



## Côte d'Ivoire - Extending universal health insurance coverage to cocoa farming communities



### Responds to the following criteria

- ▶ Responsiveness
- ▶ Relevance
- ▶ Replicability
- ▶ Innovation, and sustainability if institutionalized



### Main stakeholders

National Health Insurance Fund of Côte d'Ivoire (CNAM); cocoa cooperatives; producers; and exporters (OLAM International).

## ▶ Description

Poverty and exposure to shocks and disruptions may impact family incomes and affect household decisions regarding children's education. This refers, for example, to economic shocks such as an adult member of the family losing his/her job, health-related shocks like a severe illness or an employment injury, and agriculture-related shocks, such as drought and crop failure.

Social protection reduces family poverty and vulnerability, thereby diminishing key drivers of child labour. Aware of the importance of social protection for the elimination of child labour and beyond, Côte d'Ivoire adopted a National Social Protection Strategy (NSPS) in 2014 which aims at facilitating access to basic social services and extending social security to all in line with the ILO Social Protection Floors Recommendation, 2012 (No.202).

In this context, ACCEL Africa carried out a study to understand the demand and supply of labour in cocoa-producing regions. The results of this research showed that families, where an adult family member has been affected by a health-related issue, are more likely to rely on child labour to supplement the consequent labour force shortage and income.

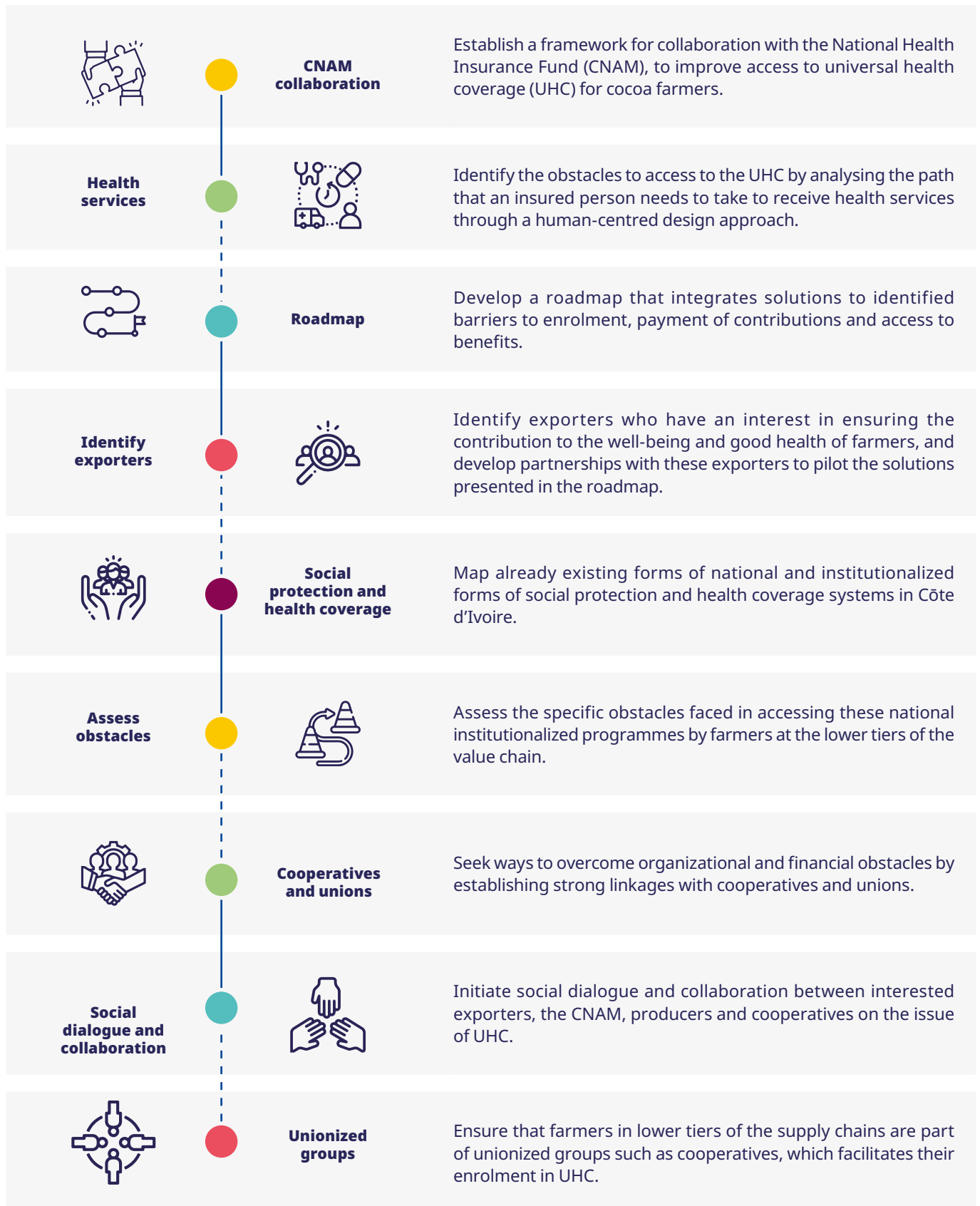
This study and its results were followed by another which tried to identify the prevalent obstacles to accessing universal health coverage (UHC) by rural cocoa-producing households in the Soubre (Grand Zattray) and M'batto areas. The results of this study revealed the following:

- i) Difficulty in enrolment: due to distance from the centres, absence of required parts, lack of footprints of farmers. Individual registration of cocoa farmers was complicated.
- ii) Workers cannot make the financial contributions needed, and if some can, they do not trust the system.
- iii) Access to services is difficult, for example due to the remoteness of health centres affiliated to healthcare networks

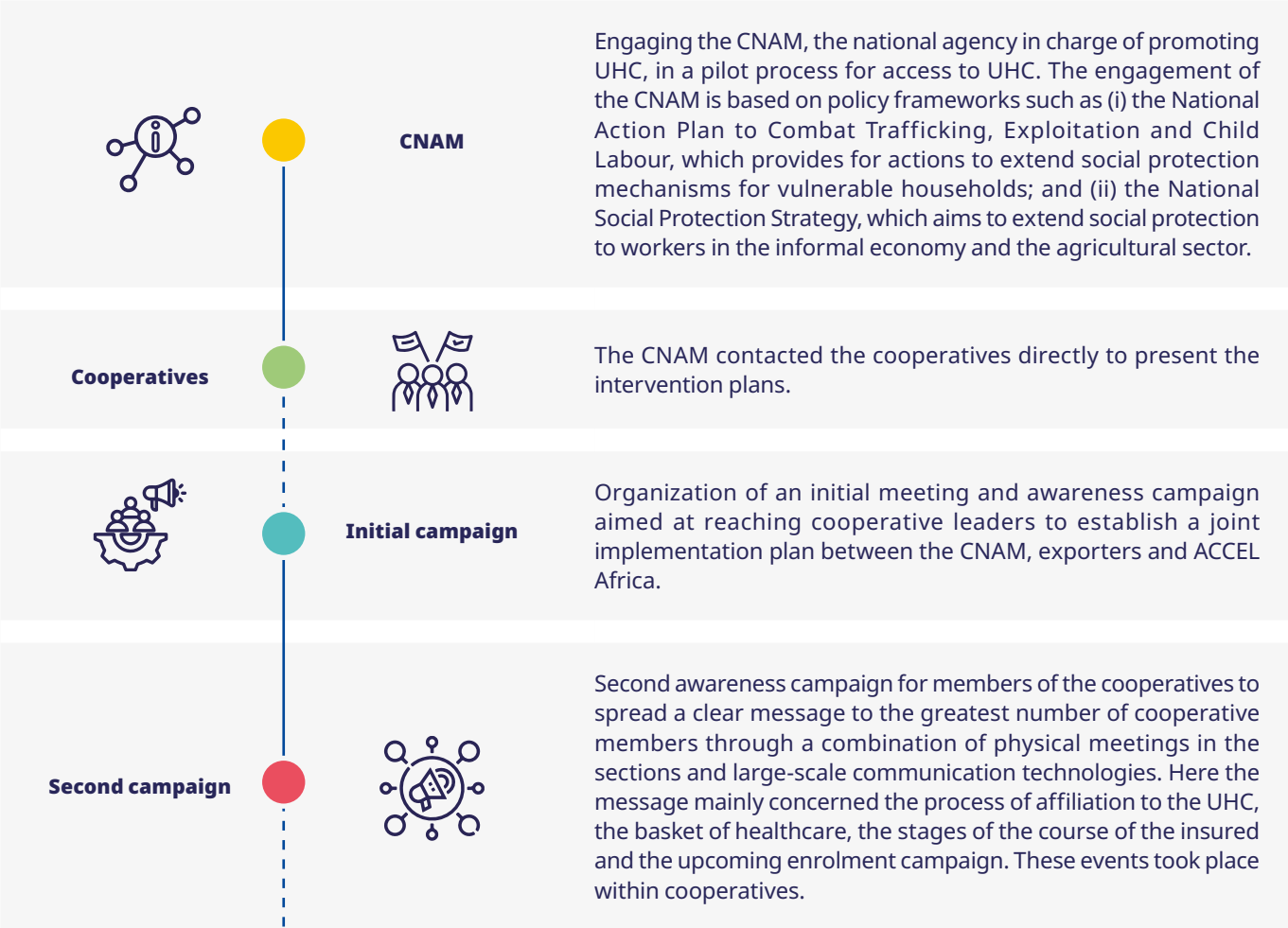
To this end, the ACCEL Africa project and the National Health Insurance Fund (CNAM) worked on developing and implementing a roadmap that considers the obstacles identified to promote access to UHC for cocoa farmers in Grand-Zattray and M'batto. This roadmap enabled the CNAM to raise awareness among cooperatives and their producers about the importance of UHC. As a result, through the first awareness campaign 1,815 cocoa producers from eight cocoa cooperatives have joined the CNAM. Since then, nine community health centres have been integrated into the network of facilities offering UHC care. Moreover, the ACCEL Africa project facilitated the contact between cooperatives, the CNAM and cocoa exporters by signing an agreement allowing the exporter OLAM International to contribute financially to the payment of the contribution of certain cocoa producers.

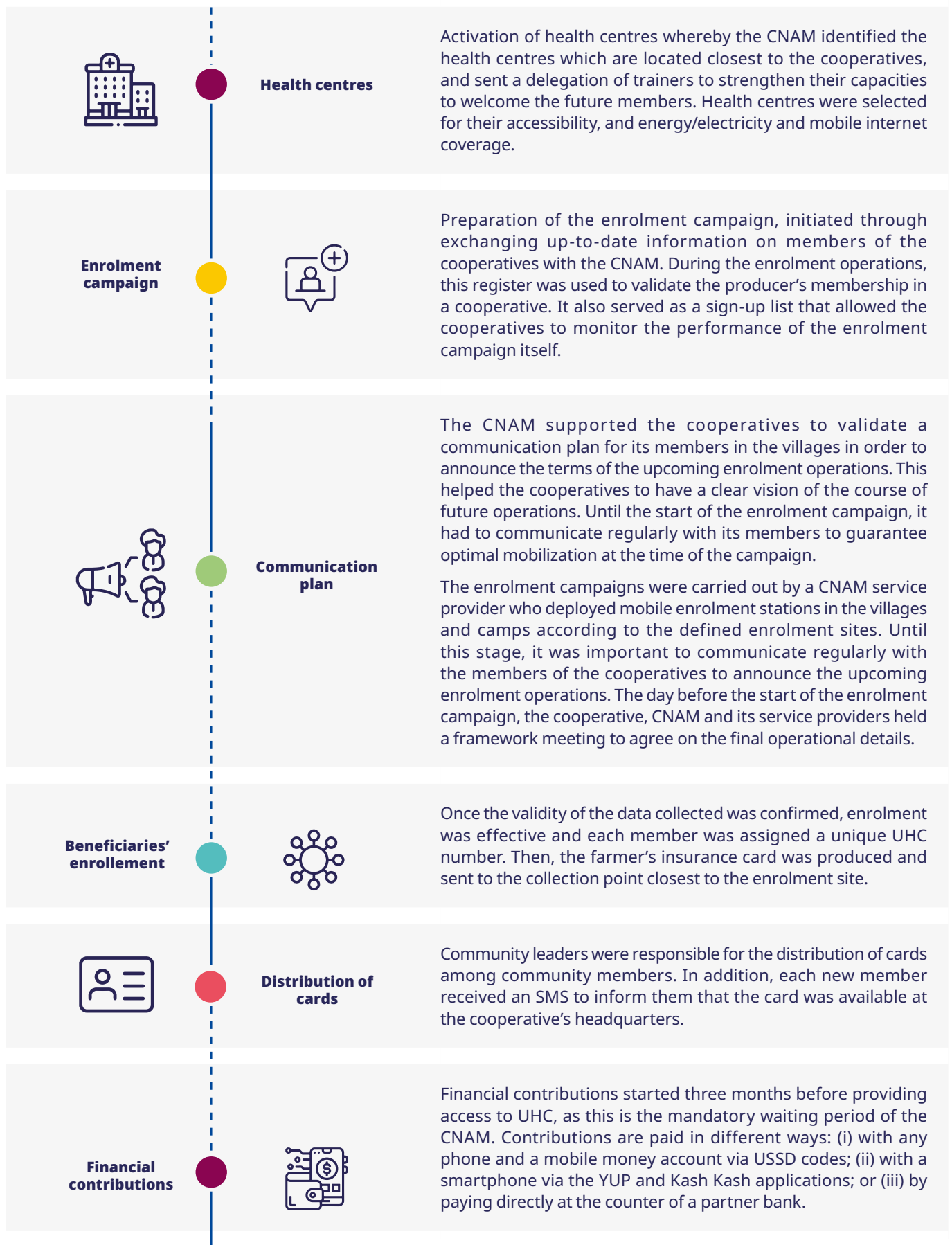
## ► Process

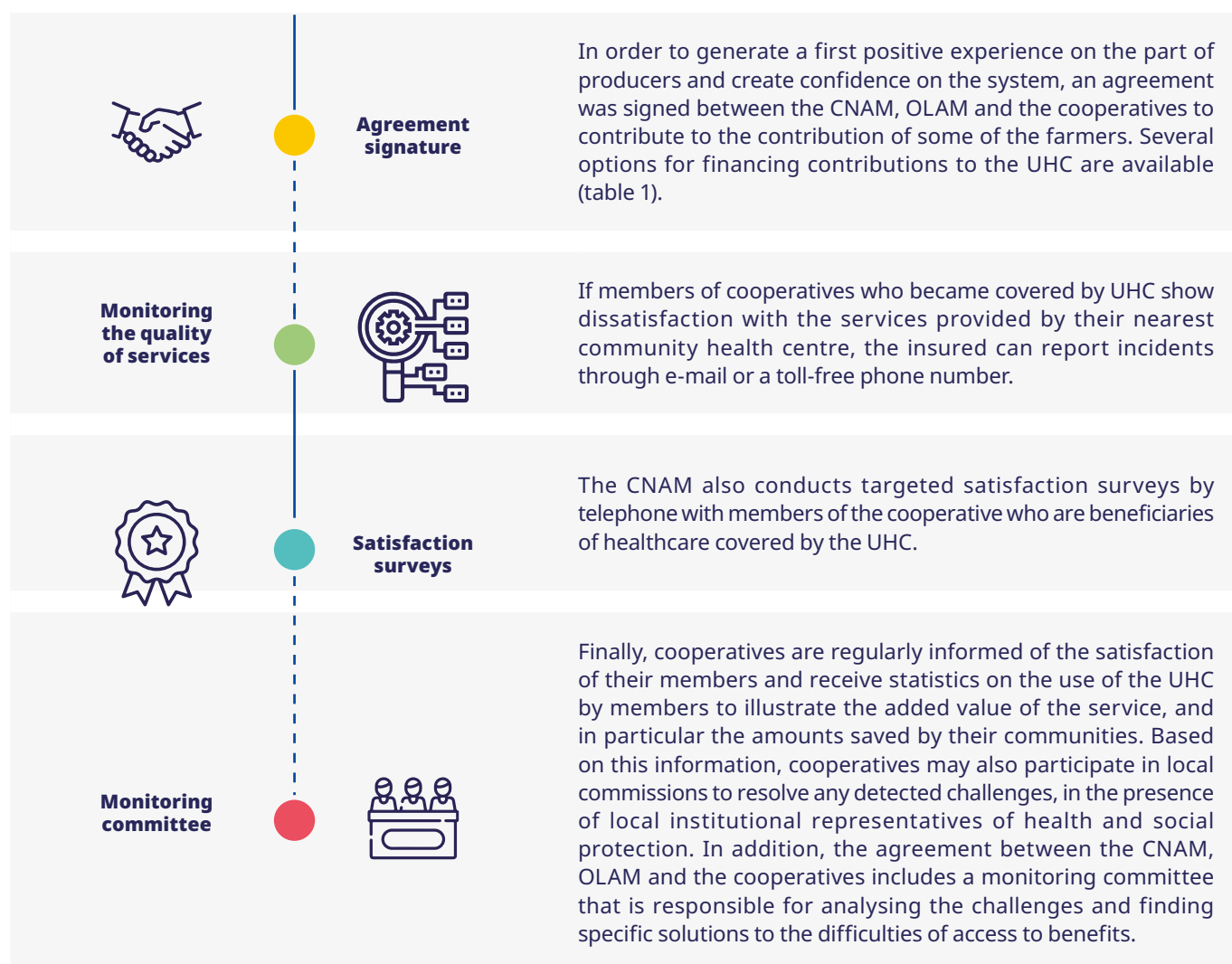
### Preparation



Implementation





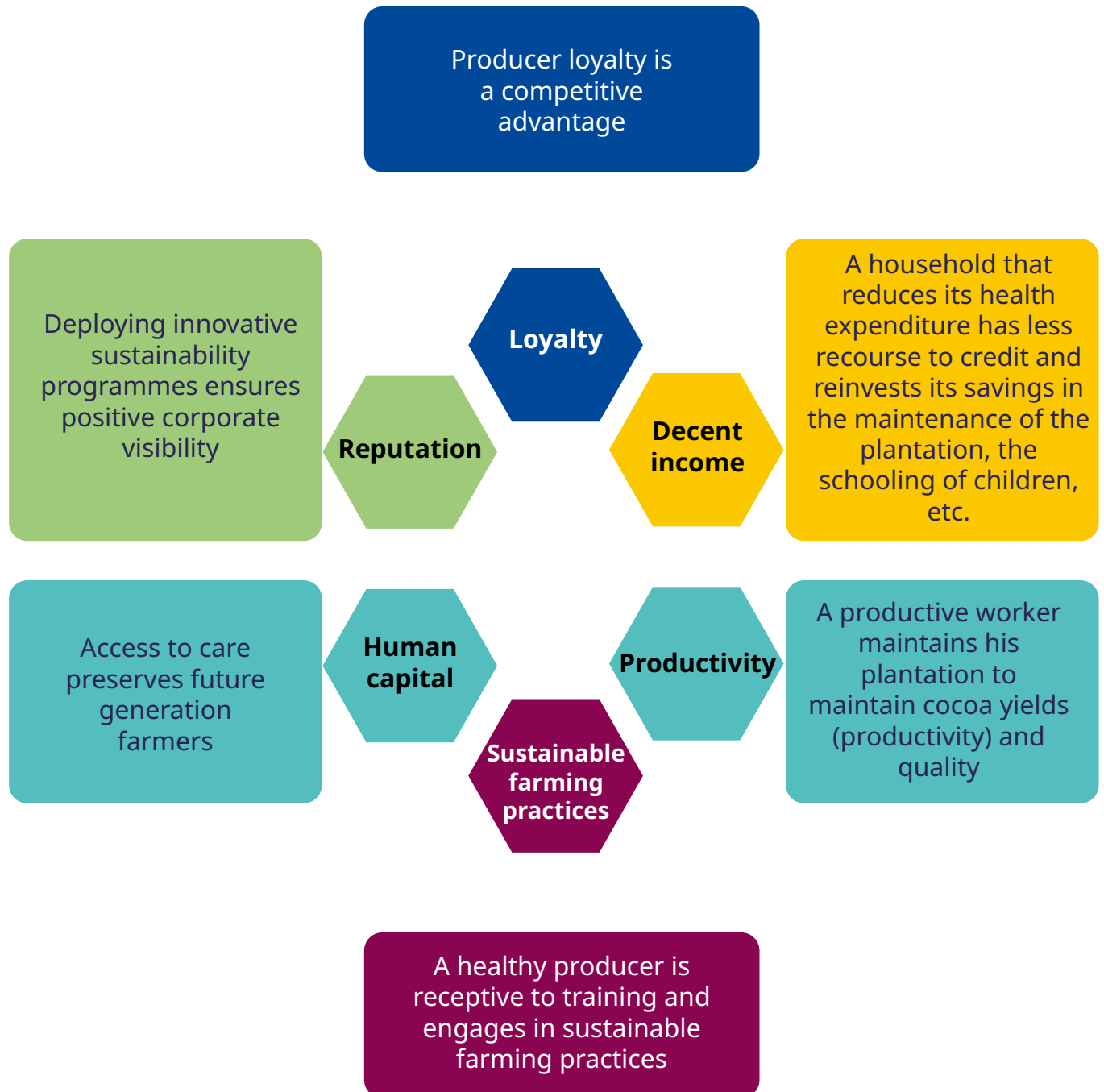


► **Table 1. Options for financing contributions to the UHC**

► Producers pay their dues by mobile money.
► Cooperatives encourage the producer to pay his/her dues when he/she receives his/her bonus.
► The cooperative makes a loan to the producer so that he can pay his contribution.
► The cooperative pays all or part of the producer's contribution and then collects the amount paid from its cocoa deliveries to the store.
► The cooperative pays all or part of the membership fee to thank the producer for his loyalty.
► The cooperative requests that the payment of producer contributions be included in the chocolate maker's sustainability bonus plan.
► The cooperative asks the exporter to support financing all or part of the producers' contributions as part of a sustainability programme.

The multi-level benefits resulting from this innovative practice for all relevant partners are described in figure 1.

► Figure 1. Multi-level benefits for all relevant partners





► Figure 2. From a comprehensive to a win-win approach for families, institutions and companies



In addition to assistance to local health service providers to strengthen their capacity for the provision of services, the project has established a grievance mechanism for cooperatives to collect information in case there are any challenges among insured members in terms of access to health services.



Insuring the head of the family is expected to have an impact on children's attendance to school and overall wellbeing.



ACCEL Africa is currently implementing this good practice in cocoa growing communities.

## ► Enabling factors

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Factors that supported this practice in Côte d'Ivoire included the following:

- 1 Côte d'Ivoire had adopted a National Social Protection Strategy (NSPS) in 2014 which aimed at facilitating access to basic social services and extending social security to all.
  - 2 Côte d'Ivoire has a national health insurance system: the Caisse Nationale d'Assurance Maladie (CNAM) that ACCEL Africa could work with to ensure universal health coverage for cocoa farmers.
  - 3 The study carried out in 2019 by ACCEL Africa, revealing the effect of health problems on the productivity and financial capacity of farmers in the lowest tiers of cocoa supply chains, was a push factor for exporters such as OLAM to contribute to their well-being.
  - 4 The presence of well-organized cooperatives in selected areas of cocoa supply chains helped to organize cocoa farmers for the necessary process of health insurance with the CNAM.
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## In brief

As studies have revealed, **social protection measures**, especially health coverage for farmers and other workers at the lower tiers of the supply chain, **highly affect their productivity and the prevalence of child labour**.

Therefore, this good practice highlights how to find **innovative solutions to seek such protection: first, through seeking already existing government institutions and programmes that provide these services; and second, by allocating appropriate partners from private sector institutions**, specifically those which have most interest in ensuring the well-being of workers in general and specifically cocoa farmers in this case. This means that whilst identifying these partnerships, it is essential to acknowledge and identify collaborators who could bring about a win-win situation – in this case exporters and producers.