



SOCIAL SECURITY EXTENSION AND MICROINSURANCE NEWSLETTER



G-NEWS is produced by the STEP Programme (Strategies and Tools for the Extension of Social Protection) of the Social Security Department of the ILO (International Labour Office). Available in English, French and Spanish, G-NEWS is based mainly on contributions from users of the GIMI and GESS platforms. The newsletter issue number 5 includes news posted by users from October 2008 to May 2009. You may contribute to the newsletter by clicking on **"Post your news"** on the GIMI (www.microinsurance.org) or GESS (www.socialsecurityextension.org) homepage. You may also send your contributions to gimi@ilo.org or gess@ilo.org. Note: Please be aware that hyperlinks in the pdf format were removed. If you wish to access them, you need to consult the online version.

NEWS FLASH

» Crises and social security schemes

Since April 2009 a working group of young interns and collaborators from the ILO Social Security Department has been following the impact of the crisis on social security systems and national responses to the challenges posed.

After initial research on more than 60 countries, the working group focused on detailed reports for 13 countries, namely Brazil, China, France, Germany, India, Indonesia, Japan, Mexico, Morocco, Russia, the UK, South Africa and the USA. The focus of the research was on the development of contributors and beneficiaries of social security systems, and measures taken in the field of social security as part of the stimulus packages. This sheds some light on the share of crisis relief efforts that are channelled through social security systems as opposed to other measures, and on the extension of existing schemes to cover more people or increase the benefit levels.

Although the impact on countries varies greatly, some preliminary conclusions can be drawn, e.g. that the extension of existing schemes is far more likely than the establishment of new social security systems in times of crisis.

A publication of the country reports and of the trends observed on these countries is planned to be made available on GESS.

MORE INFORMATION:

- » See the thematic page ["Response to the crisis"](#) in GESS
- » Download the document [Pensions & the financial crisis](#)

» New features on GESS!

The GESS thematic pages have been enhanced with two new sections with specific information on legislation and statistical data for the subject in question. For instance, for the subject of health you can find international and national legal texts relating to coverage, as well as statistics on healthcare coverage worldwide or at the national level for some countries. For more information, see [this news item about the theme page legislation and statistics sections](#).

Also, in the latest G-News issue, No. 5, there is a short presentation of the features that GESS currently offers for sharing and managing knowledge. For more information, see the news item ["Everything you always wanted to know about GESS but didn't dare to ask"](#) in the E-Events section and download the document.

» Third ACYM plenary meeting, 31/10/09, Cartagena

Do not forget to reserve this date!

On the site you will soon find all the details concerning the annual meeting of ACYM, which will take place at Cartagena (Colombia) on Saturday 31 October from 1 pm to 4 pm.

» Upcoming: AMA's new website

ALIANZA DEL MUTUALISMO DE AMÉRICA (AMA) will have a website soon: www.amamutualidades.org

» Resolution adopted at the 63rd session of the United Nations General Assembly: ILO

Declaration on Social Justice for a Fair Globalization

This resolution calls for the implementation of the Declaration and requests the UN System organizations, including the international financial institutions, to mainstream the goal of decent work in their policies, programmes and activities through promotion of an integrated approach.

- » [Link to the Resolution](#)
- » [Link to the ILO declaration of june 2008](#)

WHAT'S NEW

» Statute for Mercosur Cooperatives

On **28 April 2009** the Mercosur (Southern Common Market) Parliament voted unanimously in favour of the **Mercosur Cooperative Statute Bill**.

This was announced by MP Mabel Müller, President of the Commission on Work, Employment Policy, Social Security and Social Economy. It was highlighted that this is the first bill proposed by the Mercosur Parliament, and that a Special Commission was therefore created in each country to monitor its incorporation in national legislation. The Commission included the Mercosur Specialized Organization for Cooperatives (RECM), as well as representatives of each country.

[More information](#)

» Coverage Extension to Independent and Self-Employed Workers in Honduras

The Honduran Social Security Institute (IHSS) has approved the **regulations for the special scheme and progressive affiliation of independent and self-employed workers**. With this landmark law, the IHSS has repaid a 50-year old debt, as this group has been without social protection due to the lack of a law including it in the country's social security system.

To a great extent, this achievement is the result of the good practices learned through courses held by the ILO in strategies for extending social protection to self-employed workers, persons working at home and migrant workers and in social security policy development and management in Latin America.

The number of independent and self-employed workers is increasing, with figures from the 2008 ILO Labour Overview showing that out of every 10 new jobs, 8 are in the informal sector. Independent and self-employed workers currently constitute 52% of the Honduran workforce, i.e., more than 1,516,290 persons, according to INE data from 2008. This renders it urgent to expand IHSS coverage to historically unprotected groups.

[More information](#)

» China issued 2008 annual statistical report on Social Security Development

On May 19, Department of Human Resources and Social Security and National Bureau of Statistics of China issued jointly *"2008 Annual Statistical official Report on Human Resources and Social Security Development"*.

The report showed that in 2008 there were 5.12 million farmers received pensions, an increase of 0.2 million people over the previous year. A total of 5.68 billion yuan (about 0.83 billion USD) was paid out as pension, an increase of 42% over year 2007. Till the end of 2008, 55,950,000 people participated in the rural pension insurance scheme, increased by 4,240,000 compared to year 2007. Year-end rural pension fund balance was 49.9 billion yuan (about 7.3 billion USD); 1201 counties in 27 provinces has carried out social security projects for the farmers whose land has been acquired by government, of whom 13,240,000 had been covered by the basic living support system or pension insurance system.

Till end 2008, 218,910,000 workers joined urban basic pension insurance, an increase of 17.54 million, among which 165.87 million were current workers and 53.04 million were retirees, an increase of 14.04 million and 3.5 million respectively. 24,160,000 migrant rural workers were protected by basic pension insurance, an increase of 5,700,000. The benefices of basic pension insurance for retirees of enterprises had been raised and paid out on time and in full. Besides, 33,000 enterprises had established pension schemes to cover a total of 10,380,000 employees and the enterprise pension funds accumulated 191.1 billion yuan (about 27.9 billion USD) by the end of 2008.

» China Life Insurance Company Limited continues to expand rural micro life insurance pilot project

On May 12, 2009, China Life Insurance Company announced that it would continue to expand rural micro life insurance pilot project this year. The goal is to cover more than 6 million low-income people in rural area and to collect premiums over 100 million Yuan (about 14.7 million USD). Meanwhile, 9 provinces such as Hebei and Inner Mongolia will be added, making the coverage of the pilot projects to a total of 18 provinces in China.

China Life Insurance Co., Ltd is the first company formally launching the rural micro life insurance project, following the permission of China Insurance Regulatory Commission on the issue of rural micro-insurance pilot program in 2008. In August 2008, it started in Guangxi, Hubei and 7 other provinces with a series of rural micro life insurance schemes, catering to different local needs and environments. The schemes, which are targeted at the specific risks, such as illness, disability and death among low-income farmers, have the main features of low premium, simple process and appropriate level of protection.

The sales models of the schemes, basically "integrated insurance of the whole village," "joint cooperation" and "small group insurance", has received considerable popularity among rural citizens.

Till the end of 2008, the schemes in the first 9 pilot provinces had covered 2.38 million peasants with more than 1.25 million insurance contracts and 41.64 million Yuan insurance premium gathered in total.

Rural micro life insurance schemes not only benefit the rural low-income people and raise their awareness on the necessity of life insurance, but also allow the commercial insurance corporations to entry a new market and to expand brand influence.

» The 3rd Asian Conference on Microinsurance will be held in July at Beijing

Following the success of the last two conferences in Philippines and India, the 3rd Asian Conference on Microinsurance, which will be held at Beijing, China during 22 and 23 July 2009, will focus on the theme of "Micro insurance as an Attractive Growth Strategy in the Changing Economic Landscape".

As China is the most populous country in the world now with its 1.3 billion people, the conference aims to look at challenges and opportunities in the important role that microinsurance plays in China, and across Asia as well. Whilst China's remarkable economic growth in recent years has helped millions of Chinese out of poverty, the challenges still remain massive to ensure that risks are covered. The Chinese government is therefore focusing on developing micro insurance and micro finance. In 2007 alone, China invested more than 2.7 billion Yuan in subsidies for such a development in rural areas, making China a very relevant venue for this year's conference.

This year's theme "Microinsurance as an Attractive Growth Strategy in the Changing Economic Landscape" will look at how Asia as a whole has embraced microinsurance and how the various markets are pushing microinsurance - the programme will look at policy reforms, key challenges, and how to support microinsurance in the current challenging financial landscape. Aside from looking at underwriting and claims issues, the programme is designed to evaluate key successful strategies, initiatives in product innovation, marketing microinsurance and distribution channels as well as looking at microinsurance as a growth strategy for the insurance industry, and to look for opportunities amidst the current changing economic landscape.

The event will bring together experts including representatives from international organisations, NGOs, development-aid agencies, insurance and reinsurance companies, academics, policymakers and regulators. Opportunities abound in the world of micro insurance - there is a dire need to heighten the awareness of micro insurance in helping to fill the needs of the masses in rural populations and the insurance industry plays a massive and significant role.

Key Topics of the conference

- » Business Aspects of Microinsurance
- » Evaluating the Business Proposition of Microinsurance
- » Marketing of Microinsurance
- » The Path Ahead – Sectoral Focus on Microinsurance
- » Innovation in Microinsurance Products
- » Special Focus on Microinsurance Initiatives in China
- » Panel on Microinsurance Initiatives & Success Stories
- » Case Studies

» Experience on Abhaya Hastham shared by Indian government at recent World Bank Seminar

Recently in a seminar held by the South Asia Agriculture and Rural Development Unit, and the Insurance for the Poor Program in the Financial and Private Sector Development of the World Bank, Andhra Pradesh (India) government shared its experience on co-contributory pensions for the poor in the unorganized sector, which is the world's largest co-contributory pension scheme for the poor in the unorganized sector.

The newly enacted program, called Abhaya Hastham, is a Co-Contributory Pension Scheme for women above the age group of 18, and it is targeted towards women belonging to the self-help groups in the state. The scheme envisages contribution at the rate of 1 rupee per day or Rs360 (US\$7.5) per year by SHG women and government's co-contribution is capped at Rs360 (or US\$7.5) per member per year, and it expects to enroll more than 6 million SHG Women members by December 2009.

» Bill on Social Security for Unorganized Sector Workers Passed in India

New Delhi. On 18 December, the Lok Sabha, one of the two chambers of the Indian Parliament, passed the "Unorganized Sector Workers' Social Security Bill," which aims at building a social security system for unorganized workers. The Bill had already been passed by the Rajya Sabha, the other chamber of the Parliament.

- » [Full text of the Bill](#)
- » [Official commentary of the Bill](#)
- » [Information paper on the Bill, ILO-SRO New Delhi, 2006](#)

» MIGSEC project on « Extending Social Security for Migrant Workers in Africa »(2008-2010)

Migrant workers are often prevented from obtaining coverage by social security schemes. They risk the loss of entitlement to social security benefits in their country of origin due to their absence, and may at the same time encounter restrictive conditions under the social security system of the host country.

An important means to overcome these disadvantages is the establishment of bilateral or multilateral social security agreements. Their objective is to coordinate two or more national social security schemes in cases where migrant workers have worked in at least two countries.

The promotion of such bilateral or multilateral social security agreements is the main objective of the MIGSEC project being implemented from 2008 to 2010. The project is financially supported by the German government and is implemented by the ILO Regional Office in Africa in close cooperation with the ILO Migration Programme and the Social Security Department in Geneva.

[More information](#)

» Proposal for reforming the Chinese health system approved and CNY 850 billion to be invested

Both the "Opinions on deepening the health system reform" and the "Implementation plan for deepening the health system reform over 2009-2011" were reviewed and approved by the State Council on 21 January 2009. Five objectives have been set out:

- All of the population, urban and rural, will have been legally covered by the basic health protection system by 2011;
- 90% of the targeting groups of the population will have actually participated in the rural health insurance schemes and in the health insurance for urban inactive persons with no other health insurance by 2011;
- The level of fiscal subsidies will have been raised, by 2010, to CNY 120 per person per year for all people insured under either the rural health insurance schemes or the health insurance for urban inactive persons with no other health insurance;
- All basic medicaments will have been included in the list of reimbursable medicaments by 2011;
- Starting from 2009, uniformed health dossier will be established nationwide for each insured person;
- The Government will have invested a total of CNY 850 billion in health.

Source: "国务院通过医改方案 3年内预计投入8500亿元". 2009年01月21日, 新华网 http://news.xinhuanet.com/newscenter/2009-01/21/content_10698250.htm

» Rwanda: launch of a reform of social security

The Rwandan Ministry of Finance and Economic Planning released documents finalising a project on "Rationalising delivery of social security benefits services to be delivered under one institution" in December 2008. Under the existing social security system in Rwanda the management was fragmented with pension and occupational risks branches being administered by the Social Security Fund of Rwanda and medical insurance being managed under La Rwandaise d'Assurance Maladie (RAMA) and Military Medical Insurance (MMI). The project is to merge social security institutions and to gather all the social security protection provisions under the administration of one single national body to be called Rwanda Social Security Board (RSSB), in order to improve governance and efficiency and to reduce public expenditure.

- » [See the document on RSSB](#)
- » [See RSSB organisation chart](#)
- » [More info about the reform](#)
- » [See the profile of Rwanda in GESS](#)

» Co-contributory Pension scheme (MicroPension) in INDIA by State Government of Andhra Pradesh for 12 Million Self Help Groups (SHG) women

The state Government of Andhra Pradesh (India) has announced a new scheme implemented in February 2009 by the Society for Elimination of Rural Poverty (SERP) for over 12 Million SHG women (age group of 18-55 years). The scheme is a statewide co-contributory pension scheme through Indira Kranthi Patham (IKP). In the scheme, a woman contributes INR30 (\$0.8) per month and gets an equal contribution from the Government into her Individual Retirement Account (IRA). After attaining retirement age, i.e. 60 years, she gets a pension amount depending upon the amount of savings and duration. It has also been announced by the Chief Minister that each woman will get a minimum monthly pension amount of INR500 (\$10.25) through this scheme.

[See the profile of India in GESS](#)

» Compulsory health insurance: The battle of Sékou Diakité for a scheme

Mali's Ministry of Social Development has requested the Technical Union of Mutuality in Mali to conduct a feasibility

study for a health mutual for migrant families residing in some twenty villages in the Kayes region. The aim of the study is to evaluate the population's potential participation in the process of establishing a health mutual. It is possible that the initiative will be extended to other regions. Also, in April, the National Assembly will vote on a bill that will make the country's health insurance scheme mandatory.

[More Information](#)

» Belgium continues partnership with ILO to extend social security and promote social dialogue

On 9 December 2008, the Minister of Development Cooperation of Belgium, Mr. Charles Michel, signed an agreement with the International Labour Office (ILO) for new grants of €6 million and €2.4 respectively to extend social security to vulnerable populations and promote social dialogue in French-speaking Africa. [More information](#)

» Grants for microinsurance in the Philippines (Asian Development Bank)

The Asian Development Bank (ADB) approved a \$1 million grant for the Philippines, intended for a project called Developing Microinsurance and another \$9.41 million worth of technical assistance grants for 11 projects in the Philippines last year.

[More information](#)

» Decree concerning agricultural workers

The decree concerning the social protection scheme for agricultural workers represents an application of the farming and forestry law of 2004. This law recognizes that these persons have the right to social coverage on the same level as other workers. The decree has several sections, pertaining to (I) its general layout, (II) its application and beneficiaries, (III) the general organization of the scheme, (IV) funding and (V) monitoring.

[See the decree](#) (in French)

[See the profile of Senegal on GESS](#)

» New fiscal investment plan of CNY4000 billion (US\$588 billion) for 2008-2010

Facing the currently unfolding global economic crisis, the Chinese Government decided, on 5 November 2008, to inject a total of CNY4,000 billion (US\$588 billion) over a period of the next two years (until 2010) to stimulate domestic demand and promote economic growth. It is about 78.4% of the overall general revenues and 16.2% of GDP generated in 2007. Some economists projected that it would spur the economy to grow 2 per cent more, securing an 8.5% growth for 2009.

This sum will be distributed to ten areas, but the detailed distribution plan has not been released for the moment. At any rate, social security, in general, will be part of the plan. Consistently, Mr. Zhang, Vice Premier, said at the Third China Social Security Forum held in Beijing on 7 November 2008, only two days after making the above-mentioned decision, that more fiscal resources will be allocated to social security, especially to basic pension and basic health insurance for urban residents and to rural social security.

For more information, see news.xinhuanet.com. 新华网北京11月9日电 国务院总理温家宝5日主持召开国务院常务会议, 研究部署进一步扩大内需促进经济平稳较快增长的措施。

[See the profile of China in GESS](#)

» Marking the 50th anniversary of the Employees' Provident Fund, the ILO proposes a "basic social security floor" for Sri Lanka: 11th September 2008, Colombo, Sri Lanka

The Employees Provident Fund; a contributory old-age benefit scheme for Sri Lanka's private sector workers established in 1958, reached the milestone of its 50th Anniversary in 2008. A celebration was held in Colombo on 11th September, addressed by the President of Sri Lanka Mahinda Rajapaksa, the Minister of Labour, the President of the Trade Union Federation and the President of the Ceylon Employers' Federation. The Director General of the ILO Juan Somavia gave his congratulations by video and Michael Cichon, Director of the Social Security Department of the ILO, made a presentation on the present and future role of social security in Sri Lanka.

The EPF constitutes perhaps the most important old-age benefit scheme in Sri Lanka, both in terms of persons covered and of assets. On the occasion of the scheme's 50th anniversary, the Minister of Labour announced a number of proposals for the amendment of the EPF including administrative enhancements; the introduction of a national identity number and online balance checks, as well as various benefit modifications. Possibilities for extending coverage to the self-employed and for increasing the representation of employers and workers in the management of the scheme were also raised. [More info](#)

The anniversary also provided the occasion for Michael Cichon to present the findings of the ILO's diagnostic review of Sri Lanka's social security system. The ILO put forward its proposal for an approach to social security provision centred on the guarantee of a "basic social security package" for all citizens/ residents. The concept of the "basic social security package", recently developed by the ILO's Social Security Department is based on a framework of

four essential social security guarantees: access to basic health benefits, income security for children with the aim of facilitating access to basic education and health, targeted income support for the poor and unemployed and basic pensions to provide income security for people in old age, those with disabilities and survivors. In essence this framework is applicable in any country, with suitable adaptations to fit national circumstances, and the ILO's research indicates that it is fiscally affordable in low-income countries.

See the study [Can low-income countries afford basic social security?](#)

While noting that Sri Lanka has one of the most developed social security systems in the region, the ILO has identified key areas for the extension of coverage in its [Advisory Report](#) which also includes a detailed simulation exercise to assess the affordability of achieving a basic package of social security benefits. A [PowerPoint Presentation](#) summarising the ILO's findings is also available.

See the profile of Sri Lanka in GESS

» The financial crisis affects private pension system in Peru

The current financial crisis has affected pensions currently offered by the AFP in Peru. Thus, Congress has requested information from the "Superintendencia de Banca, Seguros y AFP" and the Ministry of Economy and Finance on the measures it has implemented or will implement to mitigate the negative impact on the pensions of members.

» Addressing lack of access to health care through community based financing in Yemen

Sana'a, Yemen - Started in 2005, ILOs work on social health protection in Yemen focused on exploring ways to extend social health protection. To this extent, after a mission to Yemen in 2005 the project was kick-started with a pre-feasibility study to examine how social health protection and access to health services can be improved for the poor. The aim, in particular, was to examine whether community-financing mechanisms might help to improve access to health care. Lack of access to health care exists in Yemen for the following main reasons:

- » high cost of health care (especially high direct costs);
- » lack of availability of medicines;
- » maternal and child health care especially require attention (due to issues of gendered access to health care, where women choose to forsake health care in order not to inconvenience anyone);
- » low quality of health services.

In addition to this, like many low- and middle-income countries, the majority of the population in Yemen faces the problem of an access deficit. While 85% of its population resides in the rural area, the majority of the available health care is situated in the urban areas. Significantly, while the ratio of qualified health personnel to the population has been rising in recent years, inadequate staffing of health facilities is also an important concern.

ILOs activities in Yemen have looked at extending social health protection in the face of these challenges, with the idea of addressing the financial barriers in particular through implementing community based financing initially. ILOs above activities regarding extending social health protection in Yemen suggest that conditions are in place for effective community financing. Community financing is a building block towards enhanced social protection in health. Alongside the strengthening of the current tax-financed public health service, commercial health insurance, Social health insurance and Community financing provide opportunities to increase access to care and financial protection. Community financing is especially useful to target population groups active in the informal economy. These groups are typically amongst the poorer segments of the population.

The core conditions for community financing are in place in Yemen, at least when the analysis is applied at the national level. However, there is wide variance in local-level factors such as the quality of available care, the degree to which local communities are closely-knit and households' financial resources for health. This indicates that the feasibility of community financing schemes can only be locally confirmed. Undoubtedly there will be some localities where community financing is not an element of a solution towards greater access to health care and financial protection. There's but one way to know if community financing in Yemen has a great potential in financing health care and providing social protection: that is to implement the approach in a pilot and then on a wider scale through a nation-wide programme. Pilots in different areas should be documented and learning organised so that practitioners as well as policy makers can draw lessons to increase the effectiveness of extending social health protection in the future.

» The Government of Sri Lanka is considering a new pension scheme for all

The Colombo *Daily Mirror* reported on 29 November that the government of Sri Lanka was considering the implementation of an old-age pension scheme for all citizens, according to the Minister of Social Services and Welfare of Sri Lanka, Mr. Douglas Devananda. These remarks followed the launch of a HelpAge feasibility study on the introduction of a universal old-age pension in Sri Lanka. The study concluded that such a scheme would be possible and suggested that it could be funded by a surcharge on a tax, such as VAT. Ms V. Jegarajasingam, Secretary the Ministry of Social Services and Social Welfare, who was present at the meeting, said that she was quite impressed by the scheme, reported the Daily Mirror, and that state welfare was an avenue that the Ministry was "giving serious thought to".

Source: Daily Mirror, Colombo, 29 November 2008

See the page on Sri Lanka

» Shanghai: Improving access to health care through rationalizing the distribution of health institutions

To materialize the goal of Health care for all, it requires not only adequate financing provisions like health insurance, but also adequate services at people's disposal.

The Government of Shanghai Municipality has taken a series of measures to address the supply of health services. It should note that Shanghai is the largest and oldest city in China in terms of population, the number of which amounted to almost 19 million (2008) while the proportion of the inhabitants aged 60 and over exceeded 20 percent (2007) in comparison with the national average of 11 percent (2007). The extent of need for health care is therefore considerably large. To ensure that every resident, regardless of where he / she lives in Shanghai, has quality health services disposable within a reasonable distance, the Government of Shanghai has been implementing a project called "Health services available within 1560". "15" refers to 15 minutes and "60" to 60 minutes. Having made 15 years' efforts in developing the urban community health services, the distribution of 232 community health centres and 686 community health points over the urban area of Shanghai is now able to guarantee that within 15 minutes' walking distance, an inhabitant can get primary care from one of these community health centre or point. Meanwhile, the establishment of 1760 village health points ensures each village possesses one health point. Health care quality is the other side of the coin of the "1560" project. To provide those living in the suburbs of Shanghai with specialised health care within 60 minutes of driving, the Municipal Government plans to set up a total of 9 specialised hospital with around 600 beds each in 9 suburb districts /counties over a period of five years (2009-2014).

» New developments for the Micro Insurance Academy (MIA)

During the last quarter of 2008, **the Micro Insurance Academy (MIA)** implemented new ambitious projects, aimed at providing community based Micro Health Insurance to more than 100,000 people in three districts of Orissa in India with a new partnership with Madhyam Foundation and AWO International.

Furthermore, in collaboration with the Rockefeller Foundation and with another anonymous donor a new system of micro insurance has been introduced for resource-poor communities in Nepal. In this respect, MIA held a workshop with local NGOs on community based micro insurance in Kathmandu (July 14-16, 2008).

The Micro Insurance Academy also participates in a new research in collaboration with the Financial Access Initiative, on health insurance and the quality of health care.

The MIA also provides trainings, it conducted the 2nd Reinsurance School for Micro Insurance Schemes in New Delhi (October 15-17, 2008), with the participation of nearly 50 delegates from around India and from abroad to see presentations on how reinsurance can help protect micro insurance schemes. The next Reinsurance School will be held in October 2009.

The MIA moved into new offices last October:

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New Delhi - 110 065, India
Phone: +91 11 4174 9101
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More info: [See the MIA website](#)

TRAINING

» FAMSA invited to RECM workshop

The President of the Argentine Federation of Health Mutuals (FAMSA) and Vice-President of the American Mutualism Alliance (AMA), Dr. José Ma. Garriga, took part as an observer at a meeting of the **Mercosur forum for education in management of social and solidarity-based economy processes (EMFESS)** held on 16 April in Montevideo, Uruguay.

The ACYM network, represented by Ms. Brenda Rial, was also present.

Among the aims of the forum, where interesting experiences of cooperatives were put forward, is to train decision-makers (especially women and young persons), with a regional focus. At this stage, successful experiences are drawn upon, with reflection on ongoing processes and an aim to stimulate generation of networks in order to provide them with adequate management tools. The ongoing project will last for 18 months, but the plan is to guarantee its continuity by involving all the participants in a "permanent Mercosur training programme".

The involvement of mutual enterprises provides a concrete opportunity to work at the regional level with proposals adapted to the region's needs and potential, which could well be channelled through these social economy entities.

» Mercosur Forum for Training in Management of Social and Solidarity-Based Economy Processes

This project, which began formally on 1 March, is part of the RECM/CEFIR (Mercosur Specialized Organization for

Cooperatives/Training Centre for Regional Integration) agreement. It will be carried out by RECM and financed by the AECID (Spanish Agency for International Development Cooperation). The CEPES (Spanish Business Confederation for Social Economy), ICA-Américas (International Co-operative Alliance-Américas) and the AVINA Foundation will act as institutional partners.

- » Train decision-makers with a regional focus
- » Learn from successful experiences (at least one per country)
- » Reflect on failures
- » Stimulate generation of networks
- » Provide adequate management tools

Initially, the project will last 18 months, but the plan is to guarantee its continuity by committing all the participants to organizing a **permanent Mercosur training programme**.

[More information.](#)

» CALL for PAPERS - Pro MHI Africa: Handbook of Micro Health Insurance in Africa

Pro MHI Africa is an international university network consisting of an international team of researchers from four universities in Botswana, Germany, Ghana and Malawi aiming at analyzing the efficiency and sustainability of Micro Health Insurance in Africa.

Please find here [the official call for papers](#) for the Pro MHI Africa handbook of Micro Health Insurance in Africa.

For further information on the project and current project activities please visit the website:

www.microhealthinsurance-africa.org

» Issue 4 of QUATRIN-NEWS is available on line

Issue number 4 of QUATRIN-NOTICIAS has just been released. This is the newsletter of the ILO training programme on quantitative methods applied to social protection in the Americas. It is jointly produced by the Social Security Department (Geneva), the International Training Centre (Turin) and the ILO Programme in Latin America and the Caribbean (Lima).

[See the page of QUATRIN-AMERICAS](#)

» Catalogue of courses of the ILO's training Centre (2009)

The ILO's training Centre in Turin has issued its 2009 catalogue of standard courses. The Centre provides training that furthers the ILO's pursuit of decent work for all. The courses are open to candidates with grants or with their own sources of funding. The candidates should apply directly to the Centre for registration.

[See the catalogue of courses for 2009](#)

[See the calendar for 2009](#)

» Management Development Programme on Data Analytics for Health Research Professionals

Training Programme by Sambodhi Research & Communication, February 16-18, 2009 in New Delhi

One of the key features of health research other than clinical research is the large demographic expanse of the research. One of the key skills for health research professionals is therefore that of obtaining quality information and analysis of the procured data to make informed decisions. In view of the huge quantum of data on which appropriate and accurate analyses are to be performed, manual analyses are a big task. Computer assisted data analysis using specialized statistical packages is therefore necessary. Computer assisted data analysis facilitates easy collation and reduces the analysis time so that on-time and accurate information is available for decision-makers.

the programme aims at:

- » Developing better understanding of basic concepts of statistics
- » Providing an overview of the computer assisted data analysis and statistical software
- » Developing required skills for importing data into SPSS & EPI Info and undertaking data transformation
- » Enhancing knowledge base and developing skills for selecting and performing appropriate analyses
- » Augmenting knowledge and skills for interpretation of analyses and presentation in user-friendly formats

[Consult the flyer for more information.](#)

» Social Health Insurance, Turin, Italy, March 9-20, 2009

The course covers the design of a policy on social health insurance and the design of a scheme, provision of health care benefits, financing the insurance and community-based health insurance. It is aimed at practitioners such as executives, managers, planners, financial officers and other responsible professionals of health care and health insurance schemes in government and non-government sectors.

Please register February 13, 2009 at the latest. Cost 3,250 euros — some partial fellowships still available.

[See the flyer](#)

Contacts: Ginette Forgues, Manager, Social Protection Programme , g.forgues@itcilo.org, +39-011-693-6545; and Irene Nori, Course assistant, Social Protection Programme , i.nori@itcilo.org, +39-011-693-6524.

» World Bank Institute E-learning course on health inputs into Poverty Reduction Strategy Papers

From 6 May to 17 June 2009, the World Bank Institute organizes an updated version of its oldest E-learning course, "Health Outcomes and the Poor", on health inputs into Poverty Reduction Strategy Papers (PRSPs). The six week course is organized in six modules, and targets (health) professionals involved in the PRSP process, either as authors of PRSPs, or as government advisors. The course has a global scope, and is held in English, exclusively via the World Wide Web, with a participation fee of \$500.

The overall course objective is to improve the health of the poor and vulnerable through analytical work that leads to pro-poor policies, actions and expenditures. The operational objectives are to assist PRSP authors in improving the analysis and the policies in the health sector, and PRSP reviewers to advise authors on how to improve the quality of health inputs into PRSPs.

For more information, write the course contact, [Jo Hindriks](#), or see the [World Bank Institute website](#). Click on the "Health Outcomes and the Poor" link for more information and a link to the application form.

» Seminar: "Social Security Education: International Experience", Santiago de Chile, 20 November 2008.

Chile's Social Security Department organizes a seminar called "Social Security Education: International Experience" ("*Educación Previsional: La Experiencia Internacional*"). The aim of the initiative is to spur debate on social policies concerning social security education and thereby contribute to developing a national policy for the subject. The seminar is aimed at business owners, workers, politicians and media, as well as representatives of student bodies and academic institutions. [More information...](#)

» ILO introduces new social security training programme

The International Labour Organization, in collaboration with the Mona School of Business, University of the West Indies (UWI) - Mona campus, hosted a four-day training programme on Actuarial Methods and Social Security Financing for non-specialists on 1-4 December 2008, at the Mona School of Business, UWI.

The programme is part of the ILO's new training initiatives - QUATRRAIN - AMERICAS, which was launched by the Social Security Department of the ILO (Geneva) in cooperation with the International Training Centre of the ILO based in Turin, Italy, to strengthen the capacity of governments, employers and trade unionists, in the fields of actuarial methods and the financing of social protection.

The training programme will provide basic knowledge and management tools needed for managing social security schemes. It is being organized in response to requests from the region for enhanced knowledge and expertise in quantitative techniques related to social security schemes. Programme participants will include technical staff of various ministries as well as representatives of National Insurance Schemes, and of employers' and workers' organizations from across the Caribbean region.

Using a highly participatory approach, the programme covers topics such as: international trends in social security financing; basic actuarial and financial elements of social security financing; basic elements of modelling of pension schemes and health care schemes; financial governance of social security; and social security investments.

The training will be delivered by international and regional experts from the International Labour Office, Geneva; the Inter-American Conference on Social Security (CISS) based in Mexico; the Occupational Safety and Health Commission (CSST) based in Quebec, Canada, and an ILO external collaborator from the Dominican Republic.

QUATRRAIN - AMERICAS was designed to equip constituents so that they could work towards achieving the Decent Work Agenda in the Americas (2006-2015), which has, as one of goals, to strengthen and extend the coverage of social protection schemes.

» Diploma in Strategic Management of Associative Organizations and Social Economy Enterprises

The programme in Strategic Management of Associative Organizations and Social Economy Enterprises offered by the University of Santiago de Chile's Centre for Technological Innovation and Transfer (INNOVO), began classes at the **end of April**.

The programme is aimed at professionals and directors working or in supporting this kind of organizations (cooperatives, corporations, foundations, trade unions, mutuals, NGOs, etc.).

[Download the brochure](#)

More information on www.innovo.cl

» Micro Health Insurance Africa

The project "Pro MHI Africa" supports micro health insurance units in three African countries and develops training material for students and microinsurance staff. On the basis of scientific outcomes, the university network (Botswana, Germany, Ghana, Malawi) prepares a relevant curriculum for students who will become policy makers for the expanding (micro-) insurance markets. The project is funded by the Edulink programme of the European Union.

Please visit the website for further information and the newest findings: www.microhealthinsurance-africa.org

CONFERENCES

» 4th Congress - 25 years of Mutualism in Chaco

On **12 June 2009**, the fourth Congress - 25 years of mutualism in Chaco - was organized in Resistencia in **Argentina's** Chaco province by the Chaco Federation of Mutuals (FECHAMU), with support from the Argentine Confederation of Mutuals (CAM) and the Argentine National Institute for Associativism and Social Economy (INAES).

[More information](#)

» 2nd International Forum: "Crisis Response: Social and Solidarity-Based Economy"

On **18 March 2009** the **second International Forum "Crisis Response: Social and Solidarity-Based Economy"** was organized by the Mexican Chamber of Deputies Commission for Promotion of Cooperativism and Social Economy and the Senate Economic Commission, in cooperation with the Mexican Solidarity Enterprise Council (CMEES), Social Union of Mexican Business Owners (USEM) and Ibero-American Social Economy Foundation (FUNDIBES).

Experts from Spain, France, Costa Rica, the Mexican Parliament, the Mercosur Specialized Organization, the Government of Brazil and the Uruguayan Parliament held presentations, along with members of parliaments, academics, members of the Mexican Government and experts from the social and solidarity-based economy private sector.

The Forum was divided in four panels, and its main goal was to evaluate the impact of social economy as a crisis response, as well as to improve the conditions for consideration of adequate public policies and an adequate legal framework for promotion of social and solidarity-based economy in Mexico, in compliance with article 25 of the country's constitution.

[More information](#)

» 34th CAM Ordinary Congress

On 29 April the **34th Ordinary Congress of the Argentine Confederation of Mutuality (CAM)** was held in Buenos Aires, with representatives from all the country's federations that are members of the confederation. Also, the INAES President, Dr. Patricio Griffin, addressed the participants.

Dr. Griffin stated that the mutual and cooperative movement, i.e., the solidarity-based economy movement, is necessary for the country's viability, as human relations need to be built on the idea of solidarity, without which it is difficult to build a country.

He also asserted that mutual organizations play an important part in financing, through the **microcredit programme** that the CAM pioneered. The programme reaches every corner of the country and the most marginalized sectors, and provides financing opportunities to small enterprises that would not otherwise be established.

[More info on the CAM website](#)

» 7th Gestarsalud Congress, 29-31/10/09, Cartagena de Indias, Colombia

The 7th Gestarsalud Congress, entitled "**La Salud, un Derecho. Colombia y el Mundo**" (Health as a Right in Colombia and the World) will take place on **29, 30 and 31 October 2009** in Cartagena de Indias, Colombia.

The general aim of the Congress is to reflect on Colombia's social security model as a tool to ensure the basic right to health based on existing experience throughout the world, with the following specific goals:

- » Identifying Colombia's and other countries' commitment and experiences with respect to the health of their population seen as a right, a good or a service;
- » Identifying the advances and challenges Colombia faces under the T-760/08 ruling;
- » Revising the role of social economy in ensuring the right to healthcare access.

» 4th Rulescoop Congress and 3rd Cooperativism, Associationism and Solidarity-Based Economy Days

The University of the Republic (Uruguay) activities office's (SCEAM) unit for cooperative studies was selected to organize the 4th Congress of the Rulescoop network, which consists of Latin American and European universities and aims to further understanding of cooperativism and associationism and their complexities and identify areas that function poorly in order to change these.

This coincides with the unit's regional promotion of the 3rd Cooperativism and Associationism Days, which are seen as preparation for the Ibero-American University Extension Congress in October 2009.

Both events will take place in **Montevideo**, from **9 to 11 September 2009**, and there has been a call for papers. The plan is to discuss and understand the concrete instruments available based on the organizational experiences of cooperatives, identify the levels and possibilities to achieve autonomy in a strongly heteronomous society, reflect on challenges and possibilities, problems and potential in the various national contexts as well as their interrelations and interdependence.

Important dates:

- » Deadline for acceptance of abstracts: 30/04/09
- » Reply to authors: 20/05/09
- » Submission of full texts: 31/07/09

[Download the brochure](#) (in Spanish)

» 7th Regional Community Health Finance Association Conference, 19th-24th April 2009 in Uganda

The Community Health Financing Association for Eastern Africa is a Regional Non-governmental organization established to facilitate exchange of knowledge, information and experiences in community health financing as a strategy for improving access to quality health care for the low-income population.

The 7th Regional CHF conference took place from 19th-24th, April 2009 in Uganda. The Conference brought together members Associations, and practitioners of CHF and health from all over the world and it aimed at meeting a number of objectives including:

- » To reflect and share on the developments regarding the issues and actions generated in the previous conferences
- » To share further knowledge and experiences regarding good practices for possible learning and replication
- » To share about the current trends and changes in the operating environment and brainstorm on the appropriate coping mechanisms.

[More info](#)

» Atelier sur les retours d'expérience en matière de mise en place de systèmes nationaux d'assurance maladie en Afrique subsaharienne, Abidjan, 10-12 décembre 2008

On December 10, 11 and 12, a workshop on "experiences drawn from implementing national health insurance systems in Sub-Saharan Africa" was organized jointly by the Ivorian Ministry of Family, Woman and Social Affairs, the ILO STEP programme and the cabinet: [STR@TEC-ARC](#). The workshop brought together social and technical partners from the Congo, Gabon, Mauritania, Mali and Burkina Faso. The main goal was for the Ivorian party to draw inspiration from the other countries' experiences, in order to formulate new ideas concerning the new framework for the Ivorian Universal Health Insurance project.

» Providing for Health (P4H) Meeting 22-23 January 2009

Providing for Health (P4H) is an extended cooperation of the [GTZ-ILO-WHO Consortium](#) on social health protection and involves the ILO, WHO, WB, GTZ and AFD as key actors. P4H is an initiative that supports countries to strengthen their health systems through social health protection with a particular focus on the poor. A P4H business meeting took place in Geneva 22/23 of January to discuss the operational plan for 2009. For more information on P4H, see the [flyer](#).

» Education and Solidarity Network. International Conference

The [Education & Solidarity Network](#), created by [Education International](#), the [Association Internationale de la Mutualité](#) and the [Mutuelle générale de l'éducation nationale](#) seeks to strengthen and expand solidarity-based social protection systems with the support of educators worldwide. The Education & Solidarity Network will be presented and launched on the occasion of an international conference to be held on 14 and 15 May 2009 in Paris. The conference will be attended by participants from numerous countries and will allow the organizations to confirm their intention of joining the Network. It is open to all social protection actors and specialists, teachers' trade unions, university networks and all organizations active in the field of solidarity in social protection. For more information and registration, please [click here](#).

» ISSA Regional Social Security Forum for Africa

Regional Social Security Forum for Africa has been held in Kigali, from 18 to 20 November 2008, at the invitation of the Social Security Fund of Rwanda. [ISSA website](#) - [Forum ISSA](#)

» IHP+Ministerial Review

On 5 February, the signatories of the Global Compact of the International Health Partnership and related initiatives (IHP+) met in Geneva to review the progress made so far and plan future activities. For more information, see the [communiqué](#).

» Social security: a key tool for fighting poverty in Africa

Social security plays a key role in development in Africa, the Rwandan Prime Minister, B. Makuza, declared at the opening of the first regional forum for social security in Africa, organized by [ISSA](#) (18 – 20 November 2008 in Kigali, Rwanda). The purpose of this African forum was to prepare the global forum on social security in South Africa in 2010.

An ILO team of social security experts led by the Director of the subregional office in Yaoundé took part in the work.

The ILO experts reiterated the Office's vision for social security based on its [New Consensus](#) as well as the support that the Office can provide in this respect.

For some years the Social Security Department has been developing the necessary tools for providing social security, especially the SPER (Social Protection Expenditure and Performance Reviews). Studies carried out by the Social Security Department have shown that it is possible to extend social security to the entire population and ensure a basic service package in most developing countries, including several African countries. In Africa, the ILO has implemented strategies and methods for extending social security through several technical cooperation projects (particularly [STEP](#)). According to ILO, the factor that determines whether a national social protection policy will be successful is the will to give social security priority as a tool for fighting poverty, as the example of Rwanda shows (read the article [here](#)).

The African constituents have reaffirmed the essential role of social security in ensuring "a more socially integrated and economically productive development", and have called for stronger political commitment in order to guarantee social protection for a larger part of the population.

» UEMOA: Ministers in charge of social insurance recommend adoption of social insurance regulation project

On 7 November, 2008, the West African economic and monetary union ([UEMOA](#)) member states' Ministers in charge of social insurance met in the UEMOA Council of Ministers room.

At the end of the meeting, **the Ministers recommended to the UEMOA Statutory Council of Ministers that they adopt the regulation project concerning regulation of social insurance within the UEMOA.**

In addition, they advised the member states to:

- » put in place an administrative body for social insurance and a National Guarantee Fund and mobilize material, human and financial resources necessary for them to function;
- » put in place programmes to reinforce social insurance capacity;
- » develop a extension policy document as well as an action plan.

RESOURCES

» [Providing \(micro\)insurance to low-income population in Venezuela](#)

Zurich Venezuela: Providing insurance to Venezuela's low-income population, Zurich Venezuela Group, 2008

This case study shows the impact of the Zurich Venezuela Group's activities with microinsurance in the country. The microinsurance products include life insurance, car and home insurance aimed especially at microentrepreneurs, the majority of which work in the informal economy.

[Download the study](#)

» **New!! Legislation and Statistics boxes under the thematic pages**

GESS's thematic pages now include two additional boxes: Statistics and Legislation.

For instance, under >> **LEGISLATION**, on the « [Social Health Protection](#) » page you will find the principal health-related conventions as well as examples of national legislation aiming to extend access to healthcare. Under >> **STATISTICS**, you will find a number of links to statistical documents, graphics and reports providing an overview of the level of healthcare coverage in the world.

Do not hesitate to help us enhancing these two new boxes by sending the responsible person of the thematic page examples of law texts and statistical data concerning a country that you know!

» ICMIF Development Newsletter "Prosper" Issue 5 Available Online

The fifth issue of the ICMIF Development Newsletter "[Prosper](#)" is now available on-line.

In this issue, it recognizes the 30th anniversary of CIC Kenya and it reports on the first support project of the ICMIF Disaster Relief Network (DRN) to victims of flooding in Bihar, India. The cover page highlights the ongoing collaboration between Etiqa and the national cooperative apex body in Malaysia to provide microtakaful to low income sectors.

Comments and contributions for the next issue are always welcome.

» RECM's Newsletter "Mercosur Cooperativo - Boletín Digital Nº 24"

A new issue of the RECM's newsletter is available online. Among some relevant studies, you can consult the following ones:

» "[Un océano de incertidumbres en la crisis global, un mar de oportunidades para el cooperativismo en la región](#)"

» "[A força da integração em tempos de crise](#)"

[Link to the newsletter](#)

» Microinsurance Innovation Facility, STEP and Microinsurance Network have launched a survey to identify the current claims models in health microinsurance schemes. Preliminary results

As part of the current study conducted on Third Party Payment (TPP) mechanism in health microinsurance schemes (HMI) in developing countries, the objective of this short survey was to contribute to the mapping of existing claims models in health microinsurance schemes as well as to identify potential candidates for in-depth case studies to illustrate lessons learned related to the design and management of TPP mechanism in HMI.

The survey was addressed to practitioners and has been launched through the several health microinsurance networks in Africa, Asia and Latin America related to the ILO's Microinsurance Innovation Facility, the ILO's STEP programme and the Microinsurance Network's working group on health insurance.

After data cleaning, the answers of 79 health microinsurance schemes have been analysed. 57% of the respondents are located in Africa, 36% in Asia and few of them in Latin America. As expected, preliminary results show that most of the health microinsurance schemes (58%) have set up a third party payment mechanism (cashless claim model) in order to alleviate financial barriers for insured when they need to access health care services. Nearly 23% did not develop a third party payment mechanism and are directly reimbursing the insured patients. The remaining 19% have adopted a mixed claim model with both reimbursement to the insured and payment to the health providers (TPP) depending on the health services covered and on the contracted health providers.

Complete findings from this short survey will be detailed in the study report that will also present different options for TPP, lessons learnt and solutions developed by practitioners in schemes with TPP with regards to: contracting, provider payment mechanism, quality of care monitoring, claim management procedures, etc.

This article gives the working group the opportunity to thank all practitioners who have answered the survey on TPP.

» Community-Based Health Insurance in Rwanda

The Rwandan Community-Based Health Insurance (CBHI) is a community-based health mutual. Its main goal is to improve the population's health through better access to healthcare coverage and an improved financial situation for healthcare facilities.

The mutual is run by its members, who are in charge of the various administrative aspects such as definition of the service packets, affiliation, premiums and payment of providers and health-related awareness-raising and information to the population.

[See the CBHI website](#)

[See the profile of Rwanda on GESS](#) (in French)

» 10 years serving the African Mutual Health Organizations

This brochure presents the work the Concertation network has carried out with health mutuals in Africa over a ten-year period (1998-2008).

La Concertation was initially created to provide actors of mutuals with a space for sharing their knowledge and experiences, in order to support the development of the mutualist movement. Currently, the network links more than 150 member organizations (local, regional, national and international), is active in more than 14 French-

speaking African countries and its website has over 1,300 users from all over the world.

» [Download the brochure](#)

» www.concertation.org

» [Social Security for All. Investing in social justice and economic development](#)

Social Security for All. Investing in social justice and economic development, BIT, Département de la Sécurité Sociale, 2009

This paper sets out the policy vision of the ILO that underpins its activities in the context of the Global Campaign on Social Security and Coverage for All. The objective of this policy briefing is to contribute to the global debate between social security stakeholders, researchers, practitioners and decision-makers as to how to provide a meaningful form of social security to the majority of the world's population and to ensure that the human right to social security can be made a reality in the shortest possible time.

[Download the ressource](#) (Forthcoming French and Spanish versions)

» [Costing of basic social protection benefits for Nepal 2007-2034](#)

Nepal. Technical note. Affordable and not an Illusion. Costing of basic social protection benefits for Nepal 2007-2034, ILO, Social Security Department, 2009

This study presents an estimate on the feasibility of providing a set of basic social protection interventions in Nepal with an emphasis on child related benefits. The preparation of the report stemmed from UNICEF Nepal's interest in proposals to strengthen the provision of cash transfers. The aim of the proposal is to determine the cost of a set of social security measures that could be made available to the population of Nepal with a view to providing some economic and social stability to the population in the wake of a return to peace.

[Download the study](#)

» [Resource on non-contributory pensions in Peru](#)

Envejecimiento con Dignidad: Pensiones no contributivas para reducir la pobreza en el Perú, F. Clark, W. Mendoza De Souza, F. Durán Valverde, G. Picado Chacón, E. Morón, M. Rostagno, F. Arnillas Lafert, C. Sánchez Reyes; Caritas Peru, UNFPA, HelpAge International, MCLCP and ILO, 2009

In view of the failure of contributory social security programmes to provide protection, non-contributory pensions represent the only hope of securing a minimum economic support for millions of elderly persons. Nevertheless, Peru has not yet managed to establish a non-contributory pension scheme.

In order to deal with this problem, the present publication presents five articles written by experts with different training and experience, all pertaining to the debate about the fiscal viability and utility of non-contributory pensions in the family economy, as well as in poverty reduction.

The book was presented at a special event in the International Labour Organization (ILO) Auditorium on April 21 by the Coordination Table for the Fight Against Poverty (*Mesa de Concertación de Lucha contra la Pobreza (MCLCP)*) and the organizations that participated in its creation: the United Nations Population Fund (UNFPA), the International Labour Organization (ILO), Caritas Peru and HelpAge International. The text was commented upon by a panel made up of the Minister of Women and Social Development, Carmen Vildoso, the Minister of Labour and Social Assistance, Jorge Villasanté, the Ombudsman, Beatriz Merino and the former Minister of Economy and Finance, Pedro Pablo Kuczynski. Former government officials, important Peruvians and more than 150 guests also attended.

[Consult the book in GESS](#)

E-EVENTS

» [Everything you always wanted to know about GESS but didn't dare to ask](#)

This short text describes the aims of the GESS platform, gives an overview of the various services and opportunities for exchanging knowledge that the different sections provide and shows how to sign up as a member of the platform.

[Download the document](#)

» [Creation of ACYM reference network in Argentina](#)

Under the direction of the ILO, the Red de Referentes (reference network) for the ACYM (cooperatives and mutuals in the Americas) and GESS (Global Extension of Social Security) platforms was established in Argentina.

A workshop was held on May 8 with this aim, in the new Federada Salud offices in Buenos Aires, to provide training in the new IT tool and facilitate registering users who would be in charge of information exchange between social economy organizations in Argentina and the rest of Latin America.

The host was the FAMSAs President, Dr. José M. Garriga, and the workshop was coordinated by Victoria Giroud-Castiella from Geneva, Switzerland, STEP information specialist, and Brenda Rial from Montevideo, Uruguay,

coordinator for ACYM in South America.

The participants were officials and directors from FAMSA (Argentine federation of health mutuals), FAESS (Argentine federation of health solidarity entities), Río Uruguay Seguros Coop. Ltda, AAC/MIS (association of insurance cooperatives and mutuals in the Americas), the Rosario association of lawyers and IAIES-CIRIEC (Argentine institute for social economic research and international centre for research in and information on political, social and cooperative economy).

During the workshop all the participants worked online, connected to the GESS and ACYM platforms, adequate receiving training to be able to put it into practice subsequently.

At the end of the workshop, Dr. Garriga expressed his gratitude to the ILO for having selected Argentina as the seat for the project, which aims to extend social protection coverage worldwide, through action by cooperatives and mutuals.

» 28/11/2008: Congo INSS website launching

On 28 November 2008 the official website of the National Social Security Institute of the Democratic Republic of the Congo was launched. The address is <http://inss.cd/>

UPCOMING EVENTS

» Concertation Forum 2009

La Concertation organises its Fifth Forum in Yaoundé, CAMEROUN from September 28 to October 2, 2009 at the "Palais des Congrès". The theme of the forum will be : **10 years of Mutual Health Insurance in Africa: realities, trends and challenges**. Questions related to Mutual Health Insurance and Health Insurance, Mutual Health Insurance and access to health care, Mutual Health Insurance and the conditions of its development will be addressed in order to identify the tools and the best practices for a long term development of Mutual Health Insurance.

[More information](#)

ARTICLE

» Tanzanian Social Fund pilot of conditional cash transfers: experimenting on poorest people?

The ILO/DfID project in Tanzania has received documents describing a Community-Based Conditional Cash Transfer Pilot being implemented through Tanzania Social Action Fund (TASAF). The project, as described in these documents - aims to reach the most vulnerable elderly and children, such as those living in child-headed households, orphans and chronically ill children, the very poor or the very sick elderly without a caregiver. In 80 villages, households meeting these eligibility criteria are now being identified, registered and their data input into a database. 40 villages will be randomly selected from the 80 villages, as what is called "treatment" villages and then eligible households will start to be paid benefits early 2009. The payments will continue only if the beneficiaries meet additional behavioural conditions which are linked to school attendance for school-age children and to visits to health facilities for small children and elderly in order to get vaccination or medical examination and advice. Those who are eligible will however receive these benefits for maximum 20 months as the project foresees neither rolling out the scheme nationally nor continuation at least for those who will have acquired benefit entitlements during the pilot.

The eligible poorest households in the other 40 villages will not be given any benefits as they are unlucky to live in a "control" group of villages. How they manage to survive in comparison to those getting benefits will be closely monitored for the purposes of a scientifically designed project's evaluation exercise.

This raises serious ethical concerns. We know from other African pilot cash transfer schemes targeted at the most vulnerable that the majority of beneficiaries identified by communities as the most vulnerable have been surviving before the start of the pilot by begging for food in the neighbourhood. Experimenting on such extremely poor and vulnerable individuals in order just to prove scientifically what is intuitively obvious for everybody - that even small amounts of cash dramatically changes lives of these people - is not acceptable.

I hope, however, that the actual implementation of the project will follow a different path. The benefits should be paid to everybody meeting eligibility criteria in all covered villages. Effectiveness of conditionality can be tested in the following way: households in "treatment" villages receive a supplement to their benefits if they meet the conditionality and only basic benefit if they don't, while to those eligible living in "control villages", no conditionality is applied and they all receive the basic benefit. Basic benefit should be at least at the level foreseen now, that is 100% of the food poverty line for eligible elderly and 50% for eligible children. At the same time, the national debate and supporting analytical work should start to aim at designing, legislating and implementing a national social cash transfer's programme or a set of programmes aimed at various groups. Also, the organizers of the pilot commit themselves to continuing financing and delivering the benefits beyond the planned project's duration to all beneficiaries who became entitled during the duration of the project as long as they are meeting the eligibility conditions.

Any social protection scheme creates an obligation towards the beneficiaries. Even under pilot schemes this obligation should be honoured and interests of the beneficiaries have to be protected. Conditions stated above

have thus to be met in case of any pilot, also the one implemented in Tanzania.

Krzysztof Hagemeyer

[See Tanzania page in GESS](#)

INTERVIEW

» New! GESS is interviewing social security experts and specialists, so that they can share their knowledge and experience in extending social security to the excluded populations in various countries in the world

The first interview to be published online is with **John Woodall**, who is a Senior Social Security Specialist with the Social Security Department (SEC/SOC) at the International Labour Office in Geneva, Switzerland.

John has extensive experience in providing support to pension reform in Africa and Asia. In this interview he explains the advantages of transforming provident funds into defined benefit schemes. He also gives a detailed description of past and ongoing SEC/SOC technical cooperation activities in Sri Lanka in the field of social security.

[See the interview with John Woodall](#)

The second interview is with **Alejandro Bonilla**, who is Manager of the ILO Social Security Department's Education, Training and Capacity Building (ETCB) Group.

Alejandro describes the actuarial evaluation of Panama's pension scheme, from which interesting lessons can still be drawn although it took place several years ago. They include the experience that any technical project in the field of social security is useless unless there is a national consensus on implementing it. A participative process that includes all policy makers, technical stakeholders and employers' and workers' representatives is therefore a key factor for success, as is communication about the project towards a general public.

[See the interview with Alejandro Bonilla](#)