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## CIDR's 2010-2014 Strategic priorities

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### **Description:**

CIDR conducts activities through four Departments: Local Governance and Territorial Management Department; Agricultural Enterprises, Value Chains and Markets Department; Microfinance, Enterprises and Job Creation Department; Health Insurance and Social Protection Department.

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CIDR conducts activities through four Departments:

- ▶ Local Governance and Territorial Management Department
- ▶ Agricultural Enterprises, Value Chains and Markets Department
- ▶ Microfinance, Enterprises and Job Creation Department
- ▶ Health Insurance and Social Protection Department

Each has defined a Strategic Plan in line with CIDR's 2010-2014 policy priorities. The plan presents the key findings of a sectoral analysis, the key findings from the internal evaluation of the 2004-2008 Strategic Plan, the Department's strategic positioning and priorities, an action plan and timetable for 2010-2014. Each plan appears as a separate document. This framework document only presents the strategic positioning and priorities of each Department.

# Local Governance and Territorial Management

## Strategic positioning

Decentralization has shifted the responsibility of service provision and development to local governments, who are struggling to fill their new role. To meet the challenge, they must work with other development stakeholders: economic actors, civil society, central government authorities and representatives of the population.

Local governance is critical for planning and developing municipalities, and effectively improving quality of life. Successful local governing bodies are both a necessary condition for sustainable development and evidence of their importance.

The Local Governance and Territorial Management Department is positioned as a highly professional stakeholder, committed to broad citizen participation in local governance and skilled at strengthening the capacity of decentralized local authorities. From 2010-2014, it plans to reinforce the governance of a large number of municipalities and ensure successful implementation of their sustainable development initiatives.

A territorial approach that involves local populations at the village and neighborhood level will exemplify this commitment to building constructive dialogue between citizens and local governments. The Department will continue efforts to strengthen local governments' capacities to improve populations' living standards, and will continue to transfer sector-based project management responsibilities to local authorities in new African municipalities.

It will develop its expertise to promote lasting local governance models that successfully promote sustainable development. The concept of sustainable development will be integrated into the planning and development activities of local authorities at the municipal, inter-municipal and regional levels.

Local economic development will become the new priority. The Department will diversify its programs and make use of specialized skill sets to quickly gain know-how in this area.

Starting in 2010, the Department will reorganize operations geographically. Regional offices will be created in West

Africa and Madagascar. Regional technical consultants will be brought in on several programs. Department staff will operate as a network, seeking synergies and optimizing complementarities. A proactive communication policy will be put in place and new North-South partnerships will be developed.

The Department will manage roughly a dozen programs in partnership with southern institutions by 2014 and at least 15% of revenues will come from training and consulting activities.

### **Strategic priorities**

#### *a. Improve performance and project management capacities of local governments*

Local governments must be capable of supervising the programming, implementation, management, monitoring and evaluation of goods and services for their citizens.

The Department will develop sustainable training, advisory services and networking activities for local authorities. It will prioritize activities that develop skills and sustainable services in the following areas: technical, financial and planning. Given the political and organizational dimensions to managing service provision, the Department will also develop activities to reinforce the overall operations of local governments.

The lessons learned from the successful transfer of the management of a water project to local government authorities in Collines (Benin) will be applied to other municipalities. The Department will seek out strong, specialized technical partners to propose advisory services and TA in project management for a variety of sectors (water, sanitation, education, health, etc.). The Department's local development and decentralization support programs will work with and strengthen the central government's regional services, which are key to any decentralization policy.

#### *b. Support governance conducive to sustainable planning and management*

The Department will help implement sustainable governing bodies financed by local and regional governments. It will strengthen the civil society's capacities to participate in all steps of the development process (planning, implementation, monitoring and evaluation). Special focus will be given to improving the position of women and young people. Tools and methods adapted to each context and scale (village, municipality, region) will be tested and adapted prior to disseminating them.

The concept of sustainable development will be explained to all local governmental actors, so that it may be fully integrated into municipal and inter-municipal planning. The Department will help its partners meet the challenge of sustainable territorial development.

The Department will develop its expertise in regional planning and development at the municipal and inter-municipal level. It will help local authorities create regional planning and development frameworks by building their capacities to facilitate strategic planning and implement of geographic information systems.

#### *c. Promote effective and sustainable local economic development support programs*

All of the Department's activities are designed to promote local economic development. Staff will help implement sustainable, regional initiatives that ensure the design of regional economic development strategies, coordination and

organization of local stakeholders, technical and financial support for economic development, management of specialized project funds and promotion of a regional economy.

Staff with specialized skills, based in the West Africa and Madagascar offices, will participate in these activities to ensure rapid results. This strategic priority will be pursued in partnership with CIDR's other departments in the countries where they are present.

Other stakeholders involved in local economic development will be encouraged to integrate the concept of sustainable development. Activities addressing energy, sustainable agriculture and environmental protection will lead to income and job-generating projects.

The Department will analyze its local economic development activities to distill lessons learned and disseminate them through publications, consulting activities and training.

*d. Reorganize, diversify and develop new partnerships*

The Department will be reorganized around the two regional poles of expertise in West Africa and Madagascar. Regional offices will be established and developed over time. Regional technical advisors will be brought in to advise on different programs, in addition to or in lieu of current technical advisors. The Department plans to develop linkages and synergy between programs. These inter-program linkages will also include elected representatives, technical staff and local and regional government partners. CIDR's knowledge management activities will help optimize the complementarities between programs and stakeholders' skill sets.

The project portfolio will grow over the next five years. The Department plans to develop ten new programs by 2014. It intends to expand into Togo, Burkina Faso, Ghana and Côte d'Ivoire.

It expects to build internal capacities by diversifying its service offer to include advisory and training services. Staff will draw on lessons learned from past projects to develop four training programs on decentralization and local development practices in Africa for 2010-2012. The economic model will change during this time. These new activities are expected to generate 15% of revenues by 2014.

The Department will strive to distinguish itself from the competition by partnering with the strongest southern organizations and positioning itself as a solid, reliable manager of complex programs. It will develop short-term partnerships as well as strategic alliances with other institutions from the North and South.

It will build on its strong partnership with the Picardie region to further develop its expertise in decentralized cooperation (i.e., the partnering between local government institutions in developed and developing countries), particularly with stakeholders from the North.

Finally, the Department will play an active role in defining and implementing CIDR's external communication policy. It will actively take part in the external communication policy of CIDR.

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# Agricultural Enterprises, Value Chains and Markets

## Strategic positioning

Recurrent price volatility of agricultural raw materials and food crops cause considerable economic and social instability in rural and urban areas. Faced with these risks, policy makers are often divided over whether to develop highly speculative agriculture or highly subsidized agriculture, to the detriment of a more entrepreneurial approach to and the modernization of family farming.

The economic role of an African agricultural sector based on family farms must be maintained. It is therefore necessary to develop economic strategies that promote "commercial" family farming by linking them to agri-food chains and urban markets. This economic challenge has important social implications in Sub-Saharan Africa, where the rural population is expected to grow over the next twenty years. The pace of economic development is simply not enough to absorb an accelerated rural exodus.

By 2014, the Agricultural Enterprises, Value Chains and Markets Department aims to leverage results from the previous Strategic Plan and its now well-established partner network (national platforms) to significantly increase outreach and implement new forms of cooperation between value chain stakeholders and their institutional environment.

The Department will ensure national platforms have access to the technical, financial and human resources needed to help them boost the number of production, processing and commercialization units in the countries where they operate. It will build platforms' capacities so that they may provide services renowned for their quality, regardless of the context. It will encourage platforms to take into account institutional dynamics and participate more actively in sectoral policy discussions.

The Department will promote agricultural value chains in new programs, in new countries and in partnership with various stakeholders from the private sector (agribusinesses, banks and microfinance institutions), public sector (regional or national support programs, chambers of agriculture, etc.), civil society (professional trade unions, NGOs), local governments.

The Department will launch operations in four new countries (Côte d'Ivoire in 2010, Ghana in 2011 and two other countries by 2014). A regional program will oversee operations in Benin, Burkina, Mali and Togo. It will have developed a communication strategy to disseminate program results and impacts, and will have set up partnership networks in the new countries.

## Strategic priorities

### *a. Foster growth and outreach of national agricultural business development services platforms in West Africa*

The expected growth of the platforms' activities in Benin, Burkina, Mali and Togo may have consequences on the quality of services and respect of ethical principles. Growth will require efficient management of financial and human resources and must be paired with efforts to build communication skills.

Platforms will need to develop a quality approach that will meet the expectations and needs of their technical and

financial partners. This priority will be addressed in stages: standardization of approaches to BDS, improved practices, evaluation and improvement of teams' performances. The national platforms will be called upon to jointly design tools accessible to all. Knowledge sharing will be encouraged.

By 2010, platforms should be drawing on local financial resources to create and develop new enterprises. The Department will have set up financial mechanisms to help them do so (capital development funds, bank loans, linkages with microfinance institutions).

To ensure the visibility of supported businesses, to guarantee temporary tax incentives, to ensure good governance and environmental responsibility, the platforms will define, with the Department's assistance, a Social and Environmental Responsibility Compact. In signing the compact, enterprises will commit to economic viability while respecting the interests of all stakeholders involved, good governance, respect of environmental standards, and appropriation of sustainable development principles.

Finally, the Department will seek out strategic partnerships with research institutions, to monitor and anticipate developments in the agricultural sector prompted by inevitable environmental changes, technological innovation (especially in processing) and political shifts (such as the growing importance of local authorities).

### *b. Support territorial strategies for agricultural and rural development*

The Department will draw on its experience with economic initiatives and agribusinesses to contribute to rural renewal. In particular, it will develop a "territorial competitiveness" approach to rural development in countries such as Madagascar and Ghana.

A region is competitive if it can withstand market competition while continuing to be environmentally, economically and socially viable. Territorial competitiveness implies utilization of local resources, participation of local institutions and stakeholders (namely local governments), innovative practices, cooperation with other regions and coordination with regional and national policies.

The Department will help regional stakeholders formulate territorial-based economic projects to better leverage local economic resources and create economic linkages between agricultural value chain actors, in view of improving food security and creating jobs. This assistance will be incorporated into the long-term development strategies of the regions supported and their regional development plans. The Department will look for synergies with other stakeholders, particularly other CIDR departments.

*c. Strengthen participation of national trade organizations in agricultural value chains* In Benin and countries such as the Côte d'Ivoire, the Department will develop programs in partnership with trade organizations.

These actions will help build or strengthen:

- ▶ Internal institutional capacities: efficiency, technical skills for project implementation, networking with partners and external service providers, etc.
- ▶ Capacities to fulfill their mandate: efficient services to members, development of innovative economic projects, etc.

The Department will work at all levels of these organizations, as each one usually corresponds to a different link in

the value chain:

- ▶ With regard to production, all activities will be implemented via community-level organizations.
- ▶ With regard to processing and marketing, activities will be implemented and coordinated by regional or national organizations.
- ▶ With regard to commercialization, products will be marketed via national organizations.
- ▶ Lastly, economic capacity building of all of these stakeholders will help enhance expected outcomes.

Improving competitiveness and productivity of value chains by intervening at the level of trade organizations will help make family farming more efficient, enterprising and lucrative. The Department's activities will also help support small rural entrepreneurs (offering plowing, post-harvest handling or management services, for instance) who will have better chances to grow, thanks to improved solvency of producers.

#### *d. Develop an organizational structure adapted to increasingly diversified approaches*

The Department will contract a regional technical advisor based in West Africa in 2011. The advisor will assist the four national platforms in Benin, Burkina Faso, Mali and Togo (and eventually those in Côte d'Ivoire and Ghana) in capacity building, setting up a quality approach, knowledge management and knowledge sharing activities. This person will be involved in creating and promoting national capital development funds. The advisor will also accompany the Department director on technical assistance assignments in other countries and for new programs.

During 2011, the Department will design a three-year training program (2012-2014) for practitioners implementing entrepreneurial approaches in rural Africa.

To ensure its growth, the Department will adopt a more proactive fundraising approach, by targeting private companies, agricultural trade organizations, banks, and investment funds in the North and South. The Department will endeavor to identify and build long-term relationships with these organizations. It will need to enhance its professionalism with regard to negotiation techniques with investors, private companies, banking and financial institutions.

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# Microfinance, Enterprises and Job Creation

## Strategic positioning

Around the world, hundreds of small and medium-sized microfinance institutions want to scale up and become more competitive. The relevant supervisory bodies and professional associations would also like to see the sector consolidate, and often include it in their strategies and action plans.

Small and medium microfinance institutions need to scale up (through commercial alliances and/or mergers) and become more efficient, professional and profitable. They would like assistance to diversify: their products (savings, credit, transfers, insurance), operating areas (rural, urban, secondary cities, market towns) and client base (poor households, small farmers, rural and urban entrepreneurs, small traders, women in the informal sector, salaried

employees). It is a strategy that mitigates risk, offsets margins and optimizes infrastructure and human resources.

Growth could also be fostered by creating "windows" that offer technical and financial assistance to emerging MSMEs (especially those in agro-food chains with high value added). Or, MFIs could partner with financial institutions specialized in local economic development.

The objective of the Microfinance, Enterprises and Job Creation Department is twofold:

- ▶ Accompany partner MFIs in their efforts to consolidate, diversify products and clients, and use technology to reduce transaction costs, thus increasing their outreach, efficiency and sustainability.
- ▶ Promote a new, more open and inclusive approach to finance, that effectively serves business development and job creation in rural areas and secondary cities.

The Department will develop skills associated with these two strategic niches: consolidating small institutions, building links between MFIs with similar operating areas or similar clientele, merging legal entities, forging commercial alliances among MFIs or between MFIs and banks. The Department will help MFIs roll out new, innovative financial products with high social and environmental value added. It will develop partnerships with new players, particularly from the private sector in the North and South.

By 2014, the Department will have three regional programs, one in each major operating area (West Africa, East Africa/Madagascar and Central Africa). In West Africa, priority will be given to Côte d'Ivoire, Ghana and Togo; in Central Africa, Cameroon and Chad; in East Africa, Ethiopia, Kenya, Mozambique (or Zambia or Rwanda), Tanzania and Madagascar.

Each regional program will have two or three technical advisors with complementary skills: one with a banking background to focus on institutional strengthening and the others with expertise in rural finance and value chain finance of agro-food SMEs. The advisors will work with highly skilled regional experts and will support local projects throughout the entire sub-region.

### **Strategic priorities**

#### *a. Accompany the consolidation and transformation of existing MFIs, particularly in rural areas*

The Department will build on its expertise in rural microfinance, its experience in institutional capacity building in East Africa, and its understanding of regulatory frameworks and sectoral policies to develop a methodology to effectively accompany consolidation efforts.

It will seek to round out the financial, legal and organizational skills needed to head up MFI mergers, to spearhead business alliances between different types of financial institutions with complementary missions, and to build financial institutions with regional and national outreach. The Department will collaborate closely with PAMIGA to ensure the synergy and complementarities needed for successful operations.

#### *b. Build MFI partner capacity to diversify products and clients, and adopt new technologies*

Diversification of products and clients is one of the keys to improving efficiency and profitability, and enables MFIs to



better manage risk. Using technology to expand services inexpensively namely 'branchless banking' techniques such as mobile phones and smart cards to carry out decentralized transactions is another. The Department will build the capacity of partner MFIs to develop these kinds of products, to adopt new technologies and to deliver, safely and efficiently, financial services to their clients. To do this, it will develop new skills and create technical and business alliances with various actors: banks in the North and the South, telephone companies and smart card providers, major microfinance players in the South with experience in this area. It will also pursue partnerships with practitioners and specialized consulting firms in the South, particularly AIDR affiliates.

*c. Support partner MFIs create financing windows to support employment-generating businesses*

The Department will help all its MFI partners create MSME financing windows with dedicated staff and specific savings and loan products. This assistance will be provided in collaboration with BDS providers, so the latter can accompany financed businesses in their development.

Partner MFIs will receive support to develop procedure manuals for MSMEs' needs analysis, monitoring and evaluation methods, and products tailored to targeted markets. Regarding BDS, MFIs will identify the most appropriate providers with nation-wide coverage and will make arrangements with them to offer services to financed MSMEs.

In two of the new countries, probably Côte d'Ivoire and Ghana, the Department will create new MFIs that cater to MSMEs from the most promising economic sectors, especially those downstream in agro-food value chains. After a period of instability, Côte d'Ivoire is experiencing renewed growth and numerous economic initiatives are underway. Ghana is known for its entrepreneurial spirit, including in secondary cities. In both countries, the Department will build partnerships and foster economic synergy with well-positioned local players: existing MFIs working upstream, BDS providers targeting MSMEs and private sector support projects in rural and urban areas. The objective is to establish CIDR as a recognized reference in urban MSME financing. Capitalizing on the methodologies and products implemented in these two countries will make it possible to replicate them elsewhere.

The Department will ensure MFI partners promote job opportunities for youth and women. This strategy will involve prioritizing labor-intensive sectors, participating in urban economic development programs and integrating business support into MSME financing. In large cities, where social disparity is high, the Department will also seek to finance reintegration companies, to help fight against extreme poverty by creating apprenticeships and jobs. To do this, CIDR will seek funding from donors and corporate foundations that prioritize job creation and youth employment.

*d. Promote financial innovation by developing products and services with high social and environmental value added, in view of achieving the MDGs.*

In Sub-Saharan Africa, access to financial services is limited; less than 20-30% of the population has access to a financial service provider of any sort. The Department will contribute to more inclusive finance, offering more people access to a wide range of financial services that suit their needs and constraints. The Department will test and develop products with high social and environmental value, such as financing rural waterworks and solar energy installations in villages and offering saving plans for education.

It will also carry out action-research on livelihood finance, an approach that has proven successful in Asia, in particularly vulnerable areas of Africa. All partner MFIs will receive guidance for developing appropriate financial products to help households diversify their resources and develop alternative economic strategies.

To do this, the Department will develop strategic alliances with major manufacturing companies (water companies and energy providers) willing to bring their expertise to developing countries, as part of their commitment to social and environmental responsibility; will forge relationships with corporate foundations wishing to contribute to the MDGs; and will pursue a partnership with a large Asian practitioner specializing in livelihood finance.

*e. Establish a new organizational structure in line with the Department's new business model*

During this Strategic Plan, CIDR will establish or reinforce three regional programs. The East Africa program will be further developed to include new countries: Madagascar, Rwanda, and Mozambique. It will recruit at least one additional regional technical adviser and one or more national expert with complementary skills. A West Africa program will be created in one of the new countries, such as Côte d'Ivoire or Ghana. The Central Africa program will cover two countries: Cameroon and Chad.

In order to promote genuine opportunities for learning and technical/methodological innovation, the Department will become a specialized center of expertise comprised of a permanent team (program managers from headquarters and regional coordinators from West, Central and East Africa) and consultants from the North and South (including AIDR experts).

To implement this approach, the Department will develop a diversified business model, comprising:

- ▶ At the core, a critical mass of projects and programs it implements, and
- ▶ A research and advisory service that responds to requests from regional partners, and seizes new opportunities through calls for tenders, alone or in consortium with technical partners that have complementary expertise and experience.

The Department will participate in implementing CIDR's financial strategy by renewing partnerships with institutional donors and expanding its funding base to include corporate foundations and private sector banks. It will strive to build long-term relationships with these actors by emphasizing its new intervention strategy.

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# Health Insurance and Social Protection

## Strategic positioning

Social security needs of urban and rural workers in the informal sector are barely being met. To meet needs for health, accidental death and disability insurance, and reduce the vulnerability of African populations in the informal sector, it is necessary to create, negotiate, and implement microinsurance schemes.

Inevitably, national health insurance systems will first cover public employees and the formal private sector. They will struggle to reach informal workers. Commercial insurers looking to expand their client base will want to reach out to the informal sector. To do so, at least initially, they will have to partner with microinsurance experts.

By 2014, the Health and Microinsurance Department aims to distinguish itself among public and private stakeholders

as a microinsurance expert with experience reaching rural and urban informal workers and participatory governance know-how.

It will develop strategies to integrate participatory microinsurance schemes into universal health insurance. It will diversify its know-how to cover risks such as accidental death and disability insurance. It will build capacity of permanent staff and develop long-term partnerships with the mutual movement in the North and South.

Moreover, the Department will scale up its intervention capacity at a national level, by supporting existing mutuals and developing new expertise in health reinsurance.

To expand health insurance, quality of care must be improved. Therefore, the Department intends to hone its expertise, contracting public health services and partnering with service providers specialized in health services management. It will promote private, socially oriented health care capable of carrying out the mandate of public services in regions where it supports microinsurance schemes. It will partner with institutions providing technical assistance to health care service providers and will implement programs to develop health services and micro health insurance in tandem.

The Department will adopt a regional strategy to coordinate and maximize impact of its programs throughout West Africa (Benin, Burkina Faso, Côte d'Ivoire, Guinea, Senegal and Togo). A regional coordination unit will be set up in East Africa (Kenya, Uganda and Tanzania).

### **Strategic priorities**

#### *a. Professional management for micro health insurance schemes*

The Department will capitalize on the lessons learned from managing mutuals and actuarial risk to develop centers to promote and manage micro health insurance schemes.

These Promotion and Management Centers (PMC) will ensure the technical management of micro health insurance programs for mutuals, private insurers and others. They will also offer a range of services including new product development, actuarial management of risk pooling mechanisms and premiums and claims management. Existing mutuals will have priority to claims management services, which involve purchasing health care (negotiating care packages, procedures, fees and contracts with health care providers); but private insurers and other health care funding schemes may access these services as well.

Private insurers are increasingly prospecting new markets by developing microinsurance products for the informal sector. Lacking knowledge of the health risks in this population, they often seek out technical partners. Delegating management functions to the PMCs is one way to meet their needs. The Department will partner with these insurers to help them develop services adapted to new markets. Together, they will build a new distribution and management model for microinsurance products, perhaps allowing policyholders to assume some product management functions (marketing, distribution, etc.).

#### *b. Diversified funding and financial models*

Co-funding is one way to increase risk coverage and cover the expenses and intermediation costs of micro health insurance schemes. Microinsurance programs should be able to take advantage of the expected increase in funds for

microinsurance and reinsurance opportunities in the years to come.

A strategy to diversify funding resources will be set up for each country. It will define how funds should be used based on the characteristics of each funding source (type of funding, timeframe, funders' objectives).

Different types of financing will be used depending on the context:

- ▶ Funds from local, regional or national institutions. Creating financial linkages between microinsurance schemes and universal health insurance is a way to access reliable and sustainable public resources.
- ▶ Funds from mutual networks in the North. This type of financing is particularly well adapted to mutual networks in West Africa and francophone countries in the South. It can be incorporated into the communication strategies of some mutual organizations in the North.
- ▶ Funds from nationals living abroad. The idea is to organize immigrants living in France to help fund mutual health networks in their home countries. This option, although politically sensitive, is attractive for certain donors.
- ▶ Funds earmarked by local businesses as part of their communication and social responsibility strategy. This type of funding requires a critical mass of large companies willing to publicize their efforts to help salaried and non-salaried workers.

Re-insurance can help health insurance programs consolidate both technical and financial performance. Self-financed reinsurance will be proposed to existing mutuals to mitigate risk. Subsidized reinsurance will be integrated into marketing strategies of new programs or products. Developing these different types of reinsurance might require the creation of a specialized structure.

The Department will seek out the necessary skills to professionalize existing reinsurance arrangements and create new ones better suited to mutual and microinsurance schemes' changing needs. It will conduct an exhaustive needs assessment and study the possibility of creating new reinsurance arrangements between mutual networks in different countries, to better mitigate external risks, such as epidemics and inflation.

### *c. Promote, with other stakeholders, quality health care adapted to the specific needs of microinsurance schemes*

Expansion of health insurance is limited by high priced, low quality health care services. The Department will adopt strategies that involve health insurance programs in efforts to improve the performance of contracted health care providers.

It will negotiate with public health services and perhaps implement derogatory measures to improve quality of care: performance bonuses for staff, diversification of drug suppliers, etc. Depending on the openness of public institutions, mutuals may be invited to participate in the governance of public health services.

The Department will encourage the private sector to offer top-notch health care in conjunction with mutuals. Although a clear separation between health care providers and insurers is necessary, mutuals must be able to negotiate with suppliers to keep their products attractive, without compromising the viability of private care providers.

### *d. Incorporate micro health insurance models into national social protection schemes*

The ongoing health sector reforms in English- and French-speaking countries may be an opportunity or a threat depending on how microinsurance will be incorporated into universal health coverage. The Department will

develop efficient strategies to integrate micro health insurance programs into national social protection schemes.

To influence policy, it will build alliances with practitioners sharing a similar vision. It has already done so with the National Federation of French Mutuality (Fédération Nationale de la Mutualité Française), and will continue to implement this partnership strategy with other mutuels. The Department will suggest forming a consortium to encourage synergies and strengthen negotiation power. These alliances will lead to national programs designed to promote member-based health insurance. In many countries where the Department operates, the context is increasingly favorable for setting up national and/or regional schemes to improve quality of care and coverage. The Department will develop partnerships with institutions that have expertise in this area.

Department staff will participate in consultative bodies on national and international health insurance policies (ILO, CGAP, World Bank, etc.). A communication strategy will be developed to address private sector players in view of diversifying partnerships.

Efforts will be made to actively contribute to the formulation of national policies. The Department will dialogue regularly with competent authorities as well as monitor ongoing reforms and participate in working groups.