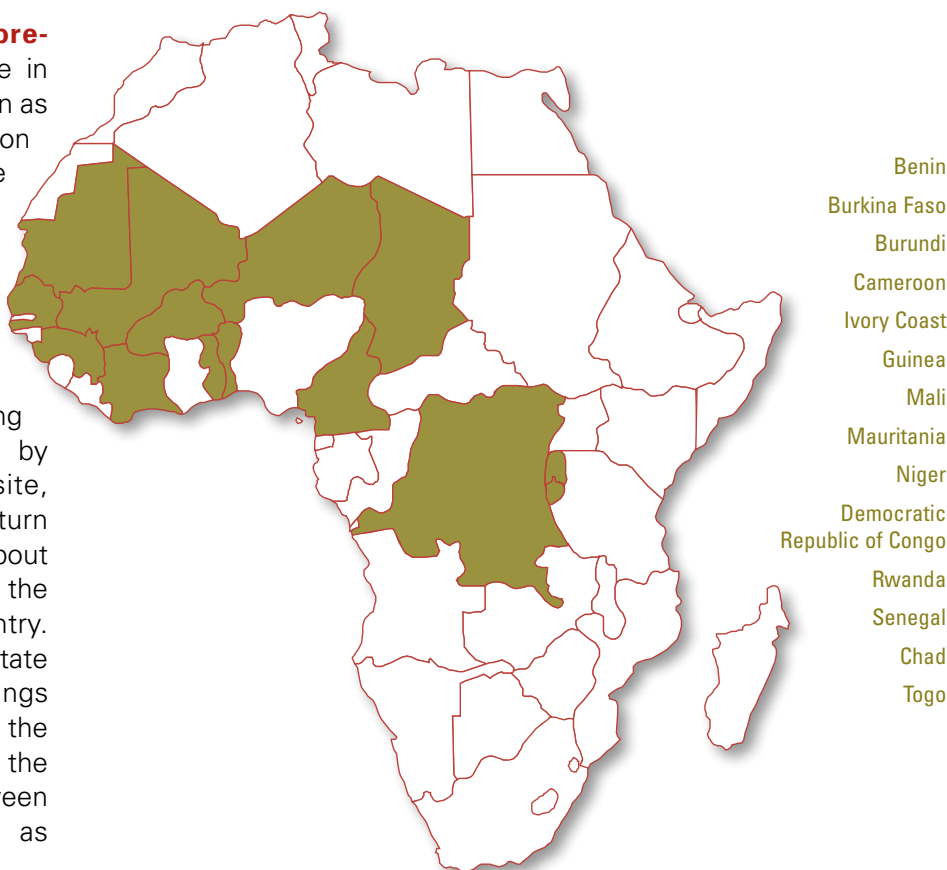
The **Steering Committee**, made up of some members of the promoters' assembly, implements the decisions made by this assembly and supervises the Technical Secretariat's work.

The **Technical Secretariat** assumes the management of the daily activities of the Concertation and serves as a permanent link between promoters, organizations and mutual health associations and globally all Concertation users. The Technical Secretariat is located in Dakar (Senegal).



The Concertation promotes in each country the creation of a **National Concertation Committee** made up of national and international actors involved in the mutual health organizations field. The National Concertation Committees are small structures managed by a national representative of the Concertation (or a national actor). They provide actors with a structure for the sharing of knowledge so as to establish concerted action plans and thus encourage a synchronized development of the mutual movement in the country.

The **Concertation representatives** play a major role in the running of the organization as they facilitate the dissemination of information throughout the network. In each country, the representative is the link between the Concertation, mutual health organizations and the supporting organizations. He or she is responsible for disseminating the technical tools created by the Concertation (website, Newsletter, etc.) and in turn informs the Concertation about the latest developments in the mutual sector in the country. He or she must also facilitate the organization of meetings on the topics proposed by the Concertation and encourage the sharing of experiences between mutual health associations as well as synergies.





Various tools for a large public

The Concertation brings together institutions, organizations and individual people; those who actively take part in its activities as well as visitors of the website who regularly provide and receive online updated information on themes related to mutual health organizations. So, the Concertation reaches out to a large public – more than 1,300 recorded users – who require from the Concertation the creation of useful information-sharing and meeting services and tools.

The Internet site

The Internet site www.concertation.org provides regularly updated information:

- documents on the mutual organizations, institutions and other supporting structures of the mutual movement;
- a calendar of upcoming activities taking place in partner countries and at the international level; particularly thematic workshops and training sessions for actors involved in the development of mutual health organizations;
- a database of resources (articles, brochures, monographic studies, case studies, legal texts, etc.) on mutual movement themes;
- an inventory of mutual health organizations directly uploaded by the mutual or by supporting organizations;
- flash news sent by e-mail offer registered users a systematic overview of events taking place in the sector.



www.concertation.org

The website is collaborative and provides users with useful up-to-date information on the sector, as well as encouraging the users themselves to upload data beneficial to all people interested in the mutual health insurance theme in Africa. The website is also available in French.

The Concertation Mail

A newsletter, the Concertation Mail, is available on the Concertation website and is distributed by e-mail at no charge every four months (since 1999). A real means of exchange between active members of the Concertation, the Concertation Mail contains articles on specific themes, interviews of managers and actors involved in the development of mutual health organizations, sharing of experiences and information on future events. A French version is also produced and distributed to the different partners.



The inventory

Since 1998, the Concertation carries out an inventory to assess the evolution of mutual health organizations in West and Central Africa. Initially carried out every three years, since 2007 this inventory is permanent and is based on the use of website technology. Every year, the health mutuals themselves are responsible for updating a collection of information that feeds into a database. An automatic processing system regularly exploits this database and, on the Concertation website, allows for the outlining of a first layer of interpretation of the inventory results, such as synthesis tables structured by country. The database may be downloaded by any user who wants to make a personal processing of the different variables in the scope of a study, an article or research on the subject. This download is free upon the condition that the Concertation is cited as the source of information.

How one NGO benefits from the inventory

Through its ADAMS programme, the Ecolabs association aims at promoting the involvement of African nationals resident in Europe in the development of mutual health organizations and the improvement of the quality of health services in Africa. The ADAMS programme uses the results of the inventory to identify mutuals in the countries and to create a mechanism via which expatriates can register their family located in the home country.

www.ecolabs.org

This innovative inventory method of the mutuals aims at monitoring the quantitative evolution of mutual health organizations in Africa and serves as a showcase for the various health mutuals, the existing networks and supporting structures in the sector. This inventory also provides information immediately available on the website and updated every year; particularly useful to identify, know and monitor mutual health organizations in Africa and thus facilitate advocacy strategies.

The technique used for this inventory is innovative and serves as a reference for platforms in Latin America and Asia. The Concertation's inventory is in line with a larger framework which will make it possible to achieve an overview of mutual health organizations and health micro-insurance schemes around the world.

A Forum

Every two years, the Concertation organizes a forum. For actors involved in mutual health organizations, this is a unique occasion to meet and share their experiences, compare their analysis and define similar or coordinated actions and to initiate or strengthen partnerships.

Forums provide the occasion for the sharing of ideas in plenary meetings, panels and debates as well as the presentation of supporting organizations, mutual health organizations and the achievements of the different countries. The "Forum Actions" are edited and disseminated. They are also available on the Concertation website.

The first workshop took place in September 2000 in Dakar and gathered 80 participants. The second forum held also in Dakar in September 2002 recorded 190 participants of 24 different nationalities. The 2004 forum in Bamako was a real success with 400 participants. Finally, the 2007 forum held in Dakar brought together some 300 participants with, for the first time, the presence of English- (Ghana, Liberia, Tanzania, Kenya, Uganda) and Portuguese-speaking countries (like Cape Verde).

The 2007 Dakar Forum

Many important questions were addressed during the Fourth forum held by the Concertation in Dakar on November 26-27, 2007:

- Is the networking of mutual health organizations a relevant and efficient strategy for the improvement of healthcare access, the promotion of social protection extension and the fight against poverty?
- What kind of strategies are used by mutual health organizations to ensure their credibility, recognition and development?
- May the State play a role in supporting the mutualist movement in general and in particular in facilitating the networking of mutual health organizations?

This meeting served to highlight the potential impact of mutual health organizations in the extension of social protection but also the role of the government in supporting the mutualist movement.



The Concertation: an African platform...

The Concertation has created a collaboration process of partnership and exchange between people involved in the development of mutual health organizations in Africa. Thus, it has helped to bring together a variety of actors around a common goal: the improvement of quality and access to healthcare services for African people.

Through its collaborative organizational method, its varied activities and innovative tools, *the Concertation is currently the only platform in Africa to have organized regular activities for the last ten years.*

... with an international scope



The Concertation is supported by international cooperation and development agencies:

- the International Labour Office and its STEP programme (ILO/STEP),
- the United States Agency for International Development (USAID) – through its HS 2020 programme,
- the German cooperation (GTZ) and its Health insurance project

And mutual organizations:

- the Association Internationale de la Mutualité (AIM),
- in Belgium, the Socialist Mutualities in Belgium (UNMS) and the World Solidarity NGO (WSM),
- in France, the Mutuelle Générale de l'Éducation Nationale (MGEN) and the Mutualité de la Fonction Publique (MFP).

On the African continent, the Concertation has contributed to the creation of the African Mutuality Union (UAM) www.unionafricainemutualite.org created during the Forum held in Dakar in November 2007. The UAM brings together almost all African countries in order to coordinate their activities and work together for the development of mutual organizations and the extension of social protection in Africa. Thus, the political tool of the mutual movement has been created.

Although the Concertation's activities mainly target French-speaking African countries, some English and Portuguese-speaking countries from the continent are joining the network; with a significant participation during the Forum held in November 2007.

The innovative initiative of the Concertation created a keen interest in two other continents:

- in Asia: with the creation of the AMIN (Asia Micro Insurance Network), www.amin-net.org
- and a similar experience has been launched in Latin America with the ACYM network (America Cooperativa Y Mutual). www.acym.org



The Concertation website has close links with the GIMI Internet platform which seeks to support micro-insurance professionals. www.microinsurance.org

Almost all of the information collected by the Concertation about the mutual movement in Africa is diffused to a larger public in Europe, Asia and Latin America via GIMI. Conversely, GIMI strengthens the Concertation in its advocacy and research activities by providing information and experiences from other continents.

GIMI's goals

- Facilitating access to concrete tools on micro-insurance (for the setting up, implementation and management of a scheme), as well as to examples of systems created in many different countries around the world and to documentary and statistics databases.
- Encouraging micro-insurance professionals to establish contacts with other professionals and experts.
- Inviting micro-insurance professionals to share their knowledge and experiences to the benefit of other professionals who are users of GIMI.



Concertation Secretariat
BP 414 Dakar (Senegal)
P +221 33 860 46 28
F +221 33 860 11 25
concemut@orange.sn
www.concertation.org

The Concertation Focal Points

Senegal

Concertation - Secretariat of the Concertation
BP 414 Dakar
P +221 33 860 46 28
F +221 33 860 11 25
concemut@orange.sn

Mali

UTM - Djikine BABASSA
Médina Coura, Rue 32 porte 111 Bamako
P +223 32 21 33 49
F +223 221 32 79
utm@afibone.net

Mauritania

Caritas, Darnaim - Soufy FALL
Moughataa de Darnaim
P +222 648 20 66
m.bekaye@mauritel.mr

Guinea

CIDR/GTZ - Alhassane BARRY
BP 4100
P +224 60 23 11 70
alhassane.barry@gtz.de

More information

Cameroon

CIDR/ GTZ/ Mutuelle de Nylon
Gatien ETEME, Muhammad NTOCK
P +237 99 56 95 37
F +237 22 20 85 70
ngebou@netcourrier.com

Benin

Alliance Santé / WSM / Maison de la mutualité

Togo

Louvain Développement

Ivory Coast

SIGEM - Barakatou OUATARRA
P +225 22 42 82 82 / +225 05 96 24 41
obconsultant@yahoo.fr

Burkina Faso

Ministry of Labour and Social Security. Directorate of
Social Protection - Alphonse SANOU
alphonse_sanou@yahoo.fr

Democratic Republic of the Congo

BIT/STEP in DRC - Anne-Marie MAMBOMBE
P +243 99 89 13 716
am_mambombe@yahoo.fr

Rwanda

GTZ - Anja FISCHER
P +250 08 30 23 89
anja.fischer@gtz.de

Burundi

Mutualité de la Fonction publique - François SINDIMWO
fsindimwo@hotmail.com