



**Departmental Strategy Meeting  
Social Security Department**

# **Social protection dynamic of extension in Senegal**

*Geneva 15-16 december 2005*





## **Reminder: Some data**

**Population: 11 millions**

**GDP / capita: 385 000 FCFA = 700 US \$**

**Life expectancy: 54 years**

**HDI: 160th / 175**

**Child infant mortality: 150 / 1000**

**Maternal mortality: 510 / 100 000**

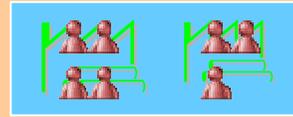
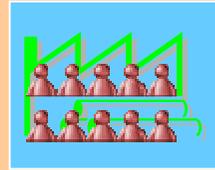
**48,5% of population is poor**

**Poverty is worse in rural areas (57,5%)**



# Stage 0: Social protection in Senegal 10 years ago

Covered



Formal sector employees

17%

**OTHER MECANISMS**

Private insurance

**SOCIAL SECURITY**

CSS / IPM / IPRES / FNR

Rural and informal sector

70 à 80%

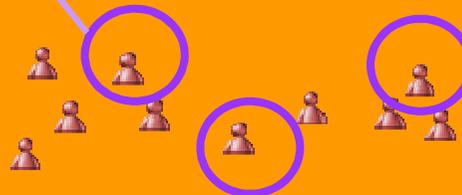
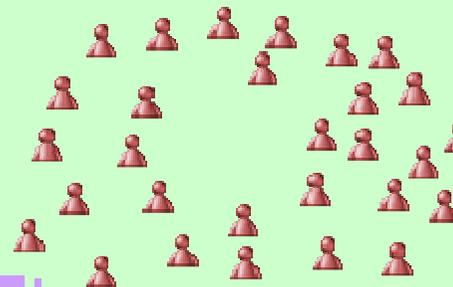
Traditional solidarity networks

**SOCIAL ASSISTANCE**

Indigents

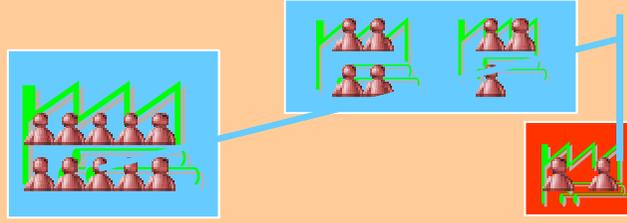
10 à 20%

Excluded

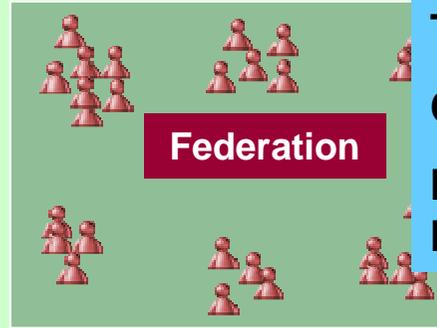


# Stage 1: Development of MI (bottom-up) : 1995-2005

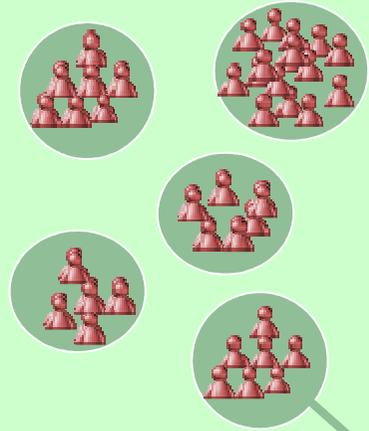
Micro-insurance managed by a MFI  
MECIB, Pamecas



Complementary health insurance  
Entreprise based mutuals  
Trade union based mutuals  
Civil servants mutual  
Mutuelle des volontaires de l'éducation



Insurance managed by a federative structure  
UNCAS

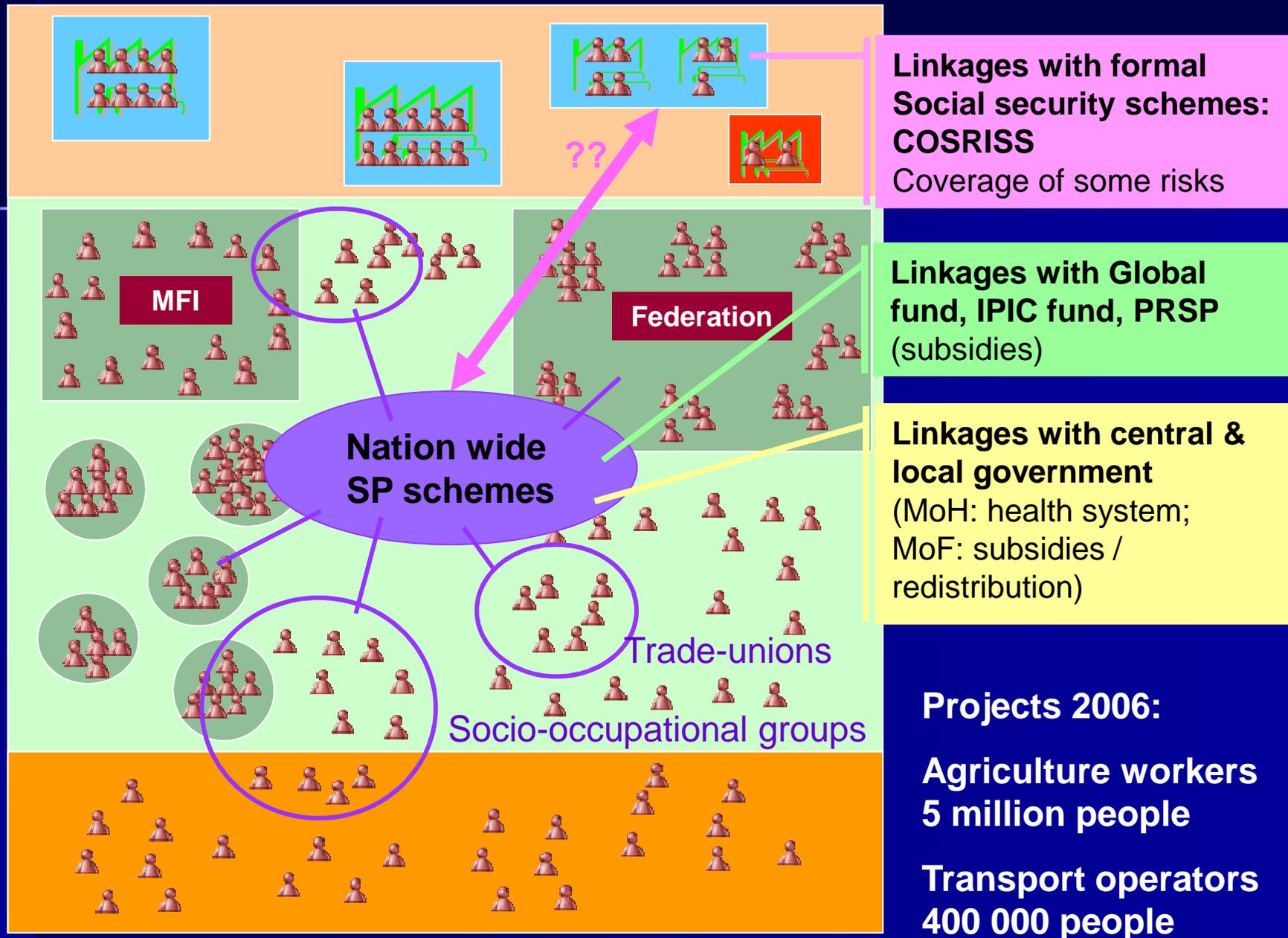


Health Micro-Insurance Schemes (« mutuelles »)

UMSK, Wer Werlé, Bok Faj, And Faju, Aprofes...



# Stage 3: New animals under construction (2005 ...)



# How did this dynamic work?

Stage 0

Stage 1  
Mutuals

1998

Platform of Abidjan

*networking, advocacy, technical support, tools ...*

BIT/STEP

CAMICS / CAFSP

Development of HMIS :  
community based, socio-  
occupational based, trade unions ...

*networking, advocacy,  
knowledge development,  
technical support, tools ...*

Stage 2  
Linkages

2003

Law

*advocacy > legal recognition + technical support  
(décrets) via UEMOA / MS project*

2004

Campaign

*took part in its organization*

Social dialogue  
/ CNDS

*advocacy, technical support > social  
protection included in CNDS's priorities*

LOASP (Loi d'orientation  
agro-sylvo pastorale)

# How did this dynamic work?

## BIT/STEP

Stage 3  
New  
animals

2005

SNPS / GR

took part in formulation of the Strategy + steering committee

SNPS included in PRSP + PRSC

advocacy > inclusion of Social protection in PRSP + PRSC's action plan and financing; a powerful tool for poverty alleviation

Contracting policy with HC system

ongoing advocacy, training, technical support

Social dialogue

organized : « réunion des organisations de travailleurs africains s/ protection sociale dans l'économie informelle »

Fund raising

fund raising : 30 million dollars from the World Bank for PRSC / SNPS action plan

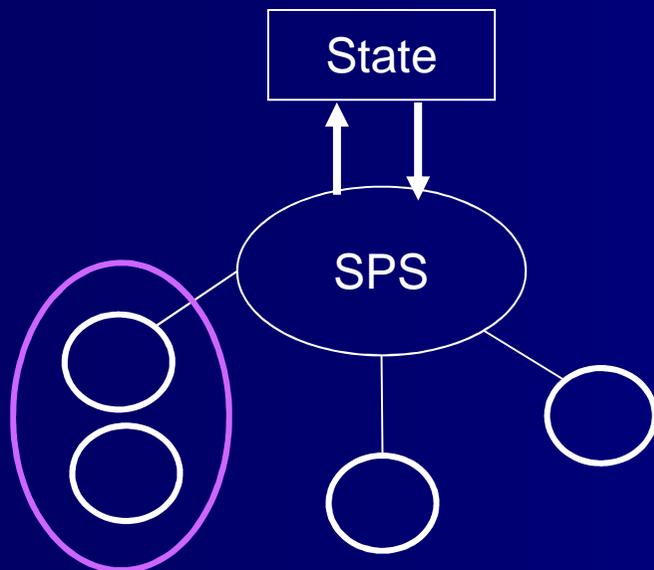
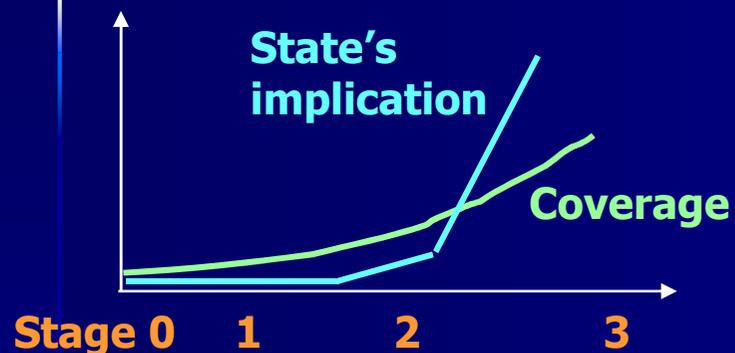
Agriculture workers & transport operators

technical support, feasibility study, strategic and political orientations



## How did this dynamic work?

### Ingredients of an ASAP (Adapted Social Security Action Plans)



**Gaps identification** (who, what)

**Very progressive & iterative process**  
**=> towards quality insurance**  
(governance, equity, efficiency)

**Built on past experiences & social capital**

**Bottom up dynamic + political commitment => priorities + fiscal decisions**

**Sustainable financing & Resource mobilization**

**Social dialogue, trust and consensus building**

# How did this dynamic work?

## Types of linkages

### Mechanisms

**Subsidies** / internal, external  
(local, national, international)

**Contracting with HC providers**

**Sub-contracting technical functions**

**Risk transfers** (reinsurance, guarantee funds, ...)

**Distribution of public goods**  
(immunization, social assistance)

**Bargaining**

**Regulation, control**

### Actors

**MI schemes**

**Civil society organizations**

**State & local governments**

**Social security institutions**

**Private insurers**

**Global social trust, global fund, donors**

**HC providers**

**Service providers: TPAs ...**

**Private sector**